

# HOMEOWNER

## Frequently Asked Questions

### **What is Qualitymark Protection?**

We are an Financial Conduct Authority regulated insurance broker. We specialise in consumer financial protection for home improvements, in the form of insurance backed guarantees and deposit protection insurance exclusively for accredited installers.

### **I have received this policy and I don't know what it is?**

This policy was registered following a recent home improvement at your property. This policy was purchased by the installer on your behalf at no cost to you. The policy you have is known as a Insurance Backed Guarantee (IBG). This IBG is intended to offer additional financial protection in the event that your installers ceases to trade and you experience a claimable event during the period of cover.

### **What is a Claimable Event?**

All insurance policies are underwritten by Safe World Insurance Group (UK) Ltd. We recommend that you read through the terms and conditions carefully to understand the level of cover within your policy.

### **How do I make a claim?**

The claims procedure is displayed within your policy documents sent to you by Qualitymark Protection. This can be viewed on section 7 of these documents.

### **There is an error/mistake on my policy. How do I change this?**

In the first instance please contact your installer to request that they correct the error. If for any reason you are not able to contact your installer, please send an e-mail to [customersupport@qualitymark.co.uk](mailto:customersupport@qualitymark.co.uk) with your policy number and proof of residency.

### **I am experiencing problems with my installation, what can I do?**

The first step is to contact your installer, the contact details for which can be found on the covering letter sent from Qualitymark Protection. This will include the name of the installer, and the type of work completed.

### **I'm struggling to contact my installer. What can I do?**

You can contact us and we can look to reach out to the installer on your behalf. Alternatively, we can provide a different route of contact such as the installer's Certification Body or Competent Person Scheme. If you have had work completed under a Government grant scheme, we would advise you to contact TrustMark.

### **What is TrustMark?**

TrustMark is the only Government-endorsed quality scheme. When having work completed under Government grant schemes, all installations are required to be lodged with TrustMark. TrustMark have their own dispute resolution process. For more information, please visit the TrustMark website.

### **What is a Certification Body?**

A Certification Body is an independent third party that certifies businesses in line with a particular certification process. This ensures that the business meets a certain requirement and demonstrates that they are competent to install the products covered by that certification.

### **What is a Competent Person Scheme?**

Similar to a Certification Body, a competent person scheme is a program that allows installers to self-certify their work in accordance with building regulations. Each scheme will have their own required standards.

### **My installer has cease to trade at Companies House, what is the next process?**

If your installer has formally ceased to trade and you are experiencing problems with your installation, you may be eligible to make a claim subject to your policy terms and conditions. To make a claim, please follow the claims procedure on your policy documents. This can be viewed in section 7 of these documents.

### **Can I extend my policy duration?**

No, your policy duration cannot be extended.

### **My installation requires servicing, who do I contact?**

Contact your installer to discuss servicing options.