

# About our insurance services when providing you with Deposit Protection Insurance and Insurance Backed Guarantee

## Who are we?

CPA Consumer Guard Ltd are an insurance intermediary who arranges contracts of insurance between insurers and policyholders. We may be contacted by writing to: CPA Consumer Guard Ltd, CPA House, 11 North Bridge Street, Shefford, Beds, SG17 5DQ; or via e-mail to [info@thecpa.co.uk](mailto:info@thecpa.co.uk); or by telephoning 01462 850064 during office hours.

## How are we regulated?

We are regulated by the Financial Conduct Authority ("FCA"). The FCA is the independent watchdog who regulates the conduct of financial services firms in the UK. Our firm reference number is 306009. You can check this by visiting the Financial Services Register at <https://register.fca.org.uk> or by contacting the FCA by telephoning 0800 111 6768.

## Which service will we provide you with?

We provide insurance products on a "non-advised" basis. This means that you will not receive advice or a recommendation from us as to whether or not a product is suitable for your circumstances. We do collect information in order to help ensure that the product you are provided with meets your apparent demands and needs.

## Do we charge a fee for this service?

We do not charge you a fee for this service.

## Which insurance products do we provide?

We provide Deposit Protection Insurance and Insurance Backed Guarantees, which are underwritten by a select number of specialist insurers.

## What is Deposit Protection Insurance?

Deposit Protection Insurance is designed to provide protection against the loss of the policyholder's deposit payment, where the contractor has collected the deposit payment, but has ceased trading and is, as a consequence, unable to complete the proposed works.

## What is an Insurance Backed Guarantee?

An Insurance Backed Guarantee is an insurance product which is designed to meet the demands and needs of those who have had improvement work completed on their property by a contractor and require insurance protection in the event that the contractor has ceased trading and is unable to honour the terms of their own written guarantee as a consequence. Additionally, an Insurance Backed Guarantee also meets the demands and needs of those who have had improvement work completed by a contractor, who is a competent person, and require insurance protection in the event that the contractor has ceased trading and is unable to rectify a breach of the building regulations as a consequence.

## How do we help ensure that Deposit Protection Insurance meets your needs?

We will be provided with information about your deposit payment and the proposed works. This information includes the type of work to be undertaken, the value of the deposit collected and the contract value of the installation. This information is used to generate a Policy of Insurance which is suitable for meeting the needs of a person who is having such an installation carried out.

## On whose behalf do we act?

CPA Consumer Guard Ltd acts on behalf of a select number of specialist insurers to arrange and administer Deposit Protection Insurance and Insurance Backed Guarantees.

## How are we remunerated?

In respect of Deposit Protection Insurance and Insurance Backed Guarantees CPA Consumer Guard Ltd receives a payment from the contractor who has agreed to carry out work at your property. CPA Consumer Guard Ltd pays a premium to the specialist insurer. CPA Consumer Guard Ltd staff are remunerated on a salary only basis or a salary and bonus basis in respect of the sales of Deposit Protection Insurance and Insurance Backed Guarantees.

## What to do if you have a complaint?

If you wish to register a complaint about our services, please contact us. We may be contacted by writing to CPA Consumer Guard Ltd, CPA House, 11 North Bridge Street, Shefford, Beds, SG17 5DQ; or via e-mail to [info@thecpa.co.uk](mailto:info@thecpa.co.uk); or by telephoning 01462 850064 during office hours. Complaints about the performance of an insurance product (e.g. the outcome of a claim) should be made in accordance with the complaints procedures detailed within the Policy of Insurance document.

## How do we protect your data?

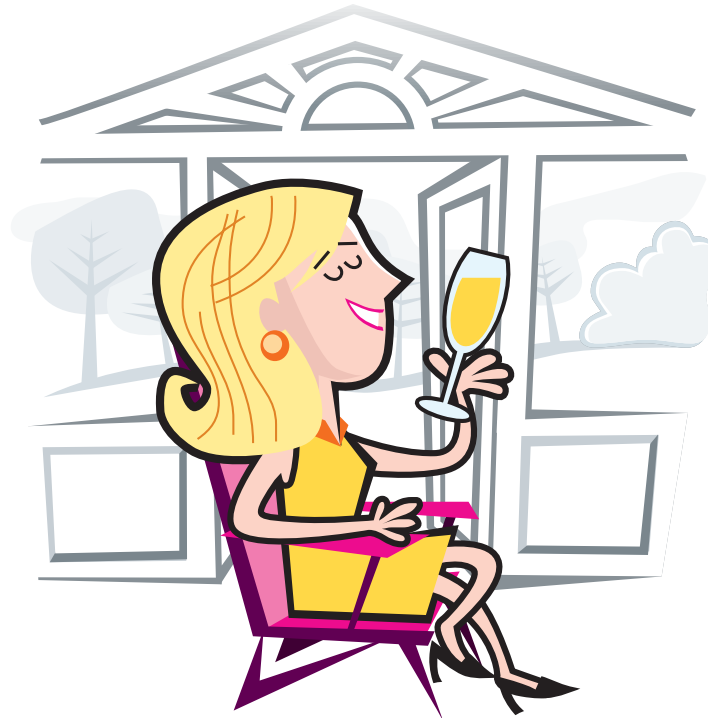
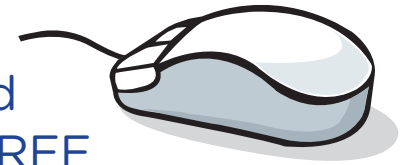
CPA Consumer Guard Ltd respects your privacy rights and your rights as a data subject. We will manage and protect your data accordingly whilst it is in our hands, in accordance with all applicable data protection legislation. Please type the following URL into your internet browser, in order to view our privacy notice.

[www.thecpa.co.uk/wp-content/uploads/2018/06/CPA-PrivacyGDPR0418v1.1.pdf](http://www.thecpa.co.uk/wp-content/uploads/2018/06/CPA-PrivacyGDPR0418v1.1.pdf)



# Guarantee your home improvements

Activate your **Deposit Indemnity Insurance** and **Guarantee** online - it's **FREE** and only takes a few minutes!



The Consumer Protection Association guarantees complete peace of mind

[www.thecpa.co.uk](http://www.thecpa.co.uk)

For more information  
call 01462 850064 or visit [www.thecpa.co.uk](http://www.thecpa.co.uk)

# Register online today – it's quick and easy...

## Step 1

### Deposit Guarantee registration

Congratulations on purchasing your home improvements from a CPA Approved Craftsman.

- 1 To register your Deposit go to [www.insure.thecpa.co.uk](http://www.insure.thecpa.co.uk)
- 2 You'll need to enter your installer's details: they will supply you with a **membership number**.
  - a Enter membership number:
  - b Enter your email address:
- 3 You will receive a validation email and can now complete your deposit registration by clicking the **continue your application** link. Complete all boxes on the form.
- 4 You will receive a second email confirming that cover is now in place (without this confirmation you are not insured) and details for registering your **Insurance Backed Guarantee** when all works are completed.

**IMPORTANT:  
YOU ARE NOT  
INSURED UNLESS  
you register within  
7 days of paying  
and before any  
work starts**

## Step 2

### Activate your Insurance Backed Guarantee

On completion of your home improvements, go to the email confirming your deposit registration and click on the link **Activate your Guarantee**, this will open up the Insurance Backed Guarantee page.

On the **Insurance Backed Guarantee** page you need to:

- Complete all the required fields on the form.
- Once you are sure that the information is correct, click **Finalize Application**.
- A copy of your Policy in pdf format, along with any relevant terms, will be emailed to you shortly.

If you would prefer to have a hard copy of the Policy Certificate posted to you as well, please contact us on 01462 850064 plus you can download an explanatory leaflet from our website [www.thecpa.co.uk/booklet](http://www.thecpa.co.uk/booklet)

We hope you found this process quick and easy to use but in the event of any difficulties – please contact us on 01462 850064 during the office hours of 9am to 5pm, Monday to Friday.

**IMPORTANT:  
YOU ARE NOT  
INSURED UNLESS  
you activate your  
Guarantee within  
28 days of  
completion**

