

Exclusions and Limitations

- Materials and labour charges for which any person other than the contractor would be liable.
 - Any damage or defect insurable under normal household insurance.
 - Any loss of use or consequential loss.
 - Damage or defects not directly caused by faulty workmanship or materials that could be recovered under the contractor's own guarantee.
 - Loss or damage caused by sunlight, storm, wear and tear.
 - Defects arising from alterations, modifications, lack of maintenance or additions to the work after completion.
 - Rectification work carried out without the insurers consent.
 - Excess (as stated on the Certificate of Insurance).
- Copies of the full terms and conditions are available.



Company Stamp

Important Information about our Insurance Services

HomePro Insurance
Prenton Business Park
Prenton Way
Prenton
Wirral
CH43 3EA

Tel: 08707 344 344
Fax: 08707 384 868
Web: www.homeproinsurance.co.uk

HomePro Ltd, at the address detailed above is authorised and regulated by the Financial Services Authority, FSA Register number 304449.

Our permitted business is arranging non-investment general insurance contracts. This can be checked on the FSA Register by visiting their website at www.fsa.gov.uk/register or by telephone on 0845 606 1234.

HomePro, HomePro.com, HomePro Insurance and FairTrades are trading names of FairTrades Limited and HomePro Limited. FairTrades Limited, registered in England Company Number 1813671, is a wholly owned subsidiary of HomePro Limited registered in England Company Number 3833783.

We will not charge you a fee for our services. We only offer this product through a single insurer. If you wish to know their details, please contact us at the address above.

If you wish to register a complaint, please contact us in writing or by phone using the details above. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation if we are unable to fulfill our obligations.



Case Study: Upon discovering that the warping of their uPVC door had caused irreparable damage to the lock, Mr and Mrs McKenna could not turn to the installing company as they were no longer in business. Fortunately the contractor had supplied a HomePro Insurance Backed Guarantee enabling the happy McKenna's to claim back the cost for a new door.



HomePro Insurance Backed Guarantees

protecting your investment

Although a home improvement is one of the safest forms of financial investment, there is one pitfall that is often overlooked -
A WORTHLESS GUARANTEE.

Most contractors issue a guarantee upon the work they have carried out, the benefits of which are realised should you have reason to claim for faulty workmanship or material defects.

However...

Thousands of contractors, large and small, cease to trade each year.

Guarantee periods can extend to as long as 10 years and much can happen to any business in that time, regardless of current stature. This is particularly true in today's volatile business environment.

If your chosen contractor were to cease trading you could be left with faulty goods, a guarantee of absolutely no value and the prospect of paying for the work to be done AGAIN.



Eliminate the Risk

The solution to this nagging fear is found with the HomePro Insurance Backed Guarantee which matches the terms of the contractor's original guarantee, subject to the Terms and Conditions of the Insurance, should they no longer be in a position to honour a claim you may have to make.

HomePro should be able to provide an Insurance Backed Guarantee on your contractor's work to protect your project from start to finish and beyond. Always remember to check this with your contractor prior to accepting a quote.



Ensure that you choose a reputable contractor to carry out any improvements on your home.

All registered HomePro Insurance Backed Guarantee businesses have

- Had financial and legal checks carried out on them.
- Had positive references from former customers.
- Agreed to work subject to the Terms and Conditions of the HomePro Customer Charter

Case Study: Mr Coia discovered that the contractor who had installed his conservatory had ceased trading when he attempted to ask them to rectify a problem with the framework. Luckily Mr Coia had a HomePro Insurance Backed Guarantee and the repairs were covered under the terms of the policy.

HomePro Insurance Backed Guarantee

what is it?

It is insurance that protects you should your contractor cease to trade, as defined in the policy, and is unable to either complete the work or honour the terms of the guarantee given to you on the completed project.

What does it cover?

- Workmanship by your contractor for a period of up to 10 years
- Materials used by your contractor for the period of the manufacturer's guarantee to a maximum of 10 years
- Recovery of Deposit Payments up to 25% of contract value to a maximum of £10000. This cover lasts for 90 days from payment of deposit
- Work in Progress Cover up to 25% of contract value

Any other significant features?

It is transferable to any new owners of your property provided the contractor's own guarantee is transferable.

Important:

- We will send you an acknowledgement of cover. If you do not receive this within a reasonable time, contact HomePro using the contact details on the back page of this leaflet.
- This is an overview of the insurance and is not definitive of the levels of cover and applicable trades. If you have any queries, please contact HomePro.
- Copies of the full terms and conditions are available.