



National Warranties  
A Kinnell Group Company

## FSA regulation

It's important for you to know that the business you are contracting with is not selling you the insurance cover. The business is not allowed to comment on it other than to inform you about it and pass you this leaflet. This is because the business is not regulated by the Financial Services Authority (FSA) to sell or advise in respect of insurance. Both QANW and GPI Ltd are authorised and regulated by the FSA.

It's also important for you to know that neither REAL nor the business has received any commission or other inducement for setting up or participating in the DAWWI Scheme. The Office of Fair Trading, which approves the REAL Consumer Code, is supportive of the DAWWI Scheme which fulfils its goal to ensure that consumers' funds paid in advance and their workmanship guarantees are safeguarded.

## More information

You can obtain full details of the Scheme policies (both the deposit and advance payment and the workmanship warranty elements), the relevant terms and conditions, Frequently Asked Questions and other useful information by contacting QANW on 01292 268020 or by visiting the website at <http://real.qanw.co.uk>

**Please note that your insurance policy will be with the insurer GPI Ltd. REAL is not an insurance company and will not be responsible for your funds should a member company cease to trade.**

**Please note that this is a general information leaflet only and you should always refer to your own Policy of Insurance, Key Facts and Policy Summary to confirm any insurance cover you have been provided with.**

# The Deposit and Workmanship Warranty Insurance Scheme

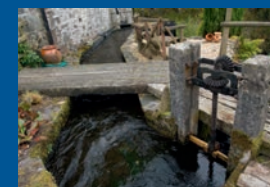
## Please read the important information in this leaflet

The business you're contracting with is a member of REAL. REAL members are required to protect the money you pay them up front, and also to protect the workmanship guarantee they will give you once the installation is complete. This is in case the business should cease to trade and be unable to honour its obligations. Of course this is very unlikely to happen, but unfortunately it does from time to time.

REAL has worked with an insurance provider, QANW, to set up a scheme called the **Deposit and Workmanship Insurance (DAWWI) Scheme**. The way it works is explained in this leaflet.

Please note that members are not obliged to use this scheme if they have their own equivalent arrangements in place.

REAL is not an insurance company and will not be responsible for your funds should the member cease to trade.



## How the scheme works

If the REAL member you are contracting with takes part in the DAWWI Scheme, once you've signed the contract they will register your name and address and the total value of the contract with the Scheme Administrator, Warranty Services Ltd, trading as QANW (QANW). The REAL member must first seek and obtain your consent to do so.

Once QANW receives your details they will send the policy documents directly to you. The policy will be in your name and the agreement will be between you and the Insurer, Guarantee Protection Insurance Ltd (GPI Ltd). You will receive the deposit and advance payment insurance policy documents shortly after you have signed the contract and paid a deposit to the REAL member. Once the installation has been completed to your satisfaction you will receive the workmanship warranty insurance policy documents. You should check that you have the policy documents in your possession. If you don't you will not be covered.

Please note that REAL members are not obliged to take part in the DAWWI Scheme if they can show that they have other, equivalent arrangements in place. You should ask the REAL member what arrangements they have in place and who the provider is.

## What the scheme covers

The deposit and advance payment element of the policy will be valid from the date you pay the deposit until the date agreed in the contract for the goods to be delivered to you for installation (so long as this period is 120 days or less).

If the business later tells you it's unable to deliver the goods on the agreed date, through no fault of yours, you should contact QANW and ask for a policy extension. (If by any chance the extension is for longer than 30 days you may be asked to pay a small additional premium which the member should agree to refund you.) You should address any specific queries about the cover to QANW.

The workmanship warranty element of cover will be valid from the date your installation was completed. It will be valid for the same length of time as the written workmanship guarantee is valid for. This will usually be for 2, 5 or 10 years depending on the installation and the business.

If the business has alternative arrangements in place to protect the workmanship or installer guarantee, they may elect only to use the deposit and advance payment element of the Scheme. You should address any specific queries about the cover to QANW.

## What you need to do

**Please note that you will only be covered by the DAWWI Scheme if the business registers your contract with QANW, and policy documents are issued to you.**

**It is essential that you read your policy documents (the Policy of Insurance, Key Facts and Policy Summary) carefully. Be sure to keep them safely. Keep careful records of the deposit and advance payments you make. Keep your contract and the written workmanship or installer guarantee safely.**

Please note that if you've paid by credit card, GPI Ltd will expect your credit card business to refund you the money in the event the business ceases to trade before they've delivered the goods to you. If you find out that the REAL member you contracted with has ceased to trade you should follow the Claims Procedure outlined on your policy documents. You should contact QANW on the telephone number detailed at the end of this leaflet.

## Where you have a valid claim

- In the case of deposit and advance payment insurance, GPI Ltd will find another REAL member business to provide you with equivalent goods up to the limits of the policy. In this case you will still have to pay the outstanding balance of the contract price once the installation is complete.
- In the case of the workmanship warranty insurance, GPI Ltd will seek another REAL member business to repair a defect in your installation at no additional cost to you.

Please note that QANW will only use your details to administer a policy or resolve any claim under a policy. QANW will only keep your details on their system for the length of time the policy is valid for. After that they will be destroyed. This information will at all times be treated in line with the Data Protection Act. Please refer to the Data Protection Statement within the policy documentation you receive.