

Basic Information →							Deposit Insurance →						
Insurance Provider	Product Name	Underwriter	Where the underwriter is based	Is the provider actively taking on renewables-based applicants?	Cost per policy inclusive of Insurance Premium Tax	Is there an additional 'membership' cost with the insurance provider?	Typical technologies covered	Access to FOS	Access to FSCS	Up to 25% deposit insured?	Length of cover	Is the deposit refundable at the Provider's discretion?	Advance payments over 25% insured?
Consumer Protection Association / CPA www.thecpa.co.uk	Deposit and Guarantee Insurance	Guarantee Protection Insurance Ltd	UK	✓	Varies, find cost upon application	✓	Air source heat pumps ✓ Battery storage ✓ Biomass boilers ✓ Domestic CHP ✓ Ground source heat pumps ✓ Hydro power ✓ Solar assisted heat pumps ✓ Solar photovoltaics ✓ Solar thermal ✓ Wind power ✓	✓	✓	✓	90 days	✓	✗
GGFI www.ggfi.org.uk	GGFI Insurance Backed Guarantee	Red Sands Ins Co (Europe) Ltd	Gibraltar	✓	From £39.20	✗	Air source heat pumps ✓ Battery storage ✓ Biomass boilers ✓ Ground source heat pumps ✓ Solar assisted heat pumps ✓ Solar photovoltaics ✓ Solar thermal ✓	✓	✓	✓	Max 10 years	✓	✗
Home Improvement Protection / HIP www.homeimprovementprotection.com	Deposit Protection and Guarantee Insurance Scheme	Acasta European Insurance Company Limited	Gibraltar	✓	From £20	£12 per month membership fee	Air source heat pumps ✓ Biomass boilers ✓ Domestic CHP ✓ Ground source heat pumps ✓ Solar assisted heat pumps ✓ Solar photovoltaics ✓ Solar thermal ✓	✓	✓	✓	60 days and extendable FOC at insurers discretion	✓	✗
Homepro www.homepro.com	Homepro Insurance Backed Guarantee	Red Sands Ins Co (Europe) Ltd	Gibraltar	✗	Varies based on contract value	✓	Solar photovoltaics ✓	✓	✓	✓	90 days	✓	✗
IWA www.iwa.biz	Deposit Protection and Guarantee Insurance Scheme	Acasta European Insurance Company Limited	Gibraltar	✓	From £58	£100 one-off joining fee	Air source heat pumps ✓ Biomass boilers ✓ Domestic CHP ✓ Ground source heat pumps ✓ Solar assisted heat pumps ✓ Solar photovoltaics ✓ Solar thermal ✓ Wind power ✓	✓	✓	✓	60 days and extendable FOC at insurers discretion	✓	✗
QANW https://real.qanw.co.uk/	DAWWI Scheme	Guarantee Protection Insurance Ltd	UK	✓	From £56	✗	Air source heat pumps ✓ Biomass boilers ✓ Ground source heat pumps ✓ Solar assisted heat pumps ✓ Solar photovoltaics ✓ Solar thermal ✓	✓	✓	✓	35 Days *To be revised to 60 days	✓	Not as standard *Available on contractor request
Qualitymark Protection / GDGC www.Qualitymarkprotection.com	Deposit Protection and Insurance Backed Guarantee	Safe World Insurance Group (UK) Ltd	UK	✓	From £15.00	✗	Air source heat pumps ✓ Battery storage ✓ Biomass boilers ✓ Domestic CHP ✓ Ground source heat pumps ✓ Hydro power ✓ Solar assisted heat pumps ✓ Solar photovoltaics ✓	✓	✓	✓	90 days	✓	✗

List of Insurance Providers offering policies to RECC members. RECC encourages members to shop around and select the product that suits them and their consumers best.

Workmanship Insurance →

Insurance Provider	Effective without consumer registering?	Period of warranty insurance cover	Max limit for works insured	Cover despite payment by credit card? (Section 75)	Time limit for reporting defects	Cover for defects discovered prior to company ceasing to trade?	Voluntary liquidation covered?	Additional Exclusions	Consequential loss covered?	Transferable	Excess payable
Consumer Protection Association / CPA www.thecpa.co.uk	✗	10 years	Contract value	✗	30 days	✓ *Excluded if discovered more than 6 months before the contractor ceased to trade	✗	✓	✗	✓ Fee?	50?
GGFI www.ggfi.org.uk	✓	Max 10 years	£30,000, but might look at higher projects	✗	None	✗	✗	Various time-limits apply.	✗	✓ Fee	✓
Home Improvement Protection / HIP www.homeimprovementprotection.com	✓	Up to 10 years	Up to £50,000	✓	30 days	✓ Exclusion of liability if defect noted to company more than 90 days before it ceased trading.	✓	✗	✗	✓ Fee	£250
Homepro www.homepro.com	✗	10 years	£30,000, but other amounts could be referred to underwriter	✗	30 days	✗	✓	Any loss that can be recovered under "any other source whatsoever"	✗	✓	£100
IWA www.iwa.biz	✓	Up to 10 years	Up to £50,000	✓	30 days	✓ Exclusion of liability if defect noted to company more than 90 days before it ceased trading.	✓	✗	✗	✓ Fee	£0-£100
QANW https://real.qanw.co.uk/	✓	2, 5 and 10 years	Contract value	✗	No limit, but 'as soon as possible'. *To be amended to 30 days	✓ *Excluded if discovered more than 6 months before the contractor ceased to trade	✓	✓	✗	✓ £20 Fee	£50
Qualitymark Protection / GDGC www.Qualitymarkprotection.com	✓	2-10 years	Contract value	✗	30 days	✓	✓	See guarantee and policy wording	✗	✓	£100

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