

Basic Information →						Deposit Insurance →						Workmanship 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?	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
Consumer Protection Association / CPA www.thecpa.co.uk	Deposit and Guarantee Insurance	Evolution Insurance Company Ltd	Gibraltar	✓	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	✓	✗	✗	10 years	Contract value	✗	30 days
Ecosure www.ecosureinsurance.co.uk	Renewable Energy Warranty Insurance	Evolution Insurance Company Ltd	Gibraltar	✓	From £45 + 12% IPT	✗	Air source heat pumps ✓ Biomass boilers ✓ Ground source heat pumps ✓ Solar thermal ✓	✓	✓	✓ £5,000 or 25% of total contract value	90 days	✓	✗	✗	2, 5 or 10 years	£20,000	✗	30 days
	Home PV Warranty Insurance	Evolution Insurance Company Ltd	Gibraltar	✓	From £44 inc 12 % IPT	✗	Solar photovoltaics ✓	✓	✓	✓ £5,000 or 25% of total contract value	90 days	✓	✗	✗	2, 5 or 10 years	£20,000	✗	30 days
	Commercial Warranty Insurance	Evolution Insurance Company Ltd	Gibraltar	✓	From £77 inc 12% IPT	✗	Air source heat pumps ✓ Biomass boilers ✓ Ground source heat pumps ✓ Solar photovoltaics ✓ Solar thermal ✓	✓	✓	✗	90 days	✓	✗	✗	2, 5 or 10 years	£500,000	✗	30 days
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 ✓ Wind power ✓	✓	✓	✓	60 days and extendable FOC at insurers discretion	✓	✗	✓	Up to 10 years	Up to £50,000	✓	30 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	✓	✗	✓	Up to 10 years	Up to £50,000	✓	30 days
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	✓	2, 5 and 10 years	Contract value	✗	No limit, but 'as soon as possible'. **To be amended to 30 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	✓	✗	✓	Max 10 years	£30,000, but might look at higher projects	✗	None
Homepro www.homepro.com	Homepro Insurance Backed Guarantee	Red Sands Ins Co (Europe) Ltd	Gibraltar	✗	Varies based on contract value	✓	Solar photovoltaics ✓	✓	✓	✓	90 days	✓	✗	✗	10 years	£30,000, but other amounts could be referred to underwriter	✗	30 days
Peacock Insurance Services Ltd www.peacock-insurance.co.uk	Ark Renewable Energy Insurance Backed Guarantee	Evolution Insurance Company Limited	Gibraltar	✓	From £44.00	✗	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 plus 42 days' Work In Progress cover	✓	✗	✓	2, 3, 5 and 10 years	£100,000.00 standard terms / £2,000,000.00 upon referral	✓	30 days
GDGC www.GDGC.co.uk	Energy Safe	Safe World Insurance Group (UK) Ltd	UK	✓	From £10.00	✗	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 ✓	✓	✓	✓	60 days	✓	✗	✓	2-10 years	Contract value	✗	30 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.

Insurance Provider	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	✓ *Excluded if discovered more than 6 months before the contractor ceased to trade	✗	✓	✗	✓ Fee?	50?
Ecosure www.ecosureinsurance.co.uk	✗	✗	Damage by sunlight; electrical or mechanical breakdown; defective design.	✗	✓	None
	✗	✗	Damage by sunlight; electrical or mechanical breakdown; defective design.	✗	✓	None
	✗	✗	Damage by sunlight; electrical or mechanical breakdown; defective design.	✗	✓	None
Home Improvement Protection / HIP www.homeimprovementprotection.com	✓ Exclusion of liability if defect noted to company more than 90 days before it ceased trading.	✓	✗	✗	✓ Fee	£250
IWA www.iwa.biz	✓ 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/	✓ *Excluded if discovered more than 6 months before the contractor ceased to trade	✓	✓	✗	✓ £20 Fee	£50
GGFI www.ggfi.org.uk	✗	✗	Various time-limits apply.	✗	✓ Fee	✓
Homepro www.homepro.com	✗	✓	Any loss that can be recovered under "any other source whatsoever"	✗	✓	£100
Peacock Insurance Services Ltd www.peacock-insurance.co.uk	✗	✓	See guarantee and policy wording.	✗	✓	None
GDGC www.GDGC.co.uk	✓	✓	See guarantee and policy wording	✗	✓	£100

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