

How to improve
your home
with **complete
confidence**



Putting the pro back into
home improvement.

WHO IS THE CPA?

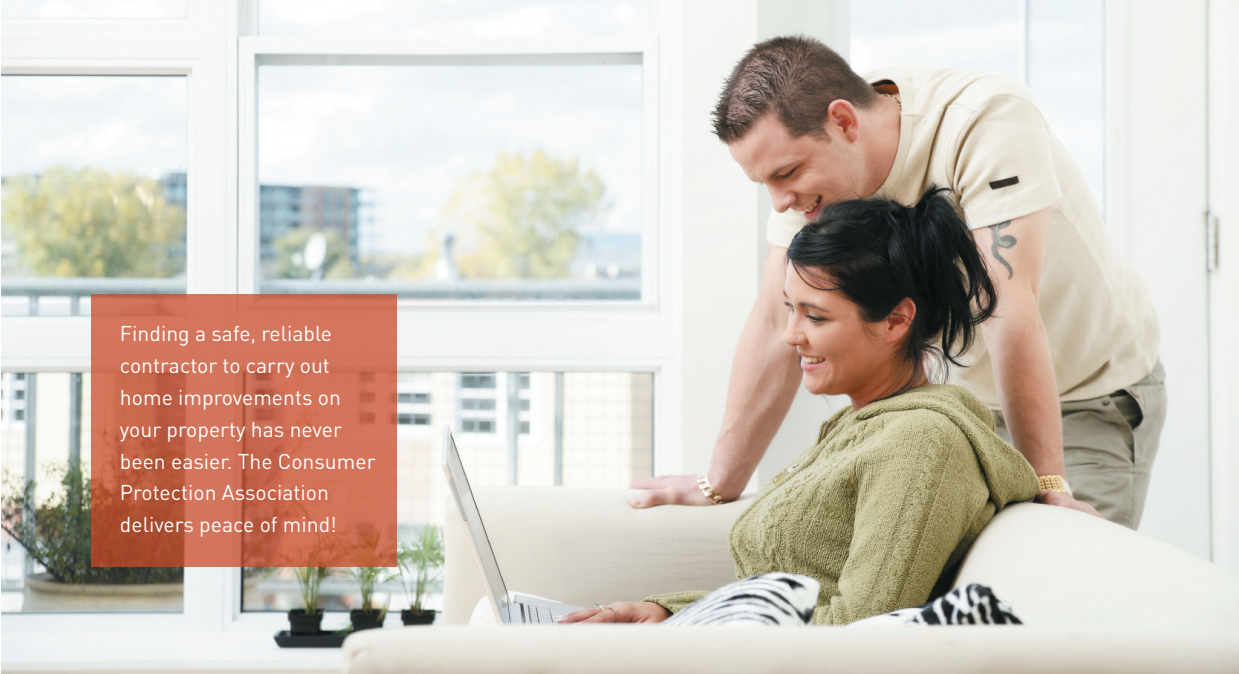
PEACE OF MIND DELIVERED TO YOU. WHEN LOOKING FOR A SAFE, RELIABLE CONTRACTOR DON'T TAKE UNNECESSARY RISKS. THINK OF THE CPA.

- Established since 1993 to assist in the elimination of unscrupulous traders from the home improvement market and to protect the consumer by regulating and raising standards of operation.
- We are not tied to any particular trade and therefore our protection schemes apply to a wide range of products and services.
- Only dealing with proven and accredited contractors, we fully vet them for professional competence and integrity which continues throughout the life of their membership.
- Regulated by the Financial Conduct Authority (FCA) we offer a range of services to protect the consumer when purchasing home improvements, delivering complete peace of mind from beginning to end, and beyond.

Important

You should read the information within this leaflet and the insurance application forms carefully as they deal with all necessary disclosure that is required by the Financial Conduct Authority.

FOR MORE INFORMATION VISIT: www.thecpa.co.uk



Finding a safe, reliable contractor to carry out home improvements on your property has never been easier. The Consumer Protection Association delivers peace of mind!



FOR MORE INFORMATION VISIT: www.thecpa.co.uk

WHO IS A CPA MEMBER?

WHERE ONLY THE BEST WILL DO OUR
PORTFOLIO SPEAKS FOR ITSELF.

- A CPA member is a company that has met our strict criteria which ensures that they are thoroughly professional in their chosen industry.
- Membership is **ONLY** offered to those companies we feel can offer the consumer a professional, reliable and ethical product and service, and can prove they have the ability to produce the highest quality of work.
- Members who offer Deposit Indemnity and/or Insurance Backed Guarantees on their work include this insurance at no additional cost to you.



FOR MORE INFORMATION VISIT: www.thecpa.co.uk

PUTTING THE **PRO** BACK INTO HOME IMPROVEMENT

CHECKING A MEMBERS TRACK RECORD

The CPA is one of the only organisations to continually monitor **EVERY** member on the levels of their service, products and work carried out.

Customers of every member are surveyed after the work has been completed on their homes.

A report is produced quarterly by the CPA in order to assist the member in maintaining, and where possible improving standards of quality and service.

This report is also available on request to customers of our members in order to give you peace of mind that you are dealing with a reputable company.

HOW TO VALIDATE A CPA MEMBER

If you have found a contractor to carry out your home improvements work but want to confirm their membership with us simply enter in their Unique Membership Code and the Company Name online at www.thecpa.co.uk under CPA Approved Trades - "Validate a CPA Member" or call our helpline on 01462 850064.



FOR MORE INFORMATION VISIT: www.thecpa.co.uk

CPA DEPOSIT PROTECTION

BE PROTECTED FROM THE WORD “GO”.

Many trades require to take a deposit before starting a job, this is usual practice. Making sure your deposit is insured is essential, if it is not and the company fails you will lose your money.

The CPA deposit protection scheme is insurance for the deposit you pay to secure the work to be carried out on your home. This insurance covers a deposit of up to 25% of the agreed price with the company or £7,500 whichever is the lesser.

The policy covers you for a period of up to 90 days from the date you pay your deposit. If you have paid a deposit to a company who then ceases to trade due to liquidation, receivership, administration or winding up the business due to bankruptcy,

state retirement or death of the principal(s), your deposit is either refunded to you in full, or the work is completed by another company at the balance agreed price.

CPA will not provide you with a personal recommendation as to whether Deposit Indemnity Insurance is suitable for your needs. If you are not sure what Deposit Indemnity is please do not hesitate to contact one of our advisors on 01462 850064.

FOR MORE INFORMATION VISIT: www.thecpa.co.uk

Important notice

You MUST Register your deposit otherwise you will not be covered. When paying your deposit you must ask the CPA member for a Deposit Registration form. This must be returned to us by recorded delivery within 7 days.



FOR MORE INFORMATION VISIT: www.thecpa.co.uk

CPA INSURANCE BACKED GUARANTEE

PROTECTING YOUR GUARANTEE FOR UP TO 10 YEARS.

Without insurance backing a company's guarantee is worthless if they go out of business.

When having home improvement works carried out on your property, it is essential to make sure an insurance policy is

in place and given to you, by way of business, as part of the overall sale to protect you from unforeseeable circumstances.

This is the best form of protection. However, there are many companies that only 'offer' this service and do not give

it, leaving many homeowners believing they are covered when they are not.

The guarantee given by the CPA member company is valid the whole time they are trading and so any defects should be corrected by them.

An Insurance Backed Guarantee (IBG) is valuable protection in the unlikely event of the Consumer Protection Association member ceasing to trade.

If, due to the liquidation, receivership, administration or winding up of the business due

CPA will not provide you with a personal recommendation as to whether an Insurance Backed Guarantee is suitable for your needs. If you are not sure on what an Insurance Backed Guarantee is, please do not hesitate to contact one of our advisors on 01462 850064

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to bankruptcy, state retirement or death of the principal(s), the company no longer exists, faults appearing after they cease to trade will be covered by the IBG. Depending on the work undertaken the IBG is available for a period up to 10 years.



Important notice

You **MUST** apply for your Insurance Backed Guarantee otherwise you will not be covered. Once work has been completed ask the CPA member for an Insurance Backed Guarantee form. You must apply for this within 28 days of the contract being completed to your entire satisfaction and once you have paid the CPA member. When we have processed your application you will be sent an Insurance Certificate. Without this certificate you are not insured therefore if you do not receive it within 28 days contact us.

FOR MORE INFORMATION VISIT: www.thecpa.co.uk

IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

Initial Disclosure & Keyfacts

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

We only offer products through a single insurer for deposit

indemnity and guarantee insurance. (If you wish to know their details please contact us.)

3 Which service will we provide you with?

You will not receive advice or a recommendation from us for deposit indemnity and guarantee insurance. We will only provide you with

suitable information about our available insurance products; you will then need to make your own choice about how to proceed.

4 Will you have to pay us for our services?

You will not have to pay any fee in respect of deposit indemnity and guarantee insurance.

5 Who regulates us?

CPA Consumer Guard Limited, 11 North Bridge Street, Shefford, Bedfordshire, SG17 5DQ is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities only. Our FCA number is 306009. Our

permitted business is advising on and arranging insurances. Consumer Protection Association is an appointed representative of CPA Consumer Guard Limited. You can check this on the FCA's register by visiting their website: **www.fca.gov.uk/register** or by contacting them on **0845 606 9966**.

6 What to do if you have a complaint.

If you wish to register a complaint, please contact us:

in writing:
CPA Consumer Guard Limited
11 North Bridge Street
Shefford, Bedfordshire
SG17 5DQ

by phone:
01462 850062

If you can not settle your complaint with us then you may be entitled to refer it to the Financial Ombudsman Service.

7 We are covered by the Financial Services Compensation Scheme (FSCS).

CPA Consumer Guard Limited and the Consumer Protection Association are both covered by the FSCS. Under this scheme you may be entitled to compensation if either firm are unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about this scheme is available from the FSCS.





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Version 2

Consumer Protection Association.
CPA House, North Bridge Street,
Shefford, Bedfordshire, SG17 5DQ.

Tel: 01462 850062

www.thecpa.co.uk Email: info@thecpa.co.uk