

The Deposit and Workmanship Warranty Insurance Scheme

Important information for Members

The key points you need to know about the Deposit and Workmanship Warranty Insurance (DAWWI) Scheme are set out in this document:

How the Scheme works

1. The Scheme is administered by Warranty Services Ltd, trading as Quality Assured National Warranties (QANW), and the insurance is underwritten by Guarantee Protection Insurance Ltd. (Both companies are members of the Kinnell Group of Companies.)
2. The Scheme insures a consumer's deposit up to a maximum of 25% of the total contract price for a maximum of 120 days. The sum insured is capped at £7,500.
3. The Scheme also insures an advance payment so long as it is only taken within 21 days of the agreed delivery date of the goods, and so long as the total amount of the deposit and the advance payment, taken together, does not exceed 60% of the final contract price. The total sum insured in this way is capped at £18,000.
4. The Scheme also insures the workmanship guarantee that you are required to provide to consumers once the installation is complete.
5. PLEASE NOTE that you will be required to pay a small insurance premium for the combined insurance cover. The charges will be collected monthly by QANW on the basis of the number of contracts you register. The charges are as follows:

2 year warranty £26.50
5 year warranty £31.00
10 year warranty £35.25

Insurance Premium Tax at the current rate of 6% is included within the premium rates stated above.

Your obligations

6. Protecting deposits, advance payments and workmanship guarantees against your ceasing to trade is an important condition of your membership of the Renewable Energy Consumer Code (RECC). The DAWWI scheme offers a competitive package for members though if you prefer you are of course free to make your own equivalent arrangements. This might include comparable insurance cover from another source, a bond or, in the case of deposits and advance payments, proof that the consumer has made all payments by credit card. If you can show that you never take deposits or advance payments from consumers under any circumstances you can still use this Scheme to protect the installer guarantee.

7. **IMPORTANT:** You are not allowed to 'sell' the insurance cover to consumers, or to make any claims about its benefits. This is because you are not regulated by the Financial Conduct Authority (FCA) to sell or advise in respect of insurance. As an insurer, Guarantee Protection Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You must simply inform consumers about the Scheme by passing them the leaflet with all the other documentation before they sign the contract. You can also direct them to the relevant page on our website: www.recc.org.uk/consumers/insurance
8. **IMPORTANT:** You must not charge consumers directly in return for the insurance cover.
9. **IMPORTANT:** If you use the DAWWI Scheme, you must provide cover to all domestic consumers that qualify for it unless they withhold their consent for you to register their details. In such a case you should obtain confirmation of this in writing.
10. **IMPORTANT:** Renewable Energy Assurance Ltd, the company that administers the Renewable Energy Consumer Code, receives no commission or any other incentive for introducing consumers to the Deposit and Workmanship Warranty Insurance (DAWWI) Scheme.

Deposit and Advance Payment Insurance

11. You will initially need to register your company with QANW. The registration will take around 5 minutes to complete. As part of this process you will be required to provide a copy of your standard workmanship guarantee.
12. After that, you are required to register each domestic contract that you sign. A link clearly sign-posted on the RECC website (www.recc.org.uk/members/insurance) will take you directly to the password-protected area on the QANW website. You will need your RECC membership number and password to log in.
13. You will be required to register certain details regarding the consumer's name and address and the total value of the contract. You should ensure that the consumer is content for you to do this. The details you register will not be passed to any-one else in any circumstances. The Insurance Scheme Administrator will only keep the details on their system for the length of time the policy is valid for. After that they will be destroyed. During that time they will be treated in line with data protection legislation.
14. Once you have registered the contract the Insurance Scheme Administrator will send directly to the consumer the policy documents confirming the details of the insurance cover.
15. If there is a delay to the delivery date agreed in the contract, and if it is more than 120 days after the date on which the contract was signed, it is important that the consumer contacts

QANW to discuss the revised delivery date at once so that their insurance cover can be extended if necessary.

Workmanship Warranty Insurance

16. Once the installation is complete you will be required to sign the work off as complete on the same online system. Once you have registered the completion the Insurance Scheme Administrator will send the Workmanship Warranty policy documents directly to the consumer.
17. The insurance you request from QANW must be valid for the same length of time as your written workmanship guarantee that you provide to the consumer. This must be a minimum of 2 years, but could be valid for 5 or even 10 years, depending on your contractual arrangement with the consumer.

Information for consumers

18. The consumer information sheet we have prepared is available to download from the website (www.recc.org.uk/pdf/dawwi.pdf). It is also available in high definition format in the Members' Area of the Website (www.recc.org.uk/member). Alternatively, if you would like to receive this in hard copy, please let us know and we will send some out to you. You should direct consumers to QANW if they have any queries about the DAWWI Scheme that are not covered in the consumer information sheet we have prepared.

More information

You can find full details of the Deposit and Workmanship Warranty Insurance (DAWWI) Scheme, the policy, the relevant terms and conditions Frequently Asked Questions and other useful information from the Insurance Scheme Administrator (QANW)'s website: <https://real.qanw.co.uk> If you have any questions about the Deposit and Workmanship Warranty Insurance (DAWWI) Scheme, please call the Insurance Scheme Administrator (QANW) on 01292 268020.

Please note that Renewable Energy Assurance Ltd, the company that administers the Renewable Energy Consumer Code, is not an insurance company and will not be liable for any loss of consumers funds as a result a member company ceasing to trade.