

GUARANTEES, TRUSTMARK & THE PCA PROMISE

Information Sheet (GT1)

We issue company guarantees on some of the work that we do. Some of these guarantees can also be insurance backed. As part of the TrustMark scheme, and through the PCA Promise (see below) we are able to automatically provide homeowners with deposit (where this is taken) and work-in-progress (WIP) insurance, at no extra premium to the customer.

Our Guarantees

If offered as part of our contract, on completion of the work and full payment of the account our 10-year company written guarantees will be issued for damp-proof courses, timber treatment, replacement wall ties and structural water-proofing/dry lining works. Guarantees are offered only on work that we, or our approved contractors, carry out. We do not guarantee work that we, or our approved contractors, have not undertaken ourselves, for example plastering undertaken by another contractor. There are further guarantee conditions on the reverse of the guarantee document. A specimen guarantee is available if requested.

Insurance Backed Guarantees

As members of the [Property Care Association \(PCA\)](#) and the [PCA Structural Water-proofing Group](#) we are able to offer 10-year insurance backed guarantee cover to support our own damp-proof course, timber treatment, wall tie and structural waterproofing guarantees. This insurance cover provides additional protection to the client should we cease trading for any reason. The optional Guarantee Protection Insurance (GPI) cover is available for a one off premium for each treatment provided. No VAT is chargeable on this insurance product, but insurance premium tax (IPT) applies. The premiums apply for each house, flat, office, shop or other unit. The GPI policy is issued after payment of our account, and directly from the GPI, after we have supplied the policy details.

Damp-proofing, Timber Treatment and Wall Ties

This optional insurance is available for a charge of £79.00 per dwelling (e.g. a flat, a house), including 12% insurance premium tax, each for damp proofing, timber treatments and wall tie work. The GPI insurance charge comprises the following: - Premium £35.00, administration charge £35.54 and 12% insurance premium tax (IPT) £8.46, totalling £79.00.

Structural Water-proofing

This optional cover is available for a premium based on the contract value (including VAT) per dwelling (e.g. a flat or a house), plus 12% insurance premium tax (IPT). The minimum premium is £143.00 including IPT. The cost of this policy (if applicable) will be listed on your quotation.

This and all insurance policies and guarantees have terms and conditions and these need to be carefully read and understood by our clients. Specimen policies and guarantees are available from our office on request.

Demands and Needs Statement relating to the offered Insurance

The GPI insurance backed guarantee meets the demands and needs of those who wish to ensure that the guarantee provided by a contractor who has treated wood boring beetle, dry rot, wet rot, rising damp, or has provided replacement wall ties, lateral restraints or structural waterproofing, is backed up by an insurance in the event of Catrake Ltd ceasing to trade.

Should you have any queries on the above or any complaint against Catrake Ltd regarding the GPI insurance, please write to: - Guarantee Protection Insurance Ltd, PO Box 26332, Ayr, KA8 9FG

TrustMark

Our company is a member of the TrustMark scheme. TrustMark is an initiative between government, consumer groups and industry designed to help people find reputable firms to do repair, maintenance and improvement work in the home.

TrustMark is based around a set of Government endorsed standards for trade associations, certification bodies and other organisations that wish to become approved scheme operators. Only approved scheme operators are allowed to award the TrustMark to registered firms. TrustMark publishes its standards for everyone to see. A copy of the Core Approval Criteria can be downloaded from the publications section of the TrustMark web site: - www.trustmark.org.uk

When a firm displays the TrustMark logo it signifies that:-

- The Approved Scheme Operator (The Property Care Association (PCA)) has carried out checks on the firm's technical competence, trading record and credit worthiness (including on-site inspections)
- The firm has signed up to an appropriate Code of Practice that includes mandatory insurance (e.g. employers' liability and public liability insurance), good health and safety practices and proper dealing with customers
- Its quality of work, trading practices and customer satisfaction are checked and monitored at regular intervals by the Approved Scheme Operator (the PCA)
- The firm will make sure the customer is made aware of any Building Regulations issues
- If the customer has a problem or disagreement with a registered firm, the Approved Scheme Operator (The PCA) will investigate where appropriate and try to resolve the issue
- Firms will be vetted and monitored against recognised British, international or industry standards. In other words, the firm's standard of workmanship should be what is generally considered good practice.

As a member of the scheme we are required to offer the insurance to private domestic clients to protect:-

- Deposits (if applied)
- Work-in-progress
- Guarantees

The PCA Promise

Homeowners looking for a professional tradesperson to carry out building preservation work are now able to add another level of reassurance under a new guarantee scheme launched by the PCA.

The PCA Promise is a warranty, which covers timber treatment and damp-proofing works, as well as structural waterproofing and remedial wall ties. This is for domestic premises where the contract price (including VAT) is more than £250 and up to £50,000, including VAT. The PCA Promise meets the criteria required by TrustMark.

Under the scheme, the PCA gives blanket coverage to its contractor members, so they can offer a guarantee on behalf of the PCA to cover their customers for work in progress and deposits. There is no additional cost to customers for the guarantee, which ensures that should any contractor member of the PCA go out of business while work is being done, another PCA contractor will complete the work to the original specification at no extra cost to the customer.

The PCA Promise is in addition to customers' statutory rights and provides that in the event that a PCA member fails to commence or to complete the contract because they have ceased to trade due to liquidation, receivership, administration or the winding up of the business due to bankruptcy or death of the principal(s), PCA will either: -

- (a) arrange for another PCA contractor to complete the contract with the customer paying the remaining balance of the original contract price less the amount of deposit and/or stage payments that were paid to the original contractor; **or**
- (b) provide a PCA voucher to the value of the amount of deposit and/or stage payments already made. This voucher will be accepted by any other PCA member contractor as payment against a new contract.*

*The maximum liability in respect of any one contract shall not exceed 25% of the original contract price or £10,000 whichever is the less.

Customers who believe that their contractor member of PCA has ceased to trade and wish to take advantage of the PCA Promise should contact PCA without delay on: 0844 375 4301.

