

## Covered from the start.

- 1 Cover is free. And it starts as soon as you receive your policy certificate.
- 2 Complete and return the policy registration to HIP.
- 3 Your Guarantee Insurance is for 10 years or for the period given by the HIP dealer if they provide a lesser guarantee period \*

### Always there to protect you.

Continuous cover for the life of your original guarantee provided by the member company (up to 10 years). Cover transferable to new home owner.

\* Subject to T&C's of the policy and original installers guarantee

NO deposit should ever be paid to a company without having been given a contract for the full works to be completed, to which the deposit applies. It is important that you are issued with the relevant certificates to protect your deposit and your guarantee. In the event of an insurance claim refer to the Policy Certificate for the procedure. No Deposit Protection is valid if planning permission is required and 'not approved'.

'If you have not been issued with a policy you do not have insurance cover'

**Deposit and Guarantee Insurance**  
For Your Home Improvement(s)



# Protect your deposit and guarantee

## Need our assistance?

Simply call our dedicated helpline on

**01604 654156**

**hip.insure**

Home Improvement Protection,

18 & 19 Babbage House, Northampton Science Park,  
Kings Park Road, Moulton Park, Northampton, NN3 6LG



**hip.insure**

# This company is a member of

# HIP

## This means your deposit & guarantee are Insured (subject to receiving a policy)

Say the worst happens... You pay a deposit and then the company ceases trading before completing the work.

### Don't worry...

Your deposit and any guarantee for the project are protected provided you have been issued with a policy and subject to the terms and conditions of the insurance protection.

You will be issued with a policy either by the member or direct from HIP. Without a policy you are not protected.\*

### The benefit to you...

- Deposit ► Safeguarded (from the start)\*
- Company ceases trading ► Project still completed (so you're not left out of pocket)\*
- Your home improvement project ► Guaranteed (for up to 10 years)\*

## Don't worry, it's all sorted...

### Guarantees, guaranteed!

Supplying an insurance-backed guarantee, authorised by the FCA - matching the level of protection offered by your original supplier's guarantee (subject to the terms and conditions of the policy). All policies are covered by the Financial Services Compensation Scheme (FSCS).

### Deposits protected.


Covering deposits up to 25% of the value of the contracted work, subject to the terms and conditions of the policy.

### Work in progress, completed.

Ensuring projects are completed by another company, if your the member company ceases to trade.

### Rooting out the rogues.

We understand you need reassurance that any company you hire isn't going to let you down. That's why we fully vet each one before approving them:

-  Checking their financial & legal information