

54 Ayres Street  
London SE1 1EU

Tel 020 7645 3740  
Fax 020 7357 6925  
Website [www.ggfi.org.uk](http://www.ggfi.org.uk)

24 November 2011

## Welcome to GGFi: Quality insurance made simple.

Thank you for expressing an interest in registering with GGFi for the provision of your Insurance Backed Guarantees.

As the only Insurance provider to be recommended by the Glass & Glazing Federation and with our considerable experience within the industry, we have the ideal platform to provide insurance services that will suit both your company's needs and give your customers peace of mind.

- 🏠 No membership fees or annual fees
- 🏠 The most competitively priced IBG on the market
- 🏠 Simple admin process – one submission using FENSA-online
- 🏠 The only IBG scheme endorsed by The Glass & Glazing Federation and FENSA

Follow our easy 4-step guide to complete the application form, direct-debit mandate and confirmation to proceed. Please read this carefully and if you have any questions, please do not hesitate to contact us.

We look forward to receiving your completed application form. In the meantime, please visit GGFi at our website [www.ggfi.org.uk](http://www.ggfi.org.uk).

Yours sincerely,

**Lee Appleton Cert CII | General Manager | GGFi Limited**

- |  |
|--|
| <ul style="list-style-type: none"><li>• <b>97% of GGFi members found the scheme easy to use</b></li><li>• <b>96% of GGFi members found the scheme was meeting expectations</b></li><li>• <b>91% of GGFi members would recommend the scheme to others</b></li></ul> |
|--|

## **STEP ONE: KNOW YOUR STUFF.**

### **What is an Insurance Backed Guarantee?**

Warranty Insurance provides additional peace of mind and reassurance to householders. An Insurance Backed Guarantee will protect the homeowner should the installer cease to trade and an Insured fault arise on the installation during the policy period. Our policy defines 'cease to trade' as Liquidation, Receivership, Administration or the winding up of a business due to Bankruptcy or Death of the Principal(s).

### **Why do I need an IBG provider?**

It is a FENSA requirement that all FENSA-registered businesses, as a minimum, *offer* an IBG to their domestic customers.

With this in mind, installers can choose to be considered for either – '*Scheme A - Offer*' or '*Scheme B Give*' (see below). Both are equally valid in fulfilling the FENSA requirements, it is simply a matter of you choosing which is most appropriate for your business.

## **STEP TWO: CHOOSE YOUR SCHEME - OFFER OR GIVE.**

### **Scheme A – Offer**

Once you have completed a job you will report the details into FENSA-online. The GGF Insurance scheme saves you time as one submission is all you need to trigger an offer letter of insurance to be sent to your client along with the FENSA certificate of compliance. Once the customer has received the offer letter it is up to them to decide whether they wish to pay for the insurance.

Each offer letter we despatch is charged at **£1.50 plus VAT** to your company and the amounts are deducted by direct-debit on a monthly basis.



## Scheme B – Give

Companies utilising the ‘Give’ scheme automatically provide warranty insurance with each installation that is registered. The policy documentation (including the insurance certificate and full terms & conditions) is despatched from GGF*i* directly to the householder.

For all Installations (excluding conservatories) up to £ 25,000	<b>£ 10.60</b> ( <i>inc IPT @ 6%</i> )
Conservatories up to £ 25,000	<b>£ 18.02</b> ( <i>inc IPT @ 6%</i> )
For all Installations (including conservatories) Between £25,001 to £ 30,000	<b>£ 42.40</b> ( <i>inc IPT @ 6%</i> )
For all Installations (including conservatories) In excess of £ 30,001	<b>Price on application</b>

Again, all payments will be taken by monthly direct-debit.

## STEP THREE: HOW WILL THE SCHEME WORK?

### Registering Installations:

Whether you are on Scheme A or Scheme B you register jobs in the same way – one submission via FENSA-online. Once the job is entered, the homeowner will receive an offer letter (if the installer is on Scheme A) or a certificate of insurance (if the installer is on Scheme B).

### Commercial Installations:

For all work undertaken on behalf of a commercial organisation (shops/ schools etc), GGF*i* can provide a bespoke IBG facility at a cost of 2% + ipt. An installation into any domestic environment on behalf of a housing association etc is **not** subject to commercial rates and is treated as a normal domestic installation in terms of price and procedure. Please contact GGF*i* to discuss any commercial requirements.

### Payment:

At the end of each month you receive an invoice from GGF*i* for the number of installations completed. If you use FENSA online to submit your work then you can access your invoices on the website, if you do not have access to the internet, and you register jobs by fax, then you will receive your GGF*i* invoice. Payment is monthly in arrears and is collected by Direct Debit.

## STEP FOUR: CHECKLIST

### 1. Complete the Application Section.

This includes:

- *The 'Application Form'*
- *Direct-debit mandate*
- *'Confirmation to Proceed' letter*

### 2. Provide accounts history & proof of address

- Business Bank Statements
- Up-to-date financial information (most recent filed accounts if available or up-to-date management accounts)
- If the above is not available, the latest tax return

### 3. Your Guarantee

We will need to see a full copy of your customer guarantee which you will be issuing to the homeowner for the works that are undertaken. ***IF YOU DO NOT HAVE THIS, GGFI CAN PROVIDE YOU WITH SPECIMEN WORDING. IF YOU WANT GGFI TO SUPPLY YOU WITH THIS, INCLUDE A SEPARATE CHEQUE FOR £10.00.***



## Application to Register - GGFi Scheme

***All fields require completion***

### Section 1 – Company Details

#### 1.1 - Name/Address

<b>Company name:</b>	
<b>Trading Address:</b>	
<b>Registered Address:</b>	

#### 1.2 - Contact Details

<b>Contact name:</b>	
----------------------	--

<b>Telephone:</b>		<b>Fax:</b>	
<b>Mobile:</b>		<b>Email address:</b>	

#### 1.3 – Directors/Partners

<b>Full names:</b>			
<b>Home addresses:</b>			
<b>Date of birth:</b>			



## Section 2 - History/Background

Formation date:		Company number (if Limited company)	
FENSA number (if applicable):		GGF number:	
Number of employees:			

Current IBG/Deposit Indemnity Provider (if applicable):	
---	--

## Section 3 - Trade/Deposit information (Please circle the correct answer)

Do you require deposit indemnity?  YES  NO  
*(FENSA registered companies MUST indemnify deposits)*

What experience do you have in this trade sector?	
Who will be doing the actual installation work?	

## Section 4 - Disclosure (Please circle the correct answer)

Have any of the Directors, Partners or Shareholders ever:

a. been declined the supply of insurance backed guarantees or deposit indemnities or had its membership from any IBG provider cancelled?	NO	YES
b. been bankrupt or entered into an arrangement with creditors whether voluntary or not, or been a shareholder, director or partner of a business to which a receiver, administrator or liquidator has been appointed?	NO	YES
c. moved addresses or changed their names within the last 3 years?	NO	YES
d. been involved with a previously registered FENSA or GGF registered company?	NO	YES

Can you confirm if any of the directors, partners or shareholders of this business is a director, partner and/or shareholder of a business which is due to enter into liquidation/receivership/administration or will become dissolved in the near future?	NO	YES
--	----	-----

*If you answer 'YES' to any of the above questions, please provide full details on an additional information page (for question c, we will require full details of previous addresses/names)*



## Section 5 - Declaration and Signature

*Please read carefully and then sign/date the application to indicate agreement with this.*

1. I/we agree to a full credit history check to be carried out on all directors, partners and shareholders of the business for both current and previous businesses.
2. I/we agree and give my/our full authority that credit history checks may be made in connection with this application by GGF Ltd and any other party involved in the processing of this application.
3. I/we understand that all work submitted directly through the FENSA system is considered to be residential work. I/we also understand that all commercial work must be referred to GGF (and henceforth the insurer) for consideration and pricing prior to registration.
4. I/we agree to provide GGF deposit insurance protection to each homeowner who provides your business with a deposit payment.
5. I/we understand that on or after the 21<sup>st</sup> of each month, GGF will take payment via Direct Debit for GGF insurance business accrued and invoiced for the month previous.
6. I/we will disclose, or have disclosed, all information and material facts required for this application.
7. To the best of my/our knowledge, information and belief and after due and careful enquiry, the information contained within this application is correct.
8. I am/we are not aware of any circumstances which I/we have not disclosed to you which might influence your acceptance of the risk. I/we further undertake that, should I/we become aware of any information, adverse or otherwise, in respect of this application, I/we shall immediately inform you of such information.
9. I/we will immediately inform you of all subsequent variations to the information included on this application form and will provide such amended information immediately.
10. I am duly authorised and empowered to complete this form on behalf of the applicant and I sign this declaration on its behalf.
11. I/we hereby agree to indemnify you against all actions, proceedings, claims, and demands which may be brought against you and all liabilities, losses, damages, costs and expenses of whatsoever nature which you, your insurer or your principals may suffer, incur or sustain through a breach of this declaration.

Signature:.....

Print Name:.....

Position:.....

Date:.....



## Confirmation to Proceed

GGFi  
54 Ayres Street  
London  
SE1 1EU

Re:

We wish to join the GGFi insurance backed guarantee scheme and require you to

- A. **OFFER** our customers IBG's [Delete whichever is not required]
- B. **GIVE** our customers IBG's

on all installations from [            DATE            ].

Cancellation of this agreement can be made at any time by you giving no less than 30 days notice in writing.

A minimum monthly charge of £10.00 + vat will be charged in months where no policies are purchased

Signed

*for and on behalf of*

