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24 November 2011

Welcome to GGFi: Quality insurance made simple.

Thank you for your interest in registering with FENSA. GGFi is pleased to provide you with information regarding the Insurance requirements of sections 6 and 7 of the FENSA application and how we can assist you with this.

As the only Insurance provider to be approved by The Glass & Glazing Federation and FENSA, you can be confident we will provide you with the necessary backing and support to make registering with FENSA much easier. Send your completed FENSA application back to us, along with your GGFi application, and we will ensure it is processed as quickly as possible.

Follow our user-friendly, 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.

LIABILITY INSURANCE: As well as Insurance Backed Guarantees, FENSA require all applying companies to have liability insurance cover in place. For an instant quote for liability insurance that meets FENSA's requirements, call GGFi on 0207 6453740.

We look forward to receiving your completed application form. In the meantime, please visit GGFi at our website www.ggfi.org.uk.

Yours sincerely,

Lee Appleton

GGFi General Manager

- **97% of GGFi members found the scheme easy to use**
- **96% of GGFi members found the scheme was meeting expectations**
- **91% of GGFi members would recommend the scheme to others**

STEP ONE: KNOW YOUR STUFF.

What is an Insurance Backed Guarantee/Deposit Indemnity?

Warranty Insurance and Deposit Indemnity provide 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). The same applies for deposit protection – in the event that a company in possession of a deposit ceases to trade before commencing work, a protected deposit is refunded to the homeowner via the insurance provider.

Why do I need an IBG provider?

It is a FENSA requirement that all FENSA-registered businesses are required to, as a minimum, *offer* an IBG to their customers. In addition, any deposits taken are required to be protected.

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_i 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.

A minimum charge of £10.00 + vat per month is charged to all GGF_i registered members.

Scheme A does NOT incorporate Deposit Protection – it is only possible to obtain Deposit Protection under Scheme B.

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	£ 14.05 (inc IPT @ 6%)
 Conservatories up to £ 25,000	£ 21.20 (inc IPT @ 6%)
 For all Installations (including Conservatories) between £25,001 to £ 30,000	£ 42.40 (inc IPT @ 6%)
 For all Installations (including conservatories) in excess of £ 30,001	Prices on Application

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

The prices include a standard deposit indemnity (subject to application) of up to 25% of the contract price or £ 6,250 whichever is the lesser.

Please note that a **£10.00 plus VAT** charge is levied in each month where no work is registered. This is purely a maintenance charge to enable us to keep the account open.

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. Please contact GGF*i* to discuss your 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 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
- If you are a non-limited company and/or a partnership please send in your up to date Tax Return (if trading more than a year)

3. Vetting fee

We will require you to submit a cheque for **£90.00 + vat (£108.00)** to cover the costs of the full company history checks that we are required to carry out. Cheques should be made payable to 'GGFi Ltd'. Cheques for vetting fees are non-refundable.

4. 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 this is included in your terms and conditions, please send a copy of these to GGFi as well as FENSA.*

IF YOU DO NOT HAVE A CUSTOMER GUARANTEE, GGFI CAN PROVIDE YOU WITH SPECIMEN WORDING. IF YOU WANT GGFI TO SUPPLY YOU WITH THIS, PLEASE INCLUDE A SEPARATE CHEQUE (PAYABLE TO GGFI) FOR £10.00 (inc vat).



Application to Register - GGFi Scheme

All fields require completion

Section 1 – Company Details

1.1 - Name/Address

Company name:	
Trading Address:	
Registered Address:	

1.2 - Contact Details

Contact name:	
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Telephone:		Fax:	
Mobile:		Email address:	

1.3 – Directors/Partners

Full names:			
Home addresses:			
Date of birth:			

Section 2 - History/Background

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

Current IBG/Deposit Indemnity Provider (if applicable):	
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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
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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 21st 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

