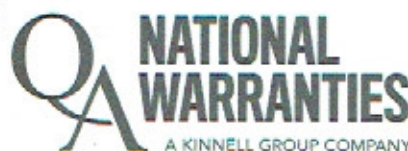


# INSURANCE BACKED GUARANTEE POLICY OF INSURANCE



## POLICY SCHEDULE

Policy Holder:

Mr Christoforou  
St. Catherines  
New North Road  
EXETER  
EX4 4AG

212

**Policy Number:** GFFC13585039  
**Insured Works:** Double Glazing  
**Contract Value:** £7,940.40  
**Contractor:** Southfield Windows  
**Completion Date:** 10 Jul 2020  
**Property:** As Per Policy Holder  
**Excess:** £50

## Welcome

Congratulations on the completion of **Your** recent home improvement works.

An Insurance Backed Guarantee is designed to protect **You** against the unforeseen costs that **You** might incur in order to rectify a **Defect** in the **Insured Works** or to rectify a breach of the **Building Regulations** in the **Insured Works**; in the event that the original **Contractor** that installed the **Insured Works** has **Ceased Trading** and is unable to honour their obligations to **You**.

This **Policy** sets out the terms of the insurance contract between **You** and **GPI**. **You** should read through the **Policy** carefully to ensure that **You** understand it, and that it is suitable for **Your** needs. The **Policy** explains the protection that **You** have in full, although if **You** do not understand anything **You** can contact **QANW** to check this.

## Our Contact Details

If **You** have an enquiry relating to this **Policy**, **You** should contact **QANW**. **You** can contact **Us** via e-mail to [info@qanw.co.uk](mailto:info@qanw.co.uk); in writing to QANW, PO Box 26332, Ayr, KA7 9BJ; via Telephone on 01292 268020 during office hours, or **You** can visit **Our** website at [www.qanw.co.uk](http://www.qanw.co.uk)

When **You** contact **Us** to make an enquiry, **You** should be ready to tell **Us** the Policy Number, shown in the Policy Schedule, so that **We** can assist **You** as quickly as possible.

## Important Information for You to Note

**You** should check that the information shown within the Policy Schedule is correct. If the information shown is correct, **You** do not need to take any action. However, if it is incorrect, **You** should contact **QANW** to advise **Us** of the amendments that may be required. **We** may ask that **You** return the **Policy** documentation to **Us** for amendment.

For **You** to be eligible to benefit from the cover provided by this **Policy**, **You** must be the owner of the **Property** and also be the beneficiary of a **Written Guarantee**.

As part of the claims process, **QANW** will expect **You** to be able to supply **Us** with a copy of the **Written Guarantee** provided in respect of the **Insured Works** and also be able to evidence ownership of the **Property** where requested. If **You** cannot provide this evidence, and in particular provide **Us** with a copy of a **Written Guarantee**, **We** may decline **Your** claim.

## Your Right to Cancel

**You** have the right to cancel this **Policy** within 14 days of receipt, if **You** decide that it is not required. **You** can do so by providing written notice to **Us** at QANW of PO Box 26332, Ayr, KA7 9BJ. When doing so, **You** should return the **Policy** documentation to **Us**, and **We** will confirm both receipt and cancellation of cover to **You**.

Where the insurance premium has been paid to **Us** by someone other than **You** (i.e. the **Contractor**) or if **You** have intimated a claim, then no refund of premium will be made when the **Policy** is cancelled.

If **You** cancel the **Policy**, **You** will not be able to make any claim to **Us** at any time in the future