



THE HOME  
SPECIALISTS  
ASSOCIATION

**Palmers**  
OF LINCOLN



be inspired

AND BUY WITH CONFIDENCE.

You can buy your kitchen, bathroom, bedroom or home office with confidence from a Kbsa member

## Look for the sign

- A personal design service offering innovative design solutions
- The widest choice of the best products, professionally installed
- Professional project management through all stages of the project
- Complete peace of mind with the Consumer Protection scheme approved by the Kbsa
- Outstanding personal service for complete satisfaction
- Excellent value for money

Buy with confidence from:

**Palmers of Lincoln** T 01522 884444 E [enquiries@palmersoflincoln.co.uk](mailto:enquiries@palmersoflincoln.co.uk)  
[www.palmersoflincoln.co.uk](http://www.palmersoflincoln.co.uk)  
Dixon Street, Lincoln, LN6 7BN

# Welcome to complete reassurance

**Members of the Kbsa are able to access a Kbsa approved ConsumerCare Plus Insurance scheme to safeguard kitchen, bathroom, bedroom or home office installations. By obtaining a ConsumerCare Plus Insurance policy through your chosen retailer you will be protected in the future if the retailer ceases to trade due to insolvency.**

## So, what is the ConsumerCare Plus Insurance scheme?

The ConsumerCare Plus Insurance scheme provides insurance protection as part of any domestic kitchen, bathroom, bedroom or home office installation for contracts up to £75,000 in value. Under the terms of ConsumerCare Plus Insurance, customers are provided with insurance cover to protect them in the event of the retail member ceasing to trade due to insolvency.

### Tell me more?

#### The scheme provides:

##### Deposit and Work in Progress Cover:

Deposit protection provides cover for a period of up to 120 days from the date of the payment of a deposit, for an amount up to 25% of the total contract price, the deposit payment made or £18,750 whichever is the lesser. This cover is increased to an amount of up to a maximum of 50% of the total contract price, the deposit payment(s) made or £37,500 whichever is the lesser, during the 14 days after the last deposit payment is collected, prior to the delivery of materials.

Work in progress cover comes into effect after the delivery of materials and provides cover for a period of up to 42 days (6 weeks) from the delivery of materials to the completion of the installation. Cover is provided for an amount of up to 50% of the total contract price, the deposit payment(s) made or £37,500 whichever is the lesser.

##### Warranty cover:

Warranty cover comes into effect upon satisfactory completion of an installation, with the policy providing cover for a period of 6 years. Initially cover is provided against defects in the workmanship of the retailer for a period of 2 years from completion of the installation.

On expiration of the initial 2 year period, protection is provided against a major defect occurring within the next 4 years, for an amount of up to a maximum of 100% of contract price or £75,000 whichever is the lesser. A major defect is considered

to be an acknowledged defect which is caused by defective workmanship carried out by or which is the responsibility of the retailer which results in rectification work to over 40% of the insured works.

In respect of warranty cover, the maximum liability of the Insurer under any one policy of insurance will be the contract price.

## Who operates the ConsumerCare Plus Insurance scheme?

Warranty Services Ltd trading as QANW operates the ConsumerCare Plus insurance scheme, which can be accessed by members of the Kbsa. QANW have operated the scheme for several years and to date in excess of 30,000 contracts have been protected under this ConsumerCare Plus insurance scheme.

If you have any questions or need to speak to anyone regarding the ConsumerCare Plus Insurance Scheme, please contact QANW on 01292 268020. Please note that neither Kbsa or their retailer members are able to answer insurance related queries from consumers.

The ConsumerCare Plus Insurance scheme is underwritten by Guarantee Protection Insurance Ltd (GPI).

## Who are GPI?

GPI is a UK based general insurer, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. With many years' experience, GPI specialises in the provision of Insurance Backed Guarantee products.

## What if I am only buying materials from a Kbsa retail member?

If you enter into a 'supply only' contract with a retailer with access to the ConsumerCare scheme, you will be provided with a ConsumerCare policy, which provides Deposit Protection cover only as detailed above.

## Contact us:

If you have any queries about the ConsumerCare Plus Insurance scheme, please address them directly to QANW by:

Telephoning us during office hours on **01292 268020**

Sending us an e-mail at [info@qanw.co.uk](mailto:info@qanw.co.uk) or visiting our website [www.qanw.co.uk](http://www.qanw.co.uk)