



Quality Assurance Framework

Financial Protection



01

Our Financial Protection

Incorporated in 1996, The Quality Assurance Service Co Ltd (Trading as GDGC and Quality-mark Protection) is one of the UK's leading consumer protection organisations. We are an insurance brokerage who are authorised and regulated by the Financial Conduct Authority (FCA). We specialise in the supply of Insurance Backed Guarantees (IBG's) and Deposit Protection Insurance for Home Improvement installations.

Accredited Installer Organisations register for our home improvement IBG's when they have fully completed installations to the satisfaction of their customers and no defects are evident. The IBG is paid for by the Installer Organisation on the customers behalf with no fee charged to the customer.

Only Installer Organisations that we have accredited and have been able to demonstrate that they are financially stable, competent, experienced, have the relevant certification and pass our background checks can register for IBG's.

The IBG provides the policyholder with valuable financial protection, if the contracted Installer Organisation that completed the home improvement, ceases to trade or is unable to honour their written guarantee. The policyholder is not required to activate the insurance policy.

The Deposit Protection Insurance that we supply, protects the upfront payment that may be made to the Installer Organisation prior to the installation commencing. The Deposit Protection covers deposits up to 25% of the contract value or £5,000 (whichever is the lesser amount). The Deposit Protection lasts for up to 90 days from the contract signed date.

The insurance that we supply is underwritten by a UK insurance underwriter, who are specialists in the supply of IBG's and Deposit Protection Insurance for the home improvement sector. The insurance underwriter is registered in England and is authorised by the Prudential Regulation Authority (PRA) and regulated by both the FCA and PRA.

Our insurance underwriter is also a member of the Financial Services Compensation Scheme (FSCS). Which may entitle policyholders to compensation, if the insurance underwriter cannot meet its liabilities under the terms of the insurance policy.





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Requirements

Our Quality Assurance Framework must be adhered to by Accredited Installer Organisations who wish to qualify for the supply of IBG's for the Energy Companies Obligation (ECO) funded installation works.

All ECO home improvement installations registered, will be subject to this Quality Assurance Framework and must comply with its contents and obligations. Non-compliance in any form will result in the Installer Organisation losing their 'Accredited' status and their ability to register for IBG's or Deposit Protection insurance.

To participate in ECO an Installer Organisation must be registered with TrustMark. The Installer Organisation can become TrustMark registered by contacting a TrustMark Scheme Provider. It is the responsibility of the Installer Organisation to ensure that the selected TrustMark Scheme Provider covers the relevant Publicly Available Specification (PAS) Certification measures that they require. The Installer Organisation must at all times, adhere to the current version of the TrustMark Framework Operating Requirements.

Subject to our accreditation checks and approval, the Installer Organisation can register for IBG's for several different ECO Measure types. These ECO measure types can be found in Section 04 of this Quality Assurance Framework.

Installer Organisations must provide Financial Protection for works with a contract value of more than £500 and it is their responsibility that all completed ECO installations have an IBG in place.

All Accredited Installer Organisations are provided with access details to our Registration Hub. The Registration Hub provides the Installer Organisation the ability to register their completed installations for an IBG or for Deposit Protection insurance should their customer pay an upfront deposit payment. Immediately following the registration for insurance the Installer Organisation is supplied with the insurance policy number and a Registration Certificate as evidence of the registration.

Once an installation has been registered, we produce the IBG certificate including the Terms & Conditions that have been written in plain English and include details such as the issuing party, what is covered, the duration, service / maintenance details and details of how they can make a claim. We provide these documents directly to the policyholder within 5 days of receiving the premium payment from the Installer Organisation.

All installations carried out by an Installer Organisation under ECO, must be lodged within the Data Warehouse. The Data Warehouse can be accessed through the Installer Organisations TrustMark Business Portal.

On completion of the installation, the Installer Organisation must provide their customer with copies of both the Manufacturers Product / System Designers warranty and Installer Organisations workmanship guarantee.



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Products / Systems

The measures installed by the Installer Organisation must use Products / Systems that have been certified by a valid European Organisation for Technical Assessment Body (EOTA), BRE Global, BSI or offer an equivalent level of certification that has been approved by us from the outset.

Installer Organisations must provide us with evidence that the Product / System has the appropriate certification, is suitable for the property type and is supplied with an appropriate Product / System warranty.

Installer Organisations are responsible for ensuring that the Product Manufacturer / System Designer, provide a minimum 2-year warranty for the selected Product / System.

Should the Installer Organisation wish to install Cavity Wall Insulation, Solid Wall Insulation, Park Home Insulation, Room-in-Roof Insulation or Under Floor Insulation, they must ensure that the Product Manufacturer / System Designer provide a minimum 25-year warranty for the Product / System.

For warranty and audit purposes, the Installer Organisation must notify the Product Manufacturer / System Designer of all the installations carried out and register the warranty on the customers behalf. Should the Installer Organisation fail to register the warranty with the Product Manufacturer / System Designer, then the Installer Organisation is liable for any Product / System failures.

We conduct unannounced spot audits to ensure that Installer Organisations are certified by the Product Manufacturers / System Designers and that installation monitoring audits have taken place. We also check with the Product Manufacturers / System Designers to make sure that the Installer Organisations have registered for their Product / System warranty. We, therefore, require direct communication with the Product Manufacturers / System Designers.

Should the Product Manufacturers / System Designers not comply or not meet a high enough standard, we reserve the right to remove the option for Product / System from the Registration Hub.

The Installer Organisation must supply their customer with any Service & Maintenance instructions in accordance with the Product Manufacturers / System Designers instructions.





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The Measures Covered

Category of ECO Measure	Type	Description
External Wall Insulation (EWI)	Solid Brick Wall	Solid Brick or Block Walls
	Non-Brick Solid Wall	Metal or Timber Frame Walls
		Metal or Timber Panel Walls
		Walls of Concrete Construction
		Solid Stone Walls
		High-rise buildings (5 or more storeys)
Cavity Wall	EWI Installed to Cavity Wall	
Internal Wall Insulation (IWI)	Solid Brick Wall	Solid Brick or Block Walls
	Non-Brick Solid Wall	Metal or Timber Frame Walls
		Metal or Timber Panel Walls
		Walls of Concrete Construction
		Solid Stone Walls
		High-rise buildings (5 or more storeys)
Cavity Wall	IWI Installed to Cavity Wall	
Cavity Wall Insulation (CWI)	Standard Cavity Wall	Standard Double-skin Block or Brick Wall
	Non-Standard Cavity Wall Insulation (Hard to Treat)	Wall severely exposed to wind-driven rain
		High-rise Wall (Over 12m High)
		Narrow Cavity (less than 50mm Wide)
		Stone Wall with uneven Cavity
		Party Cavity Wall
Partial Fill Cavity Wall		
Other Insulation	Hybrid Wall	Combination of EWI, IWI or CWI Walls
	Park Home Wall	Park Home Wall Insulation
	Park Home Roof	Park Home Roof/Ceiling Insulation
	Park Home Floor	Park Home Floor Insulation
	Room-in-Roof	Room-in-Roof Insulation (Insulated)
		Room-in-Roof Insulation (uninsulated)
	Under Floor Insulation	Under Floor Insulation (Suspended Floor)
		Under Floor Insulation (Solid Floor)
Loft Insulation	Loft Insulation (more than 100mm Pre-existing)	
	Loft Insulation (less than 100mm Pre-existing)	
Heating	Boiler	Boiler Replacement or Upgrade
		First Time Central Heating (FTCH)
	Electric Storage Heater (ESH)	Broken or Upgraded Replacement
	District Heating System	Combined Heat & Power (CHP) Upgrade
		New CHP Connection
Other Heating	Smart Thermostat / Heating Controls / TRV's	
Micro-Generation	Solar PV	New Solar PV Connection



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Suitability

As per PAS standards, all properties must be inspected by a suitably qualified assessor, before an installation takes place. Dependant on the measure required, the assessor may have to conduct a structural assessment of the property to ensure that it suitable for the property.

Some properties are defined as non-permanent properties (e.g. Park Homes) and are therefore not subject to Building Regulations and may fall outside the scope of European Standards. Properties that meet the 'non-Permanent' criteria, must be checked and inspected by an independent qualified Technical Auditor before the installation takes place, to ensure that selected measure and Products / Systems for that measure are suitable.

Some properties are defined as non-traditional properties. Non-traditional properties often consist of either or a combination of prefabricated concrete construction, metal frame & clad, Timber framed, Cast in-situ concrete, concrete frame or constructed of a Large Panel System. This type of property was often constructed pre 1960 and would require an independent qualified Technical Auditors report to confirm that the property would be suitable for the installation measure.

We define a Technical Auditor as being a qualified building surveyor or qualified construction engineer. The Technical Auditors are required to provide evidence of their qualifications to the Installer Organisation, of their respective national associations and qualifications. This evidence must be held throughout the guarantee period and must be made available should we request a copy. The Technical Auditors report should be checked and verified as suitable by both the Product Manufacturer / System Designer and Installer Organisation prior to the installation commencing.

Should any remedial work be required to the property before the installation commences, this must be signed off by the same Technical Auditor.

The assessor must contact the Product Manufacturer / System Designer if they are in anyway unsure of the suitability of the Product / System. Should an error be made by the assessor or Technical Auditor, it is the Installer Organisations responsibility to rectify.

The assessment is a vital requirement to ensure that the property is suitable for the home improvement. A copy of the assessors report should be maintained throughout the guarantee period and must be made available should we request a copy of the report.

All installations must avoid interstitial condensation and critical surface humidity by conforming to the British Standards installation and calculation methods, documented in BS 5250, BR 262 and BS EN ISO 13788.

Should the home improvement installation consist of a 'System', then all the main system components must be supplied by the System Designer.

To ensure that the installation is suitable for the property, the Installer Organisation must ensure that they follow the installation guidance documents from the Product Manufacturer / System Designer.

The Installer Organisation must ensure that all installations comply with Building Regulations, PAS Certification and the Product Manufacturers / System Designers installation guidelines and hold evidence of this throughout the guarantee period.

Should an installation require Building Regulation or Planning Permission approval, this must be obtained prior to the installation commencing. Some Installer Organisations may form part of a Competent Person Scheme (CPS) and may not require Building Regulations approval prior



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Installer Organisation Certification

Installer Organisations are required to obtain and retain the relevant PAS2030 / PAS2035 (PAS) Certification. There are numerous measure types covered under the scope of PAS Certification. In order for the Installer Organisation to be able to register for an IBG, they must provide us with evidence of each measure for which they are certified.

The certification must be held in the name of the Installer Organisation and be supplied from an authorised United Kingdom Accreditation Service (UKAS) Certification Body who are accredited under the BS EN ISO / IEC 17065.

The Installer Organisation is responsible for ensuring that the PAS Certification remains valid and when requested, subsequent copies of the certification are provided as evidence to us.

Should a Certification Body not comply with us, or meet our standards, we reserve the right to not recognise them. Before any installations take place, the Installer Organisation should check with us that the Certification Body is deemed appropriate and considered to be recognised by us.

Where available, Installer Organisations are required to obtain training certification from the Product Manufacturer / System Designer. The certification must verify that the Installer Organisation and their operatives have been trained and are approved by the Product Manufacturer / System Designer to install their Product / System.

The training must cover all the main elements of correct installation, using the supplier's guidelines and instructions to identify the suitability of the product / system for each property type, whilst also complying with Building Regulations and PAS Certification.

Evidence of the Installer Organisations certification must be supplied to us before any IBG registrations take place.

Installer Organisations may be required to demonstrate to us that they are competent installers of the selected measure and Products / System. This may involve the Installer Organisation providing us with examples of previously completed works. Our auditors may research the installation history / background of the Installer Organisation to ensure that they have a positive history / background.

We conduct a robust 21-Step Accreditation process to help ensure that we only supply IBG's to Installer Organisations that are financially stable, successfully complete our background checks and have the competence to carry out installations successfully. These checks are ongoing throughout the Installer Organisations agreement period.



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Audit & Compliance

The Product Manufacturers / System Designers will conduct unannounced and sometimes pre-arranged audits on the ECO installations that the Installer Organisation has registered and completed. These audits are designed to verify that the Product / System installed has been carried out as per Building Regulations and the Product Manufacturers / System Designers installation guidelines.

The PAS Certification Body will also conduct unannounced and sometimes pre-arranged audits on the ECO installations that the Installer Organisation has registered and completed. These audits are designed to verify that the Product / System installed has been carried out as per Building Regulations, PAS Certification and the Product Manufacturers / System Designers installation guidelines.

It is the Installer Organisations responsibility to ensure that the Product Manufacturers / System Designers and the PAS Certification Body have been notified about all of their installations and to also ensure that a percentage of audits have been conducted on the installations.

A minimum of 1% of the ECO installations must be audited by the Product Manufacturers / System Designers or the PAS Certification Body. Evidence of these audits must be held by the Installer Organisation throughout the guarantee period and be made available to us should we request the evidence. Should the quality of the audits be lower than expected, we reserve the right to revoke the supply of IBG's to the Installer Organisation and suspend their Accredited status.

Installer Organisations are required to share with us both their ECO Technical Monitoring and PAS Certification Body monitoring results.

TrustMark Scheme Providers will conduct regular audits and compliance checks with the Installer Organisations. These include, but are not limited to, Compliance Audits, Corrective Actions, Enforcement & Sanctions and approving their robust processes. To further safeguard the consumer, the TrustMark Scheme Providers will provide them with an Alternative Dispute Resolution, review and audit consumer documentation and ensure that they operate to their Code of Conduct.

The Installer Organisation is responsible for repairing any defects that occur to the installation for the duration of the guarantee period. Should the installation fail due to a Product Manufacturer / System Designer defect or design error, the Installer Organisation must seek redress from the Product Manufacturer / System Designer on the customer's behalf. Should the Installer Organisation not be able to seek redress from the Product Manufacturer / System Designer, the Installer Organisation must repair the defects at their cost.

Should the installation fail due to any defective Product / System issue or installation design error and the Installer Organisation and the Product Manufacturer / System Designer have ceased to trade, or has insufficient funds to cover the rectification costs, subject to the Terms & Conditions of the insurance policy, the insurance policy will cover the outstanding liability and honour the Installer Organisations workmanship guarantee and the Product Manufacturers / System Designers warranty for the duration of the guarantee period.

Should an installation fail due to an assessment error, the policyholder should contact the Installer Organisation to have the failure rectified. If the Installer Organisation has ceased to trade or has insufficient funds to cover the rectification costs, subject to the Terms & Conditions of the insurance policy, the policyholder will be able to claim against the insurance to have the failed installation rectified.

Should the name listed on the IBG certificate require an alteration, this can be done so, free of charge, at the request of the current policyholder. The policyholder should notify the insurance underwriter of the alteration at the earliest available opportunity. If the listed policyholder has failed to notify the insurance underwriter of the alteration, the new property owner can request this change by providing our insurance underwriter with evidence that they are the new owners of the property.



GDGC and Qualitymark Protection are trading styles of The Quality Assurance Service Co Ltd who are authorised and regulated by the Financial Conduct Authority, our registered number is 629677. This can be checked by visiting the Financial Service Register (<https://register.fca.org.uk>).

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