

MCS



## Insurance and Warranties

### CONSUMERS & COMMUNITIES | INSURANCE AND WARRANTIES

#### INSURANCE AND WARRANTIES

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As with all significant purchases for your home, it is important to make sure that you are protected if things were to go wrong. Before contracting with an Installer for your home's renewable energy solution, we would recommend:

- **Do your research.** Our website and others can help your understanding of the various renewable energy solutions available for your home. There is of course no substitute for professional advice but having some understanding of what could work for you, will be invaluable when looking for a reputable installer;
- **Secure at least three quotations.** Price is only one of the important factors to consider when choosing your new system. Having a few quotations to compare, means you will be able to better assess what it is you will get for your money;
- **Choose an MCS certified Installer.** You can check whether an installer is MCS certified via our Installer Search. Choosing an MCS Installer means that you are contracting with a reputable, third party assessed business. This in turn minimises the risk of placing work with an installer who is either not qualified or who does not meet minimum workmanship standards;

- **Know the performance of your new system.** Ensure that you receive a clear performance estimate of the expected output from your new system. Make sure this is in writing and is specific to your property before you sign a contract for its installation.

Once you are ready to sign a contract for the installation of your new renewable energy system, it is worth considering the role of Consumer Codes, Manufacturers' Guarantees and how best to protect any deposit you may be asked to pay.

### **Insurance Backed Guarantees**

Consumer Codes require that their MCS members offer Insurance Backed Guarantees (IBGs). An IBG is a policy issued by an insurance company to the owner of a new energy system, to underwrite an original guarantee provided by the installer. IBGs come into force if a customer needs to make a claim on the installer's guarantee but the installer is no longer trading, and therefore not in a position to honour the original guarantee.

Talk to your Installer about the IBG they are required to arrange for your new installation.

### **Manufacturers' Guarantee**

By law, the equipment supplied as part of your renewable energy system, should be of a satisfactory quality, including in appearance and finish. It should also be fit for purpose and free from minor defects. Many equipment manufacturers offer a 2 year warranty for parts and sometimes labour, from the date of installation.

### **Deposit Protection**

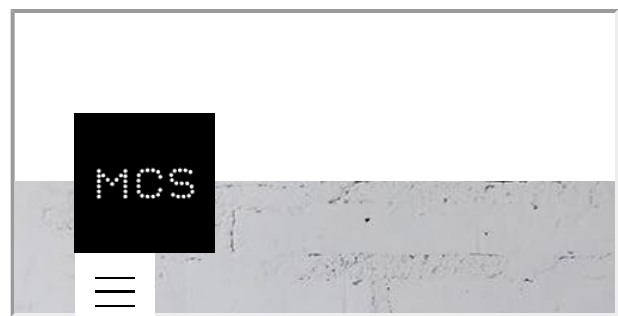
If you are asked for a deposit for your new energy system, then using a credit card can provide extra financial protection. You should never pay more than 25% of the total contract price up front as a deposit.

If the amount of deposit requested is over £100 but less £30,000 and your system is not then installed, then your credit card provider should be able to help you get your money back. In addition many credit providers will protect the entire value of your purchase, even if you only pay for the deposit on your credit card.

# Are you sure?

YES

NO



**CONTACT US**

**FREQUENTLY ASKED QUESTIONS**

**WHAT TO DO IF THINGS GO WRONG**

**MCS INSTALLATIONS DATABASE (MID)**

- ☐ TWITTER
- ☐ FACEBOOK
- ☐ INSTAGRAM
- ☐ LINKEDIN

**COOKIE POLICY**

**PRIVACY POLICY**

**TERMS AND CONDITIONS**

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MCS Service Company Ltd is an Appointed Representative of Independent Warranty (IWA) who are authorised and regulated by the Financial Conduct Authority