

CERTIFICATE of INSURANCE

Certificate no:

Residence:

Certificate Holder:

Insured Works:

Conservatory

Yes/No

Windows

0

Doors

0

Other/Roofline

Yes/NO

Installing Company:

Installation Value:

10 Years Commencing:

Excess:

£50.00

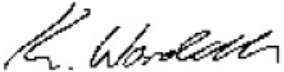
*(or the period stated in the Installer's own **Written Guarantee** whichever is the lesser)*

Welcome to the GGF Insurance Scheme for Domestic Installing Companies.

This document, Certificate and any endorsements set out the terms of the contract between **You** and **Us**. Please read the policy, Certificate and any endorsements to make sure they provide the cover **You** want. Before **You** accept this policy **You** have 14 days to review **Your** policy wording, and consider its full terms. If **You** are not totally happy with the policy and have not made a claim, simply write to the person who arranged this insurance for **You** requesting that **Your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **Your** insurance.

In return for **Your** premium, **We** will insure **You** during the period of insurance, under the terms set out in this policy document.

Signed for and on behalf of IGI Insurance Company Limited



K W Wardell
Managing Director

Administered By

The Glass & Glazing Federation
44 – 48 Borough High Street, London SE1 1XB

The Benefits

In consideration of the payment of premium and subject to the terms conditions and exclusions of this policy, **The Insurance Company** agrees to indemnify **The Insured** against the cost of making good defects in or damages to an **Installation** from an **Insured Cause** as specified in the policy where the original Installing Company has **Ceased to Trade**.

Limit of Indemnity

The liability of **The Insurance Company** in respect of any one Installation per period of insurance shall never exceed:

in respect of the **Completed Installation** £25,000 or the original cost of the **Installation** whichever is the lesser regardless of the number of claims.

Please Keep this document in a safe place. **You** may need to read it if **You** need to make a claim or if **You** need help.

DEFINITIONS AND INTERPRETATION

The following terms shall have the following meanings ascribed to them:

“ The Insurance Company, We, Us ”	IGI Insurance Company, Limited and Red Sands Insurance Company (Europe) Limited
“ The Claims Administrator ”	Besso Limited, 8-11 Crescent, London EC3N 2LY
“ The Insured, You, Your ”	means a person or body corporate named on the Certificate of Insurance.
“ Installing Company ”	means the supplier or Installing Company of The Insured Works who is named on the Certificate and authorised by The Insurance Company to be a member of the scheme.
“ Insured Works ”	means the works described on the Certificate.
“ Written Guarantee ”	means the Written Guarantee or warranty issued by the Installing Company in respect of the Insured Works .
“ Installation ”	means any Installation undertaken by the Installing Company within its normal business activities and which is integral to and part of the Residence described in the certificate of insurance.
“ Completed Installation ”	means an installation which has been notified to Fensa by the Installing Company as being complete and ready for inspection
“ Ceased to Trade ”	means Ceased to Trade due to Liquidation, Receivership, Administration or the winding up of a business due to the Bankruptcy, State Retirement or Death of the Principal(s).
“ State Retirement ”	means the UK statutory retirement age in force at the time the policy was effected.
“ Consequential Loss ”	means any indirect, special or consequential damages or losses suffered or incurred by The Insured and for the purposes of this insurance indirect, special or consequential damages or losses shall include, but not limited to: damages to or losses of data, furniture or equipment; economic loss or damage; damage to or loss of profits, interest, business revenue, anticipated savings, business or goodwill; any losses costs or expenses which are not directly incurred by The Insured wholly in respect of or which are additional to the remedial work for which indemnity is provided by this insurance; the costs and expenses of any redecoration, repainting or tiling work; the costs and expenses of removing and/or replacing any cupboards, carpets or other furniture, or any other fixtures or fittings; the incurring of liability for losses or damages of any nature whatsoever suffered by third parties (including in each case incidental and/or punitive damages), even if the The Insurance Company is advised in advance of the possibility of any such losses and/or damages.
“ Damages ”	means Damages to the Installation resulting from an Insured Cause
“ Excess ”	means an amount as specified in the Schedule
“ Insured Cause ”	means; 1. defective workmanship or materials in the Insured Works <i>and/or</i> 2. the Installation company’s failure to comply with Building Regulations (as defined).
“ Administration, Bankruptcy, Liquidation, Receivership ”	means as defined by the laws applicable to England and Wales.
“ Material Fact ”	means every circumstance, which would influence the judgement of The Insurance Company in fixing the premium or determining whether he will take the risk. Any change in facts previously notified could be material and must, therefore, be notified. Failure to disclose a Material Fact could result in The Insurance Company voiding the Policy and all claims made under it.
“ Building Regulations ”	means the UK Building Regulations applicable at the time of the Installation .
“ Policy Period ”	means the period specified in the Certificate and/or any other period agreed by The Insurance Company .
“ Residence ”	As described in the certificate of insurance.