

# The Double Glazing & Conservatory **Ombudsman Scheme**



Join over 350,000 consumers who have used a **DGCOS** member.

# Consumer protection, made simple.



When you enter into a contract with a member of DGCOS to install glazing products at your home in England, Scotland, Wales or the Isle of Wight, you should receive the following.



## Vetted and accredited installers

All members have successfully passed our strict accreditation process for the product (or products) they want to be accredited for. We also monitor them continuously.



## Consumer advice line

We are on hand to answer any questions you may have once you have entered into a contract with a scheme member.



## Deposit and stage-payment protection insurance

This covers up to 25% of the contract value (maximum limit of £5,000) for 120 days, once your installation is registered with us.



# Insurance-backed guarantee (IBG)

An IBG provides protection if your installer ceases (stops) trading and cannot honour the terms of their written guarantee. You will receive an IBG once the member has added in a date on our system to show when they completed your installation.



# Alternative dispute resolution

Our expert mediators are always on hand to help resolve any disputes you may have with one of our members.



## Access to an ombudsman

As a consumer, you will have free access to an ombudsman if we cannot settle your complaint.

# Your buying journey

Using a DGCOS member gives you the trust, confidence and peace of mind you deserve when having glazing products installed.





#### 2. Price

Once you have decided on the right product, make sure you find the price that will give you the best value for money.



#### 4. Payment

Discuss payment options with the installer and decide which option is best for you.



## 5. Peace of mind

Allow us to provide the peace of mind for you.

"If you are installing double glazing or a conservatory, I strongly advise you use a member of DGCOS."

George Clarke Brand Ambassador



**Some DGCOS statistics** 



Total deposits protected

£274 million



Total contract values protected

£1.6 billion

Total consumers protected

356,000

# Consumer advice

#### Important information about your protection

#### To receive protection from our scheme:

- your installer must be a member of the scheme when you enter into a contract with them to carry out the work;
- you must enter into a contract direct with the member;
- · the installation must be on a domestic property; and
- the installation must be in England, Scotland, Wales or the Isle of Wight.

If you don't meet the above conditions, we may not be able to protect you. Please read on to understand the protection you will receive and the obligations you have.



#### **Vetted and accredited**

Scheme members have passed our strict accreditation process for the product (or products) they want to be accredited for. They are also continually monitored to make sure they are keeping to our rules. This monitoring can include, but is not limited to, checking members' finances, competency certificates and business insurance. We may also share information with consumer bodies (where appropriate).



#### **Consumer advice line**

Once you have entered into a contract with a scheme member, you can benefit from access to our consumer advice line. We are on hand to answer any questions you may have about the member during the installation.



#### Free access to alternative dispute resolution

When you have entered into a contract with a scheme member, you can benefit from free access to our mediation services to help resolve a dispute you may have with them. During the mediation process, the mediator may arrange for an independent inspection to be carried out on the installation (if they consider this appropriate). This service is also free to you.

We will not be able to investigate your complaint if you are taking, or have already taken, a form of legal action.



#### Free access to an independent ombudsman

In the unlikely event that we cannot resolve a dispute, as a consumer you will also have free access to the independent ombudsman we have appointed. The ombudsman's decision is binding on the member but not on you. The ombudsman will not be able to investigate your complaint if you are taking, or have already taken, a form of legal action. This service is only available to consumers and not commercial organisations.



#### Free deposit and stage-payment protection insurance

The deposit and stage-payment protection insurance covers up to 25% of the contract value (maximum limit of £5,000) for 120 days (terms and conditions apply). We provide this protection to cover you in the unlikely event that the member cannot complete your installation because they are no longer trading.

To benefit from this protection (which we pay for):

- the member must have registered your installation on our online portal;
- you must have entered into a contract with the member, named as supplier on the certificate;
- you must be able to provide proof of your contract with the member, named as supplier on the certificate;
- you must be able to provide proof of the payments you have made to the member, named as supplier on the certificate; and
- the member must have ceased (stopped) trading, and if they are a limited company, Companies House must have confirmed this.

No protection will be in place until we have written to you to confirm we have arranged this, after the member has registered your installation on our system, and in line with the conditions above. If you have not received our letter confirming we have arranged your protection within five working days of you signing the contract, please contact our member or us as soon as possible as your payments will not be covered.

Please note, the insurance we buy and the protection scheme we operate do not cover any payments (deposits and stage payments) of more than 25% of the contract value (or the maximum limit of £5,000) that you make to the member before the installation is finished and the contract is completed.



### Free insurance-backed guarantee (IBG)

An IBG provides protection if the member ceases (stops) trading and cannot honour the terms of their written guarantee (terms and conditions apply).

To benefit from an IBG (which we pay for):

- your installation must be fully completed to your satisfaction, there must be no faults and you must have paid all amounts due direct to the member, named as supplier on the certificate;
- you must have a contract with the member, named as supplier on the certificate;
- you must be able to provide proof of your contract with the member, named as supplier on the certificate;
- you must be able to provide a copy of the written guarantee you received from the member, named as supplier on the certificate; and
- the member must have ceased (stopped) trading, and if they are a limited company, Companies House must have confirmed this.

No cover will be in place until you have received your IBG certificate. If you have not received your IBG certificate, please contact the member to ask for it.

#### Important information:

This brochure sets out the full services available to you under the scheme. In order to receive the protection we offer, you must enter into a contract for goods or services with one of our members during their membership with us and keep to the conditions set out on this page. Our member is responsible for providing the goods or services to you under their contract with you. You are responsible for choosing which of our members to enter into a contract with. We will not enter into negotiations or discussions with members on your behalf (including providing advice on which of our members offers the most suitable or best value work for you).

We are not responsible for the actions of our members.



www.dgcos.org.uk



The Double Glazing & Conservatory Quality Assurance Ombudsman Scheme (DGCOS) is a private company limited by guarantee.

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