

Home Improvements Guarantee Lite In Summary

- Deposit Payment Protection
- Ensures projects are completed by an accredited company if your contractor ceases to trade.
- Provides an Insurance Backed Guarantee which matches the level of protection offered by your contractor and suppliers.
- Never needs renewing and can be transferred if you sell the property.
- Cover is free and it starts as soon as you receive your policy certificate.



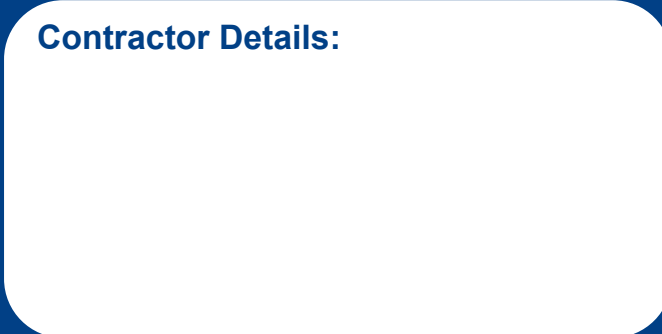
Home Improvements Guarantee Lite

- Protects your home
- Protects you and your family
- Gives you "peace of mind"



Home Improvements Guarantee
is a member of the
Buy With Confidence Scheme
Trading Standards Approved

Contractor Details:



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www.higlite.co.uk

Your Home

is your most
valuable asset...
...when making
home improvements
make sure
its protected!



Buy With
Confidence Scheme
Trading Standards
Approved

Home Improvements Guarantee Lite

protecting your investment

Although a home improvement is one of the safest forms of financial investment, there is one pitfall that is often overlooked - **A WORTHLESS GUARANTEE.**

Most contractors give a guarantee on the work they have completed, should you have a reason to contact them in the future regarding faulty workmanship or defective materials.

However...

Guarantees can be for as long as 10 years and a lot can happen to any business in that time.

Records show that, unfortunately, thousands of contractors cease trading every year.

If your chosen contractor were to cease trading, for whatever reason, their guarantee would cease as well, leaving you having to pay AGAIN to resolve any problems.

HIG contractors are authorised to provide an Insurance Backed Guarantee to their customers which guarantees their companies guarantee – This means that any bonafide claims under their guarantee will be dealt with by the insurers should they cease trading.



Eliminate the risk Your Deposit Protected - from the start - with our unique "Scan and Send" Service

HIG can guarantee your deposit before you have even paid the deposit to the contractor!

If the contractor requires a deposit, they just notify us and we will enter the deposit amount requested directly on to a "LIVE" policy - scan it and email the scanned copy directly to you!

You now have physical proof that your deposit is protected - so you can go ahead and pay the deposit required to the contractor with peace of mind. All policies are "LIVE" policies and your unique policy number will have already been registered with the insurer by HIG.

This cover lasts for 60 days from the payment of the deposit.



Buy With Confidence Scheme
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Eliminate the risk Insurance Backed Guarantee

This is an insurance that protects you should your contractor cease to trade and therefore is unable to either complete the work or honour the terms of the guarantee given to you on the completed project.

What does it cover?

- Deposit payments up to 25% of contract value
- Work in progress up to 25% of contract value.
- Workmanship by your contractor for a period of up to 10 years.
- Materials used by your contractor - subject to manufacturers own guarantees - up to a maximum of 10 years.

HIG Lite can provide a guarantee on your contractors work to protect your project from before the work starts to up to 10 years after its been completed.

All registered HIG Lite contractors have

- Had financial and company checks carried out on them
- References checked from previous customers
- Agreed to work subject to the Terms and Conditions of the HIG Lite custom charter

For more information, visit www.higlite.co.uk
Copies of the full terms and conditions are available