



Frequently Asked Questions – Insurance-Backed Workmanship Warranty

Q: What is an Insurance Backed Workmanship Warranty?

A: An arrangement to ensure that the full term of the workmanship warranty will be honoured. Such arrangements can include an insurance-backed workmanship warranty or a bond, for example.

Q: How do I know if the installation is domestic or non-domestic?

A: The definition of domestic is as follows:

“A consumer who has signed a contract, or intends to sign a contract, for an Energy Generator which is installed at or near private domestic premises occupied by them, and intends that the amount of electricity or heat generated by the Energy Generator will not significantly exceed the amount of electricity or heat consumed in those premises.”

Any installation that does not fall within the above definition shall be considered non-domestic.

If you remain unsure if your installation is domestic or non-domestic, please contact your Trading Standards approved consumer code administrator.

Q: Do non-domestic installations require an Insurance Backed Workmanship Warranty?

A: The MCS standards do not stipulate the need for an Insurance Backed Workmanship Warranty. The requirement is contained within the Trading Standards approved consumer code that you are a member of. Please contact them for guidance.

If you choose to supply an Insurance Backed Workmanship Warranty for a non-domestic installation, the details can be entered onto the MID.

Q: What type of insurance needs to be recorded on the MCS Installation database (MID)?

A: If applicable, the details of the insurance-backed workmanship warranty should be recorded. Details for the following are required:

- Insurance policy provider;
- Insurance policy or certificate number; and
- Insurance policy start date.



Q: Which insurance providers offer an insurance-backed workmanship warranty that is considered compliant with the requirements within the consumer codes?

A: The following insurance providers are considered compliant with the consumer code requirements and will be available for selection on the MID:

- B&ES Double Guarantee
- Consumer Protection Association (CPA)
- ECIC MCS Warranty
- Ecosure
- GDGC
- GGFfi Insurance Backed Guarantee
- HIES / The Underwritten Warranty Company Ltd
- Home improvement Protection (HIP)
- Homepro
- Independent Warranty Association (IWA)
- Plastics Window Federation
- Quality Assured National Warranties (QANW)
- OFTEC
- ARK IBG General / Peacock Insurance

Q: What do I enter if I do not have the insurance policy or certificate details available to me?

A:

Question	Answer if insurance details are available	Answer if insurance details are not available
Insurance Warranty Provider	Select your insurance provider from the list.	Select 'other' and enter the insurance provider in the free text box available.
Insurance policy or certificate number	Enter the details of the policy or certificate number.	Enter 'Confirm with insurance provider'.
Insurance policy or certificate start date	Enter the start date of the insurance policy or certificate.	Enter the commissioning date of the installation.