

Don't Gamble

when you're choosing a contractor



...hit the jackpot with

Construction Guarantee Services Limited
...taking the gamble out of choosing a specialist contractor for all your remedial and waterproofing needs.

Sticking a pin into a phone book gives you a **20-1** chance of finding a contractor good enough to be backed by an insurance company **authorised and regulated by the FSA.**

But if gambling with your house is not your thing and you prefer competence over cowboys then choose a **CGS Approved Contractor**. CGS offer insured guarantees with the insurance certificate specific to your property and issued by an FSA authorised and regulated UK insurance company. 70% of all companies go out of business within 20 years and though CGS contractors are considerably below the national average because of the quality of the contractors allowed into membership, for a very small one-off premium you can insure against even this eventuality.

Warning: some companies offer “Insurance Backed Guarantees” but all this indicates is an annual insurance by the guarantee company, with the insurance in the name of that company not your house and if it is not paid annually then it collapses.

When comparing quotes, check what you are getting and ask competing contractors which of these boxes they can tick (if any).

Insurance protection covering: wood-boring beetle, wood rot, rising damp, replacement wall ties, structural waterproofing, swimming pools and concrete repairs.

| | CGS | Others |
|--|-----------|--------------------------|
| Actual Insurance Period | 20 years* | <input type="checkbox"/> |
| Independently checked for Technical Competence, Health & Safety Competence and Financial Stability | ✓ | <input type="checkbox"/> |
| Underwriter Authorised and Regulated by the FSA | ✓ | <input type="checkbox"/> |
| Access to the Financial Ombudsman Service | ✓ | <input type="checkbox"/> |
| INSURANCE Certificate for EACH property | ✓ | <input type="checkbox"/> |
| Security of the Financial Services Compensation Scheme † | ✓ | <input type="checkbox"/> |
| NHBC & Zurich Approved | ✓ | <input type="checkbox"/> |
| Insurance Premium Tax (IPT) applied (as required by law for all genuine insurance) | ✓ | <input type="checkbox"/> |
| Automatic free assignment on sale of property | ✓ | <input type="checkbox"/> |
| Protection against contractor failure for any reason | ✓ | <input type="checkbox"/> |

*Structural waterproofing (tanking) can only be covered for a maximum of 10 years unless otherwise agreed by the Underwriter.

†This means that even if the underwriter goes out of business you will receive the full amount of compensation up to £2000 and 90% above £2000.

N.B. The acceptance of any proposal for insurance is not automatic but is entirely at the discretion of the underwriter. We exchange information with other insurers through various databases to help us check information provided and to prevent fraudulent claims. As far as we are aware at the time of going to print there is no policy that will cover you beyond our 20 year cover.

Construction Guarantee Services Ltd is an Appointed Representative of Guarantee Protection Insurance Ltd which is authorised and regulated by the Financial Services Authority.