

The Consumer Protection Report

double glazing and conservatories



2nd Edition August 2011

by David Herman FCA
for DGCOS (Double Glazing and Conservatory Ombudsman Scheme)

Foreword by Nick Ross
(Former BBC Watchdog and Crimewatch Presenter)

FOREWORD

“He would say that, wouldn’t he,” protested Mandy Rice-Davies, or words to that effect, when Lord Astor denied paying her for sexual favours. It seemed such a truism that the phrase found its way into the *Oxford Dictionary of Quotations* and, in a very different context, might be applied to this report. After all, this research was commissioned by DGCOS which is one of the organisations it seeks to investigate. That must lead to the suspicion that, however scrupulous the author David Herman, surely the report is bound to be biased.

Well, the proof is in the reaction to the first edition of this report. Several organisations complained they had been unfairly criticised but when invited to provide evidence for this new edition some remained silent. Where new information has been provided it has now been included. More significantly, the report seems to have galvanised reform, not least from the Glass and Glazing Federation which is the club for Britain’s biggest double-glazing installers. Having dismissed any urgent need for better consumer protection, and after specifically denying the need for an ombudsman scheme, they have suddenly launched one of their own. I fear it will have too many loopholes to provide the level of protection consumers deserve but I live in hope and will warmly endorse it if my fears are proved to be wrong.

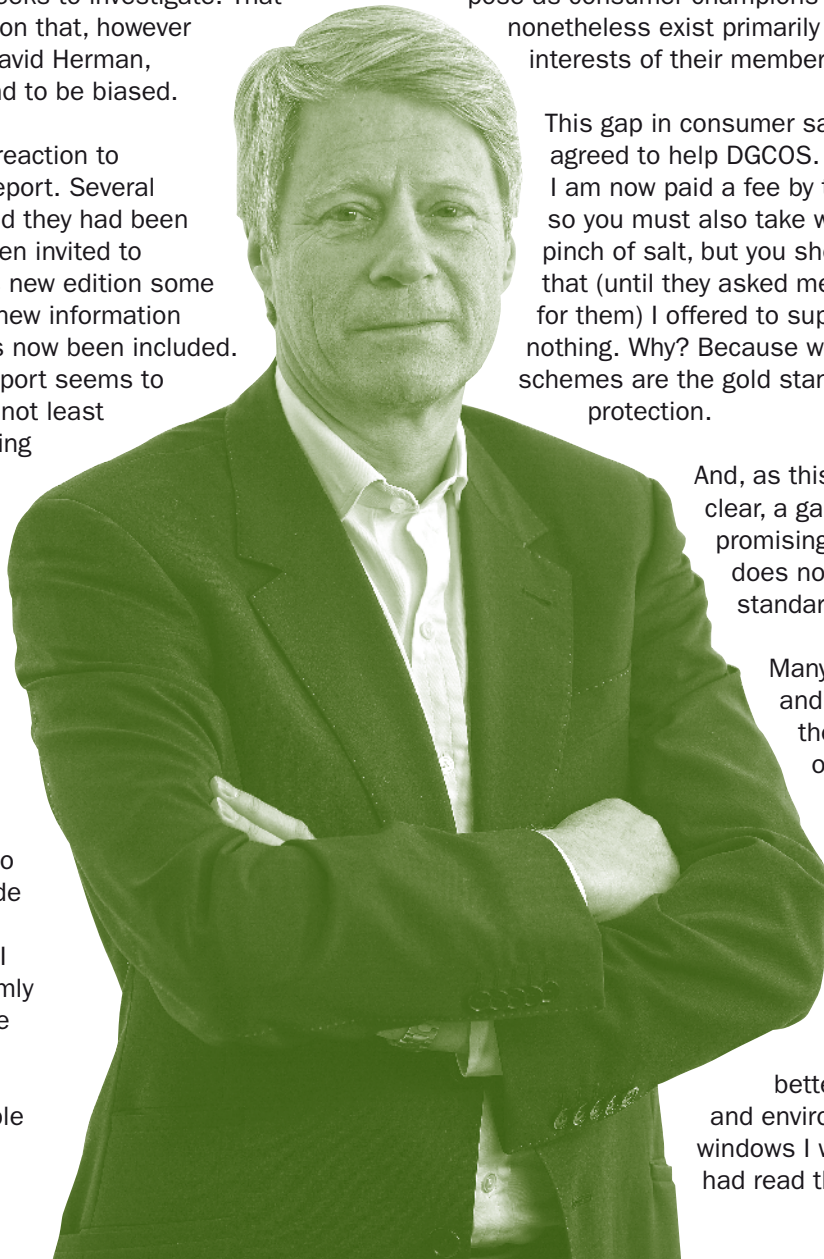
The fact is that the double glazing industry still has big reputational problems. Worse, as last year’s Which?

Report underlined, its bad name is still based on continuing bad practices including overzealous sales techniques in its largest national firms and poor after-sales consumer remedies. David Herman adds his own authoritative voice to those of many consumer champions over the years who have been exasperated at an industry whose trade associations pose as consumer champions but which nonetheless exist primarily to represent the interests of their members.

This gap in consumer safeguards is why I agreed to help DGCOS. Like David Herman I am now paid a fee by them for my input, so you must also take what I say with a pinch of salt, but you should also know that (until they asked me to commit time for them) I offered to support the cause for nothing. Why? Because well-run ombudsman schemes are the gold standard in consumer protection.

And, as this report makes clear, a galaxy of labels promising trade recognition does not guarantee high standards.

Many, perhaps most, and I like to think the great majority, of double-glazing companies are honest, proficient and financially stable. But if I was parting with any substantial amount of cash to invest in better, more secure and environmentally friendly windows I would be pleased I had read this report first.



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INTRODUCTION

This is the second edition of the report produced for the benefit of homeowners who are thinking about having double glazed windows fitted or conservatories built, and for consumer protection bodies/advisors and the consumer media who comment on the subject. It has been commissioned by DGCOS (Double Glazing & Conservatory Ombudsman Scheme).

This report seeks to make sense of the largely unregulated, complex and often incomplete or deficient consumer protection offered by window and conservatory companies and trade associations working in the industry. Its aim is to ensure consumers have the knowledge to make informed decisions when choosing an installer that should be trusted to carry out work in their homes.

There are a surprisingly large number of organisations that offer some form of consumer protection. But homeowners are generally not aware of the varying levels and types of protection offered by these organisations. Good intentions on their own do not provide protection, and many homeowners suffer misery and distress when things go wrong and when problems are not rectified.



David Herman, FCA

The report has been researched and compiled by David Herman, a chartered accountant with thirty five years experience in the construction industry. David was Finance Director of Anglian Windows, the industry's largest window and conservatory manufacturing and installing company from 1987 to 1996, and had responsibility for its MBO from BET plc and its subsequent listing on the London Stock Exchange. Since leaving Anglian, David has worked as an independent consultant within the industry. He currently gives some of his time to the Citizens Advice Bureau, where he often helps with consumer rights issues.

The report has been compiled from information contained on each organisation's website and other published and freely available sources i.e. information a consumer would be able to compile if they took the time and trouble, plus informed industry knowledge from the trade press and knowledge acquired by seeing what happens to protection in practice and the circumstances that lead to complaints.

Efforts have been made to ensure that the information is accurate at the time of publication. If any organisation finds a mistake or relevant omission including improvements to the protection they offer please submit corrective information in writing to David Herman at david.p.herman@gmail.com.

"This report seeks to make sense of the largely unregulated, complex and often incomplete or deficient consumer protection offered by window and conservatory companies and trade associations working in the industry." DAVID HERMAN, FCA

RESPONSE TO THE FIRST EDITION OF THE REPORT

Nick Ross in his Foreword to the first edition issued the challenge to anyone to “contest the essential truth of its findings”. I’m pleased to say that the report has stood up to that challenge. There were a few very minor errors and misunderstandings for which I apologise. Some organisations have responded positively by providing me with some of their internal documentation to demonstrate their procedures and better still some organisations have or are going to update their websites to make them more helpful to consumers. Unfortunately two or three organisations have taken issue with what was included in the first version but have not provided any evidence to allow me to make any changes. Two organisations – one is a new organisation, the other has diversified into this area - have been added to this version of the report.

A couple of the organisations have asked why I did not contact them before the first version of the report was issued, but would it really be reasonable to expect a consumer to double-check such details provided in marketing materials and websites? And given their reception of the report, is it likely that I would have received full and genuine co-operation from all those reviewed?

On 26th July, too late to be included in the body of the report, the GGF announced the launch of its own Ombudsman service. It is too early to review the scope or effectiveness of this new service, but it is a welcome development. When DGCOS (Double Glazing and Conservatory Ombudsman Scheme) was launched at the start of 2010 it had a mixed reception from the trade. Consumers, consumer media and consumer protection bodies generally welcomed it and many in the trade were enthusiastic and became members. But a significant minority in the trade viewed it with suspicion preferring things the way they were.

However over the course of 18 months the industry has been largely won over and the decision of the GGF’s to follow DGCOS’ lead with a version of its own service, however it is constituted, can only be seen as a positive development. It is a sign that the industry is putting its house in order. When full details of The Glazing Ombudsman are available and made clear, details of this new scheme will be incorporated into the next version of this report (later in 2011).

REQUESTED CHANGES TO FIRST EDITION BY TRADE ASSOCIATIONS/BODIES

Table 1: Response to First Edition of Consumer Protection Report					
Organisation	Responded to 1st Edition of Report	Changes Requested	Changes Accepted & Amendments Made	Requested Evidence	Evidence Supplied
BM TRADA	√ Responded directly to DH	Added to second edition	Added in second edition of report	n/a	n/a
Bondpay	√ Responded directly to DH	Added to second edition	Added in second edition of report	n/a	n/a
Bygone Preferred Installer	√ Responded in the trade press	When prompted by the report's author to list any errors Bygone said they would do so, but never did			None
Certass	√ Responded directly to DH	Compulsory written guarantees Inclusion of Conciliation, Inspection & Arbitration Additional vetting procedures	Accepted but only for windows & doors installations Accepted - Certass had updated its website and clarified its services Accepted	none	n/a
Consumer Protection Association	√ Responded directly to DH	Change type of organisation to Consumer Protection Removal of 7 day warning for registering Deposits Protection of Staged Payments Compulsory Written Guarantees Removal of £30,000 maximum on IBGs Removal of 28 day warning for registering IBGs Change vetting to Fully Vetted Inclusion of Conciliation, Inspections and Arbitration	Rejected - Mainly insurance Rejected - It is clearly on the website & in brochures Rejected Accepted Accepted Rejected - It is clearly on the website & in brochures Rejected - too subjective Rejected - Nothing on the website or in brochures	Evidence of complaints procedure n/a Information about Staged Payments n/a n/a n/a Details requested Details requested	None
GGF	√ Responded in the trade press and then directly to DH when prompted	Compulsory written guarantees Not opting out of Arbitration No limitation of time Deposit protection is in place Deposit protection does not require registration Relationship between GGF, GGFi & FENSA Correction of website address Compulsory Written Guarantees	Rejected - only in respect of competent person scheme Accepted - Misunderstanding of what was being referred to Accepted Accepted Accepted Accepted Rejected & then accepted on reference to material not on website	n/a n/a n/a n/a n/a n/a Details requested	Yes
Network VEKA	√ Responded directly to DH	Various additions to Vetting undertaken Ownership of Network VEKA Inclusion of Conciliation, Inspection & Arbitration Free IBGs	All accepted on checking website plus evidence supplied Accepted Rejected and then Accepted on seeing Complaints Procedure Accepted	Evidence of Applications procedure n/a Details requested n/a	Yes
Plastics Window Federation	√ Responded directly to DH	Correction of organisation's name Clarification of Deposit Protect & IBG Inclusion of Sales Training	Accepted Accepted Rejected - not a relevant Consumer Protection issue	none	n/a
TrustMark	√ Responded directly to DH	Umbrella organisation Vetting -1 year's trading required Inspections - free Arbitration costs only paid by losing party	Accepted Rejected - but unspecified minimum trading period accepted Rejected - comment referred to vetting & not disputed inspections Rejected - TrustMark's information says 'funded by the parties'	n/a Details requested Details requested Details requested	None

Additionally GGFi and FENSA have said that they will update their websites to make their services clearer.

The above table addresses alleged errors and omissions in the first report. Some of those responding questioned the value of the report and how the information was gathered. These issues have been answered in the main body of the report.

EXECUTIVE SUMMARY

Consumers like having the benefits of low maintenance, energy efficient double glazed windows, doors and conservatories whether in timber, aluminium or PVC-U. And there are plenty of product styles and up to 12,000 installing firms to choose from throughout the UK. But despite the improvements that these products will make to a home, consumers sometimes worry about going ahead with such work. Perhaps it's because of the tales of problems that friends have had or stories in the press or preconceived ideas about how the industry operates. The truth is that most consumers are pleased and satisfied with the work done. But for a small minority the outcome can be not so happy, and it may turn into a depressing and costly experience. Problems generally arise because installers operate in a tough, competitive and uncertain commercial environment. Add to which, bespoke products have to be manufactured accurately to size and properly installed by experienced fitters working in a customer's pride and joy – their home! So with all the best will in the world things sometimes go wrong.

The issue is to ensure consumers make an informed decision on the quality of the installation firm they choose and, if problems do occur, that they are sorted quickly with the minimum of fuss. This is where, in the worst cases, agencies and bodies that claim to offer consumer protection should come to the rescue. Unfortunately this report will demonstrate that much of the protection that consumers think they have is either not in place or is not what it appears to be. The industry relies on self-regulation. Many of the agencies and organisations that provide consumer protection on behalf of the installers only do a partial job. The result is that consumers rarely understand what, if any, protection they are getting from their installer and from any organisations to which the installer may belong to. This only becomes apparent when problems need addressing.

The Consumer Protection Chart (Appendix 1) and the detailed analysis and comparisons in this report show that there is a vast difference between the protection offered to consumers by various organisations. In response to the first edition of the report some organisations said the comparison is unfair because they only cover a specialist or particular area. However they all provide some form of consumer protection and it is that vitally important area that this report addresses. Some also said that their organisation

offers more protection than is listed on their website or marketing materials which I would have discovered had I asked. This raises another important consumer protection concern. If a consumer cannot see what protection is offered by looking on an organisation's website and marketing material how would they know of that protection? Indeed, to what extent are they protected if the organisation expects the consumer to contact them to ask what they provide? What would a consumer ask? Is there any additional protection you offer that you don't list on your website or in your marketing materials that you think I should know about? Would a consumer ever ask that? Why would they, and how confident would they feel in the answer if that protection does not even make it into the organisation's small print? And why would an organisation keep quiet about it if they wanted consumers to make use of that protection? This appears to be another aspect of consumer protection that needs improving and reinforces the need for consumers to protect themselves by adopting the 10 recommended 'ask before you buy' questions at the back of this report.

Many of the organisations are trade associations set up for the benefit of their members (the installers) but which offer some form/s of consumer protection. Others are deposit protection and insurance backed guarantee providers or facilitators of building regulations' compliance that have added other consumer services, although these may not be obvious from the name. The biggest of these building regulation compliance organisations, FENSA, was until recently the only compliance organisation and many double glazing companies carried its logo on their vehicles and literature. Many consumers took this as a sign that their purchases were fully protected under the scheme, and then when they needed protection felt badly let down when it was refused. Another area of concern is the matter of compliance and its policing. A number of organisations say they require their members to provide consumers with deposit protection or an insurance backed guarantee for example, but it is unclear how many members comply with this obligation or indeed how the organisation would ensure that they do.

One organisation, DGCOS, has been set up specifically to plug these gaps and provide a comprehensive consumer protection service.

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01 | Consumer Protection within the Double Glazing Industry

Despite the very best of intentions, consumer protection for double glazing, windows, doors and conservatories purchases in the UK is in a poor state.

A visitor from another country would note the obsessive attention it gets in the media. Consumer protection issues are rarely out of the news. There are long running popular TV programmes with titles like 'Cowboy Builders' and 'Rogue Traders' devoted to uncovering horror stories and confronting the rogues and incompetents who caused them. Occasionally the Daily Mail or Daily Telegraph devotes a page or two to double glazing salesmen and the trail of misery they leave behind in 'rip-off' Britain. All too often it seems homeowners who have handed over their hard earned cash are left with a botched job and no way to receive recompense. Periodically, the consumer champion Which? investigates the double glazing industry and reports back to its members. Last year, it attacked the largest double glazing firms by name for misleading claims and bad sales practices in a hard hitting report.

Repeated initiatives from Government over the years have not solved the problem. Even TrustMark, the Government's latest initiative – essentially a rebranding of previous attempts to establish a national source of reliable home improvement firms - was lampooned by TV Rogue Traders' presenters for being out of date, inadequate and misleading. They contended that the prominent statement - that TrustMark is a not for profit organisation supported by Government - was open to misinterpretation since it implied Government endorsement, and that traders on the site had been vetted and were Government approved to use. The programme's presenters awarded the rogues they'd investigated, and who were still listed on the TrustMark website, with the 'Disgust Mark', instead of the TrustMark. TrustMark has pointed out that it is not funded by the Government and that customers of that particular rogue had not complained to TrustMark. However the consumers' perception is somewhat different. They would automatically associate TrustMark with the government as it states on the home page of TrustMark's website: 'Local, trustworthy & reliable tradesmen, operating to Government endorsed standards'. Furthermore Trustmark members make a lot of its Government associations. Certass, the building regulations compliance organisation recently

became a TrustMark member, and in a recent article in the trade press, made much of Government endorsed standards, saying it is supported by the Government, and 'Trustmark is owned by the Department of Business (BIS)'. There is more in the same vein, including a recent quote in the article from the Under Secretary of State for Business in the House of Commons: 'TrustMark is an easy way for consumers to identify a tradesman by industry standards of competence and fair trading'. It is therefore likely that a consumer would believe, as the TV programme said, that TrustMark is backed by the Government and traders found via the website are approved to use.

This year over 20,000 consumers at the end of their tether wound up as statistics in the OFT's annual Consumer Direct report having failed to get the firm who installed windows, doors, conservatories or roofline and associated products, (or indeed the various industry organisations to which the firms belonged) to address their problems satisfactorily.

Yet, advice to consumers thinking of replacing their windows, doors and conservatories is freely available from magazines, newspaper supplements, TV and Radio, and many websites.

There are a large number of trade bodies in the double glazing industry that claim, in some way, to provide consumer protection. They range from the long established and well known to names few will recognise. In fact their very number, scope and diversity could be considered part of the problem.

Those working in the industry know this for a fact: most installers are not cowboys or rogues and customer satisfaction levels are generally very high, particularly customers of small to medium sized local firms. Comparisons with other sectors of the building industry are favourable. But all firms in the industry have been tarred with the bad behaviour of the few; and without adequate protection for consumers it will be hard to improve the reputation of the industry.

An unfortunate side effect of being typecast as Home Improvement Enemy Number One for so long is a resignation and belief in the industry that the problem cannot be solved, and a feeling that the problems have been exaggerated. One thing is clear: existing mechanisms and organisations that claim to

02 | Organisational Overview

offer protection have made little impact on reducing the scale or seriousness of the problem or on repairing the reputation of the industry.

This report was commissioned by DGCOS, a new organisation whose primary aim is to provide consumer protection and access to installers who are continuously vetted so consumers can buy safe in the knowledge that they have extensive protection should anything go wrong. This report will throw light on the variety of organisations claiming to offer protection and highlight the consumer protection they actually offer. We believe this investigation is a first and will make a useful contribution to raising standards, awareness and the consumer protection debate.

A number of the organisations in the report are relatively unknown in the industry and few in the media or consumers will be familiar with them or what they do. The aim is to establish who they all are, what they do, and don't do, so consumer champions, Government, the media and consumers might be better informed so they can ask the right questions and take the right decisions.

“DGCOS’ mission is to provide comprehensive consumer protection and by doing so, gradually improve the reputation of the industry. DGCOS was designed to fill the gaps in consumer protection. We know that not every installer will become an accredited member, and many will continue to belong to other organisations. But if we can raise the standards of protection and good practice throughout the industry directly through our own efforts, and indirectly by others raising theirs, we will have achieved one of our key objectives...to improve the protection consumers receive.”

Tony Pickup, *Founder of DGCOS*

The trade associations and organisations that provide protection to consumers (having windows, doors and conservatories installed) generally operate through the installing companies - which gives rise to the first pitfall. The protection is thus only as good as the services offered by the consumer protection organisation or trade association. It also depends on which organisation/s the installing company chooses to become a member of. To further complicate matters, many installers have discretion as to whether or not to offer some or all of the protection available. In other words a badge or letterhead showing that an installing firm is a member of a consumer protection organisation may not necessarily mean that all its customers are protected and the scope of protection varies wildly. This is true of most organisations with some notable exceptions.

Organisations can be divided into four categories:

- Bodies such as Certass and FENSA that try to ensure building regulations are adhered to;
- Insurance providers such as HomePro that provide optional deposit protection and insurance backed guarantees should the installer cease to trade;
- Trade associations such as the GGF that promote technical standards and lobby Government for the benefit of their members, or provide discounted services and promotional support;
- And true consumer protection organisations, such as DGCOS.

To confuse matters, most organisations provide some level of consumer protection. Some organisations cover a variety of industries such as decorators and potters. Some use or recommend certain services of other organisations, such as the GGF which recommends GGF*i*, and FENSA, which may in fact, be owned by the recommending organisation or be part of the same group. Confused? Hopefully the following descriptions of the consumer protection services provided by the principal organisations will make it clearer. Almost all organisations require members to go through a vetting process of some sort and therefore this factor has not been mentioned in the following descriptions of the principal organisations. An overview of the various vetting procedures is included later in this report.

03 | The Organisations

BM TRADA

BM TRADA is an international organisation that certifies management systems, products and services. BM TRADA was recently authorised by the Department of Communities and Local Government (DCLG) to operate a Competent Person Scheme for the installation of replacement windows and doors. It is one of the five organisations in this report (the others being FENSA, BSI, Certass & Network VEKA) that licenses installers to self-certify under the glazing thermal performance Building Regulations. All installers should be covered under one or other of these schemes. Such Competent Person schemes are run on the basis of an approved body vetting installers and supplying certificates of Building Regulations compliance to end users. Local Authority Building Control is notified of each installation. BM TRADA has also concluded an agreement with DGCOS that will allow members of DGCOS to comply with building regulations for the replacement of windows and doors. | www.bmtrada.com

Bondpay *(part of Kinnell Holdings Ltd that includes Quality Assured National Warranties and UK Trades Confederation)*

Bondpay is a new organisation. It doesn't have any members as such and works on a contract by contract basis where both the installer and customer agree to comply by its rules. The customer pays Bondpay the full price up front and Bondpay hold that money in a sort of escrow account and only pay it over to the installer when the work has been completed satisfactorily. Work in progress insurance and a one year post completion insurance is included in the scheme. Consumers should satisfy themselves as to how well their payments are protected. | www.bondpay.co.uk

BSI Installers Scheme

(Window & door installation Kitemark)

BSI is the National Standards Body of the UK and certifies management systems and provides testing and certification of products and services. Because BSI has traditionally worked mainly with manufacturers' customers are more likely to see the BSI Kitemark on the products supplied than find an installer with a Kitemark. Installers who are members of BSI can self certify under the glazing thermal performance Building Regulations.

www.bsigroup.com

Buy With Confidence *(BWC)*

BWC is a Trading Standards scheme that is operated by a number of councils and which covers a variety of retail sectors and industries. Its members have to sign up to a code of practice which requires them to treat their customers fairly and is therefore similar to the codes of practice of other organisations. The only significant difference appears to be that members agree not to undertake high pressure selling. | www.buywithconfidence.gov.uk

Bygone Preferred Installers *(BPI)*

This is a small specialist installer network of the BPI brand of sliding sash windows. BPI guarantees the work of its members.

www.bygonecollection.co.uk

Checktrade

This is an online 'trade association' that helps consumers choose from its network of 'approved' members. Members undergo some initial vetting. Consumers can give ongoing online feedback on the performance of these tradesmen. | www.checktrade.com

Certass

Certass is one of the five organisations in this report (the others being FENSA, BSI, BM TRADA & Network VEKA) that licenses installers to self-certify under the glazing thermal performance Building Regulations. Certification is essential for most window replacements and many glazed doors and the vast majority of installers will be members of one of these five organisations. Certass requires its members to provide some form of deposit indemnity and offer insurance backed guarantees (IBGs). IBGs are compulsory on window and door installations but this does not apply to conservatory installations. Certass has also recently been granted a scheme operator license by TrustMark for the glazier and conservatory tradesmen sections of its scheme.

www.certass.co.uk

Consumer Protection Association *(CPA)*

CPA is principally a deposit protection and Insurance Backed Guarantee (IBG) provider. Its members are required to give their customers both forms of protection. Its deposit guarantee has maximum upper limit of the lower of £7,500 or 25% of the contract price. It requires customers to register their deposit by registered post within seven days of making a payment. Its IBG must be activated by the customer returning a registration slip within 28 days of completion of the job. | www.thecpa.co.uk

The Double Glazing & Conservatory Ombudsman Scheme *(DGCOS)*

DGCOS is a consumer protection organisation. It has comprehensive initial and ongoing vetting requirements to monitor customer satisfaction ratings. It requires its members to provide every customer with deposit protection and an insurance backed guarantee. It provides its members' customers with free mediation, independent inspections and arbitration services in its dispute resolution processes. It is the only organisation in this survey that has a legally binding and independent Ombudsman backed by a compensation fund to honour awards not complied with by either party. DGCOS has recently concluded an agreement with BM TRADA that allows its members to comply with window and door Building Regulations through DGCOS instead of having to use FENSA, Certass, Network Veka or BSI. | www.dgcos.org.uk

03 | The Organisations (continued)

Fairtrades

Fairtrades is a multi-trade trade association owned by Homepro (see below). It has some initial vetting of members. It provides a conciliation service and promotes the use of Homepro's IBG but it is not compulsory for its members to use this or provide consumers with any other organisation's IBGs.

www.fairtrades.co.uk

The Federation of Master Builders (FMB)

FMB is a trade association that as its name suggests offers support to builders. The FMB has varying vetting criteria for three different levels of membership. It offers its members' customers free conciliation, chargeable inspections and chargeable arbitration, but it is essentially a trade association. Its members can offer deposit protection and insurance backed guarantees (IBG's) to consumers but they are not compulsory on every installation. In this report the minimum standard of membership has been quoted. | www.fmb.org.uk

FENSA (part of the group that owns GGF & GGFi)

FENSA enables installers to comply with Building regulations (relating to thermal performance standards, ventilation, fire safety and mobility for example) that apply to the replacement of windows and doors. The industry deals with this in the main by a self-certification process, which means that the installer takes responsibility for compliance and registration. Inspections are normally carried out on 1% of each business's installations, subject to a minimum of two per annum and a maximum of 100. The Government has delegated this process to a number of bodies. Most installers use FENSA, BSI, Network Veka or Certass. Recently, BM TRADA was also granted a license by DCLG to operate this process. It is vital that consumers check that installers observe Building Regulations and are able to provide the appropriate certification. FENSA requires its members to provide some form of deposit protection (this can include payment by credit card) and offer insurance backed guarantees but IBGs are not compulsory on every installation. FENSA does not have a dispute resolution process and cannot get involved with compensation claims.

www.fensa.org.uk

The Glass & Glazing Federation (GGF)

GGF is part of the GGF Group of Companies that includes FENSA and GGFi. It is the longest established trade association representing some companies which make, supply or fit glass and glass related products. It supports its members by lobbying Government on their behalf and by providing technical information. It operates a compulsory deposit protection scheme with a maximum £3000 payout. GGF members are not required to offer an IBG but must do so if they use a competent person scheme in connection with window and door installations. It offers free

correspondence-based conciliation. In the event of a dispute, where an inspection or arbitration is requested, the parties in the dispute are usually charged for these services. Consumers have the option of initiating arbitration. | www.ggf.org.uk

GGFi (part of the GGF Group of Companies)

GGFi is the insurance arm of the GGF. Its IBG has a restricted maximum cover of £15,000 for installers trading for less than eighteen months. GGFi insurance policies, like many others, do not cover instances whereby the installer has retired early or simply dissolves the business. The deposit cover starts at the lower of £800 or 10% of the contract price for installers trading for less than eighteen months and up to the lower of £6250 or 25% of the contract price for more experienced installers. It is valid for a 90 day period from the date that the deposit has been paid. Installers may choose either to give an IBG to all its customers or to arrange for GGFi to offer a chargeable IBG after completion of the contract. | www.ggfi.org.uk

The Guild of Master Craftsmen (The Guild)

The Guild exists in the main to support the interests of its members (those engaged in trades, crafts, professions etc.). It has some initial vetting of members. It offers its members business cost savings schemes. It provides its members' customers with free correspondence based conciliation, chargeable inspections and chargeable arbitration. Either party may opt out of arbitration.

www.guildmc.com

HomePro

HomePro is an insurance provider that owns a trade association (Fairtrades - see above). Its deposit scheme provides cover of the lower of £10,000 or 25% of the contract price. Cover lasts for up to 90 days. Its IBG must be registered by the customer within 30 days of completion of the work to activate it, and it has an excess on claims. Installers may choose either to give an IBG to all its customers or to arrange for Homepro to offer a chargeable IBG after completion of the contract. It also provides an optional conciliation service which may be chargeable.

www.homepro.com

Independent Warranty Association (IWA)

IWA is an insurance provider offering deposit protection and IBGs. It has limited vetting of its members. Installers may choose either to give an IBG to all its customers or to arrange for IWA to offer a chargeable IBG after completion of the contract. Its website has very little information about its policies, exclusions and procedures.

www.iwa.biz

03 | The Organisations (continued)

The Master Window and Conservatory Installer Association (MWCIA)

MWCIA is one of the smaller organisations. It exists to promote its members and supports them with technical and surveying services in addition to promotional material. It also offers a conciliation scheme with chargeable inspections. | www.mwcia.co.uk

Network VEKA (owned by Network VEKA members including VEKA)

Network VEKA members supply windows, doors and conservatories made using VEKA PVC-U profile only. Deposit protection is compulsory (the lower of £10,000 or 25% of contract price with three months cover). Members must also provide an IBG for every retail installation. There is a £100 administration fee per claim charged to consumers. The organisation guarantees the product installed by its members. It provides free conciliation in the event of a dispute. Inspections and arbitration services may be chargeable. Network VEKA recently announced that its members can now comply with window and door Building Regulations through Network VEKA instead of having to use FENSA, Certass, BM TRADA or BSI. | www.networkveka.co.uk

Plastics Window Federation (PWF)

PWF is an insurance provider and trade association. Its members must provide deposit protection and IBGs to consumers. Its deposit protection covers up to 15% of the contract price and normally lasts for up to 56 days. Its IBG must be registered by the installer so customers should check that this has been done. Unusually its IBG has 'stand alone' terms and therefore will not exactly mirror the guarantee given by the installer. It has a conciliation service and may provide independent inspections however these may be chargeable. Its arbitration service is optional and chargeable. Detailed information on how it vets its members could not be found. | www.pwfed.co.uk

Quality Assured National Warranties (QANW)

(part of Kinnell Holdings Ltd that includes Bondpay and UK Trades Confederation)

QANW is an insurance provider that does not appear to disclose details of its policies publicly, so if a consumer buys from an installer that uses QANW they should check out the policy which should be provided by the installer before signing a contract. It has a facility for its members to offer deposit protection and IBGs to consumers but they are not compulsory. | www.qanw.co.uk

Trust a Trader

Trust a Trader is a trader search internet website. It vets its members by taking customer references. Its optional deposit protect scheme is unusual in that Trust a Trader will hold the deposit and only release it to the trader on completion of the work. This service is chargeable. It also has a conciliation service but it may be chargeable. It doesn't appear to offer independent inspections, mediation or arbitration to resolve disputes. | www.trustatrader.com

TrustMark

TrustMark is an umbrella organisation for finding reliable tradesmen comprising 38 operators including a number of the organisations included in this report. Trustmark is a not for profit organisation and is not linked to the Government, although a consumer might get this impression from its home page and its members push the association. The BIS Department of Business Innovations and Skills and Directgov (public services all in one place) logos and links on its home page certainly imply a connection. TrustMark members are vetted on an ongoing basis and will be able to offer deposit protection and IBGs, however these are not compulsory on every installation. TrustMark has a free conciliation service but inspections and arbitration are optional and chargeable. The TrustMark badge may not apply to all the services offered by an installer. For instance they may be registered to install bathrooms but not windows. This could be confusing for consumers and therefore should be double checked before orders are placed. | www.trustmark.org.uk

UK Trades Confederation (UKTC) - (part of Kinnell Holdings Ltd that includes Quality Assured National Warranties and Bondpay – see above)

UKTC is trade association which covers a variety of trades such as motor mechanics and retailers as well as installers. It specialises in promoting its business cost saving deals to its members. It has a facility for its members to offer deposit protection and IBG's, however, they are not compulsory for every customer. It vets its members by taking customer references. It does not appear to have any dispute resolution facilities. | www.uktc.com

04 | Deposit Protection

It is not unreasonable for an installer to ask for a deposit when a customer signs a contract for the supply and fitting of windows, doors or conservatories. Installers have to purchase or fabricate the products and invest time and money into ensuring that they are properly installed before they are paid in full. Deposits are typically around 10% of the contract price but can be up to 25%. The risk to the customer is, that having handed over a deposit, an installer may go out of business leaving the customer with a part finished job or nothing at all. Thankfully these cases are rare but when they do happen it can be devastating for the customer concerned. Only recently Amdega (a well known conservatory company that was founded 137 years ago) went out of business leaving many customers, having paid an average deposit of £10,000, hoping their deposit would be returned to them.

The answer is to ensure that the deposit is protected or guaranteed by a reputable third party – usually an insurance company. Protection may also be provided if the deposit is paid by credit card but this can lead to very messy arguments with the credit card company if only part of the work has been completed. Various deposit protection schemes exist so it is important to

check the detail. Ask, for example, if there are limits as to how much will be paid out in the event of an installer going out of business. Some schemes require the customer to notify the insurance company within a few days of making the payment. Many schemes have a time limit (usually 90 days) between the payment of a deposit and making a claim. Thus if there are long delays in starting the work and then the installer goes out of business the insurance company may say that protection has lapsed.

The only organisations that insist that, where a deposit has been taken, its members provide (not just offer) adequate deposit protection are BM TRADA³, BSI³, Certass³, CPA*², PWF*², DGCOS, FENSA^{2,3}, GGF and Network VEKA².

** Customers must register the deposit themselves but there is a risk that they may forget to do so or not be aware that it is their responsibility to do so.*

² If the installer fails to register the customer then the customer can be left without cover even though the installer may have promised the protection.

³ Only in respect of window and door installations.

04 | Deposit Protection (continued)

Table 2: Deposit Protection	
Organisations	Deposit Protection
QANW	No details available
Bondpay	Bondpay takes the full price up front therefore deposit protection is not applicable
Buy With Confidence (BWC) Bygone Preferred Installers Checkatrade Fairtrades The Federation of Master Builders The Guild of Master Craftsmen Master Window & Conservatory Installer Association (MWCA) UK Trades Confederation	Not compulsory and therefore will depend on the installer and may be chargeable.
Trust a Trader	Optional but not insurance backed & chargeable.
GGFI (GGF scheme)	Optional and starts from the lower of £800 or 10% of the contract price, but is higher if more experienced installers are used.
TrustMark (depends on the organisation allied to TrustMark)	Optional - may be chargeable.
BM TRADA BSI Installers Scheme Certass FENSA	Some form of deposit indemnity must be given for window & door installations (conservatories are not covered)
The Glass & Glazing Federation	Maximum pay out - the lower of £3,000 or 25% of the contract price.
Plastics Window Federation	Maximum pay out - up to 15% of the contract price but the customer must register to activate cover. Cover lasts for 56 days but may be longer if requested.
Independent Warranty Association	Up to 25% of the contract price but no other information on its website about the policy details.
Consumer Protection Association	Maximum pay out - the lower of £7,500 or 25% of contract price. Customers will have to register it by recorded delivery within 7 days of paying deposit. Cover lasts for 90 days.
Homepro (owns Fairtrades) Network VEKA	Maximum pay out - the lower of £10,000 or 25% of contract price. Cover lasts for 90 days.
DGCOS	Compulsory for every customer. The lower of £50,000 or 25% of the contract price. Cover lasts initially for 90 days but automatically extended.

05 | Work in Progress Insurance

In addition to paying deposits consumers may be asked to make stage payments. Stage payments are only rarely made with window installation contracts but are common with conservatories which usually cost more and have a longer start to finish time. The dilemma for consumers making staged payments is that very few organisations specifically mention

protecting them, so it is difficult to say whether or not they are covered. Two organisations do compulsorily cover staged payments. Network VEKA provides cover up to 50% or 75% of the contract price dependent upon the stage of the work. DGCOS provides full cover for every customer via its compensation fund. Other organisations may offer it as an optional extra.

Table 3: Work in Progress Insurance	
Organisations	Work in Progress Insurance
Bondpay	Bondpay takes the full price up front so there are no staged payments but it does provide up to 50% of the price to cover any additional cost of putting right work in progress.
BM TRADA BSI Installers Scheme Buy With Confidence (BWC) Bygone Preferred Installers Checkatrade Certass Fairtrades FENSA The Federation of Master Builders The Glass & Glazing Federation GGF (GGF scheme) The Guild of Master Craftsmen Independent Warranty Association Master Window & Conservatory Installer Association (MWCIA) Plastics Window Federation QANW Trust a Trader UK Trades Confederation	EITHER: Not specifically mentioned or Not compulsory or not available and therefore will depend on the installer. <i>In either case customers should check with their installer before committing.</i>
Consumer Protection Association	Can be arranged if required
TrustMark	Requires its members to offer* an IBG including stage payments from one of its list of approved IBG suppliers.
Homepro (owns Fairtrades)	Up to 25% of the contract price.
Network VEKA	Up to either 50% or 75% of contract price depending on stage of work. Cover lasts for 4 months maximum.
DGCOS	Compulsory for every customer. All stage payments protected.

06 | Insurance Backed Guarantees

Insurance Backed Guarantees (IBGs) provide a safeguard for customers in the event of an installer going out of business before the expiry of the guarantee they have given. IBGs are a vital protection because the average guarantee covers a ten year period from completion of the work. Over that time many things can happen to the installer. The owners may retire and close the business. They may have financial problems and be forced to close down. They may get taken over and the original company may be put into liquidation in the process. All these events can mean that customers' guarantees become worthless.

The problem for consumers is that the provision of IBGs is not compulsory in the industry. Installers merely have to 'offer' one to their customers. Many installers are members of organisations that offer IBGs but very few organisations make it an obligation for their members to provide every customer with one – and even then there may be strings attached. For example the CPA makes it a compulsory requirement for its members, but members' customers have to apply for the policy within 28 days of completion of work to activate it. DGCOS makes it compulsory, cover is automatic and the customer doesn't have to do anything. Network VEKA makes it compulsory for its members to provide an IBG, but this particular IBG has a £100 charge per claim clause. BMTRADA, BSI, Certass and FENSA only require their installers to offer IBGs (and for window and door installations not conservatories), and although there are no statistics available at the moment of writing this report it is believed that most consumers don't take up the offer

because they have to make the effort to request the cover and then pay for it themselves after completion of the installation.

Consumers should ensure that they are given a written guarantee by their installer and also get an IBG – not having the correct documentation, the installer not registering the customer with the insurance provider or customer not returning a Satisfaction Note (if required) often invalidates any claim. Insurance companies may issue IBGs but the cover offered to consumers varies due to the terms & conditions of the policy documentation. The principal differences are shown on the chart below but it is good practice for a potential customer to ask to see the IBG documentation before they commit to an installation contract. Some IBG providers may try to mitigate their claims by referencing Section 75 of the Consumer Credit Act 1974, if a customer has used a credit card or bought on finance, and refer the customer to the finance/credit card company to carry out remedial works because the finance company could be liable for the installer's guarantee. A credit provider is only liable for goods or services costing between £100 and £30,000.

One major problem common to many IBGs is that they will usually only pay out if an installer has officially gone into liquidation in the case of a limited company or become bankrupt in the case of a sole trader or partnership installation firm. Voluntarily ceasing to trade including taking early retirement or dissolving a company is often not covered.

Table 4: Insurance Backed Guarantee	
Organisations	Insurance Backed Guarantee (IBG)
QANW	no details available
IWA	The only details about IWA's IBG is that it has no excess
Bondpay	Bondpay does not provide an IBG but does give an independent one year guarantee.
Buy With Confidence (BWC) Bygone Preferred Installers Checkatrade Fairtrades The Federation of Master Builders The Glass & Glazing Federation The Guild of Master Craftsmen Master Window & Conservatory Installer Association (MWCIA) Trust a Trader UK Trades Confederation	Not compulsory to every customer and therefore will depend on the installer registering the customer. May be chargeable to customer as an optional extra. (Window and door installations are likely to be covered by one of the schemes mentioned in the box below)
BMA TRADA BSI Installers Scheme Certass FENSA	Requires its members to offer* an IBG in respect of window and door installations - conservatories are not covered.
TrustMark	Requires its members to offer* an IBG from one of its list of approved IBG suppliers.
GGFi	These IBGs may either be offered* to consumers by an installer or may be purchased by a customer of any installer. Policies for the work of Installers trading for less than 18 months are restricted to £15,000 cover.
Homepro (owns Fairtrades)	These IBGs may either be offered* to consumers by an installer or may be purchased by a customer of any installer. Customers must return a satisfaction slip within 30 days of completion of work. There may also be a £50 excess per claim.
Consumer Protection Association Plastics Window Federation	Compulsory for every customer but either the customer is required to register with the insurance provider or ensure that the installer has done so.
Network VEKA	Compulsory for every customer. Has a £100 excess per claim.
DGCOS	Compulsory for every customer. No excess. No paperwork to complete by consumer to activate cover.

Note:

* The consumer may not take up the offer. IBGs offered are chargeable and the consumer will have to pay the premiums.

7 | The Black Hole – Dealing With Disputes

The review above covers how customers can protect their deposits and their post completion guarantees in the event of an installer going out of business. What about other problems and disputes that may occur between the installer and consumer? It is equally important that there is an effective mechanism for dealing fairly with these disputes. Examples can be disputes over costs and charges, allegations of miss-selling or misrepresentation, unsatisfactory workmanship, incomplete work, not honouring of guarantees or remedial works etc.

Questions consumers should ask: -

- 1. What complaints process does the installer have?*
- 2. What happens if the customer does not receive fair redress from an installer?*
- 3. Who can the customer turn to if the installer and trade body cannot/will not help further?*
- 4. What powers does the trade body have to investigate complaints about their members?*
- 5. What jurisdiction does the trade body have to investigate the problem and how much does it cost the customer?*
- 6. Can the trade body force the member to rectify the problem or simply expel the member – and what happens to the customer's complaint in such instances?*
- 7. What happens if the customer complained about the installer, or trade body or insurance provider but did not receive redress? Where can they go to have things investigated fairly, without cost and with legally enforceable outcomes?*

The remaining sections of this report cover the above questions.

08 | Accreditation / Vetting Procedure / Ongoing Vetting

Ensuring that an installer does a good job starts with making sure that an installer (wishing to become a member of an organisation) is initially properly checked out and vetted. But what constitutes proper checking? Most organisations require recent customer references. A financial check is sometimes made when an installer applies and some organisations do ongoing financial checks. Probably the best ongoing vetting occurs when all of an installer's ongoing customers are encouraged to respond to a satisfaction survey during the installer's period of membership with the organisation. Network VEKA, Bygone Preferred Installers, CPA and DGCOS issue a questionnaire to each homeowner, so members are rated by consumers on their ongoing performance. A few other organisations provide feedback forms for their members to pass on to customers.

Note

- *Most organisations that check applicants for membership have a code of practice or membership rules and require members to treat their customers fairly, comply with relevant legislation and have appropriate business insurance in place. But it is unclear how this is policed on an ongoing basis by many of the organisations.*
- *Bygone Preferred Installers also expects its installers to have a level 2 NVQ in Fenestration.*
- *FMB has three levels of membership. Vetting includes inspections of members' workmanship but this is not required of Affiliates who are also not required to meet the membership criteria noted below.*
- *GGF and Buy With Confidence vetting includes a visit to a prospective member's premises.*
- *MWCIA requires a prospective member to be nominated by a "well respected company or individual within the industry". They do initial inspections of members' workmanship.*
- *The Guild of Master craftsmen visit prospective members' business premises on some occasions.*
- *Buy With Confidence does a Criminal Records Bureau check.*
- *DGCOS conducts a five point credit check and background history check on the proprietors/ directors which includes multiple phoenix checks, credit scores, CCJ checks and similar trading name checks.*

08 | Accreditation / Vetting Procedure / Ongoing Vetting (continued)

Table 5: Organisation Accreditation / Vetting Procedure									
Organisation	Principal Vetting Points								
	Minimum Time Trading	Customer references	Trade references	Financial Check	Ongoing Customer Satisfaction Checks	Ongoing Financial Checks	Ongoing Site Inspections	Specialist Training (including compliance)	Details not fully disclosed
BM TRADA							✓	✓	
Bondpay	Bondpay does not have Members								
BSI							✓		
BWC	6 mths	✓			✓				
Bygone					✓			✓	○
Checktrade		✓	✓		✓				
Certass		✓	✓	✓	✓		✓	✓	
CPA					✓				○
DGCOS	5 point credit and history check	✓	✓	✓	✓	✓	✓	✓	
Fairtrades	Fairtrades appears to use Homepro's vetting								
FMB	1 year	✓	✓	✓					
FENSA							✓		○
GGF	3 years	✓	✓	✓					
GGFi				✓					○
Guild of Master Craftsmen	2 years	✓							
Homepro	1 year	✓		✓	✓				
IWA					✓				○
MWCIA				✓					○
Network VEKA	1 year	✓	✓	✓	✓	✓	✓	✓	
PWF									○
QANW									○
Trust a Trader	2 years	✓							
TrustMark	Yes but unspecified	✓		✓			✓		
UK Trades Confederation		✓							○

09 | Conciliation or Mediation

What happens if a consumer is dissatisfied with their installer, their work, sales practices or some other aspect of the service received?

Conciliation or mediation are dispute resolution mechanisms that allow consumers to bring problems or dissatisfaction with their installer to the attention of the organisation to which the installer belongs, provided of course that the organisation offers and polices such a service. Most of those that

provide such a service usually offer a 'documents-only' conciliation service because of the expense of providing a telephone or face to face service. Conciliation includes an advisory element, while mediation does not, but in practice there is very little difference. The process should be fair and without bias. However, any recommendations are usually not legally binding or enforceable. This can leave the dispute unresolved, and the parties frustrated with no end in sight.

Table 6: Conciliation or Mediation Service	
Organisations	Conciliation or Mediation Service
BMA TRADA* BSI Installers Scheme Checktrade Consumer Protection Association FENSA (owned by The GGF) GGFi (GGF scheme) Independent Warranty Association QANW	None
Fairtrades Homepro (owns Fairtrades) Plastics Window Federation Trust a Trader	Chargeable service available Some organisations offer Conciliation or Mediation Services but do not say if they are chargeable or free or the scope of investigation. It has been assumed that unless advertised as free the services are chargeable. It is always best to check before committing.
Certass	Free but only applies to window & door installations
Bondpay Buy With Confidence (limited service) Bygone Preferred Installers* DGCOS The Federation of Master Builders The Glass & Glazing Federation The Guild of Master Craftsmen Master Window & Conservatory Installer Association (MWICIA) Network VEKA TrustMark	Free service available

*Note:

BM TRADA has a complaints procedure for building regulation issues for window & door installations.
Bygone guarantees the work and therefore there is implied intervention/conciliation.

10 | Independent Inspections of Disputed Installations

Of course, conciliation or mediation is likely to be more acceptable to both parties if an independent inspection is carried out on disputed installations to provide suitable evidence where it is needed. These reports are usually used by the conciliator/mediator to help identify problems and help negotiate a mutually agreeable resolution. The organisations that provide this as a free service are DGCOS and by implication because it guarantees the work of its members Bygone Preferred Installers. BM TRADA and Certass provide a free service in respect of window and door installations but this may be limited

to building regulation matters and not cover other issues. A free service is particularly valuable to both parties because reports can be expensive. As a guide, independent inspections typically cost between £300 and £1,200, but could cost more if the report is going to be used to support litigation or court action. Even if the report states that the installation has problems and goes on to suggest solutions, the installer could refuse to carry out the work. This often leaves the consumer out of pocket, unless there is a mandatory mechanism to accelerate the complaint to arbitration.

Table 7: Independent Inspections of Disputed Installations

Organisations	Independent Inspections of Disputed Installations
BSI Installers Scheme Buy With Confidence Checkatrade Consumer Protection Association Fairtrades FENSA (owned by The GGF) GGFi (GGF scheme) Homepro (owns Fairtrades) Independent Warranty Association QANW Trust a Trader UK Trades Confederation	None
The Federation of Master Builders The Glass & Glazing Federation The Guild of Master Craftsmen Master Window & Conservatory Installer Association Plastics Window Federation TrustMark	Chargeable Service
Network VEKA	Chargeable in certain circumstances.
BM TRADA Certass	Free but only applies to window & door installations.
Bondpay	Bondpay says it will sort out any problems between customer and installer but does not say how.
Bygone Preferred Installers	This organisation guarantees the work of its members and therefore there is implied intervention and inspection.
DGCOS	Free Service

11 | Arbitration

Arbitration is like conciliation or mediation but it is a more formal process with outcomes that are legally binding on both parties. Arbitration is usually a lot less expensive than litigation. A number of organisations direct disputing customers and installers to arbitration, but both parties usually have to agree to it because of its legally binding nature. Consumers normally have to pay for the service and take a chance that they will recover their costs. If a

consumer wins the case there is no guarantee that the installer will be in a financial position to pay the compensation and/or afford to put right the problem. DGCOS has the only free and mandatory service (mandatory meaning the member cannot 'opt out' of the process) should a consumer request it. All DGCOS members are contracted to this process at the point of entry into the scheme.

Table 8: Arbitration Service	
Organisations	Arbitration Service
BM TRADA BSI Installers Scheme Checktrade Consumer Protection Association Fairtrades FENSA (owned by The GGF) GGF <i>i</i> (GGF scheme) Homepro (owns Fairtrades) Independent Warranty Association Master Window & Conservatory Installer Association QANW Trust a Trader UK Trades Confederation	None
Certass	Optional & Chargeable Service (In respect of window and door installations only)
Bondpay Buy With Confidence The Federation of Master Builders The Glass & Glazing Federation The Guild of Master Craftsmen Network VEKA Plastics Window Federation TrustMark	Optional & Chargeable Service (Some of these organisation will ensure that their members participate in arbitration if the consumer requests it.)
Bygone Preferred Installers	This organisation guarantees the work of its members and therefore there is implied intervention and arbitration
DGCOS	Free Service (mandatory if requested by customer)

12 | Ombudsman

An Ombudsman is someone who can deal with complaints about businesses, organisations or other bodies that are part of an Ombudsman Scheme if a consumer feels that they have been dealt with unfairly or have suffered some financial or other loss.

Ombudsman schemes' scope of investigation vary widely with some able to make recommendations only while others can make legally binding awards.

There are many Ombudsman Schemes in the UK. Some schemes are statutory and have been set up by the Government, for example, the Local Government Ombudsman and the Financial Services Ombudsman. Other schemes are non-statutory, such as the Telecommunications Ombudsman, the Surveyor Ombudsman and DGCOS.

DGCOS was the first organisation to provide an Ombudsman scheme for consumers at the start of 2010. The success of this scheme can be gauged by the announcement on 26th July that the GGF has followed with its own Ombudsman service. It is too early to review the scope of this service. The Ombudsman for DGCOS can investigate a myriad of complaints (to include sales practices, maladministration, undue delay, faulty goods and workmanship, guarantee provision and after sales service) and his decisions are legally binding on both the consumer and installer, and enforceable in the same manner as a judgement of the court under the terms of the 1996 Arbitration Act. This is the same Act of Parliament that gives a district judge his powers at a local county court.

The availability of this free service gives consumers extra protection should problems or disputes occur in any aspects of their dealings with an installer who is a member of DGCOS.

13 | Compensation Fund

It's all very well getting a legally binding decision through arbitration or from the Ombudsman, but what if the installer ceases to trade, or will not comply with the terms of the arbitration or Ombudsman's award? If there is compensation to be paid, or a requirement to correct an unsatisfactory installation, where does the money come from? The answer is a compensation fund. DGCOS was the first organisation in the double glazing industry with a separate compensation fund to back up awards made by the Ombudsman via arbitration. The GGF announced 26th July it was adopting a compensation scheme also but again it is too soon to assess how its scope or how it will work.

14A | Recommendations - The Ideal Consumer Protection Organisation

Ideally all organisations should be encouraged to raise the standard of the consumer protection they offer so consumers can be confident that the protection they expect is actually there when needed.

Throughout the second edition of the report three organisations still stand out as offering a better level of protection for consumers: Network VEKA (which guarantees the product installed by its members) and Bygone Preferred Installers (which has a wider guarantee of its members work), both of which restrict membership to users of their products, and DGCOS which is open to any installer that passes its initial and ongoing vetting checks. Of these, DGCOS provides the most comprehensive protection. It is too soon to assess the improvements announced by the GGF on 26th July,

Blueprint for the ideal Consumer Protection Organisation

Consumer protection operates much like a chain, where all the important elements need to be present and linked for it to work, and for the consumer to be fully protected. If one link is broken or missing the chain doesn't work. Organisations that provide some elements of protection, but not others, risk letting consumers down when they need help most.

So, what would an effective consumer protection organisation look like? What would it have to do, what are the essential elements if we were to start from scratch and build a brand new organisation that gave consumers comprehensive protection? What would be the key elements?

Following the release of the first edition of the Consumer Protection Report it has become clear that an ideal consumer protection organisation will make it clear and transparent on its website and marketing literature what protection it provides consumers. So I have included an 11th element to the ideal consumer protection organisation.

The Ideal Consumer Protection Organisation

Table 9: The 11 Essential Elements Of An Ideal Consumer Protection Organisation:	
1	<p>The organisation should vet its members thoroughly before accepting them. The following checks should be compulsory as a minimum:</p> <ul style="list-style-type: none"> • <i>investigating the past history of the installer and its principals to reveal any history of multiple 'phoenixing', county court judgements, disqualified directors etc;</i> • <i>obtaining references from several customers and suppliers of the applicant installer;</i> • <i>vetting the installer's guarantee and customer contracts, including its terms & conditions, for fairness and clarity;</i> • <i>establishing that the installer has a clear complaints procedure and a nominated complaints handler (in the event the consumer needs to make a complaint about any aspect of their dealings with the installer).</i>
2	<p>Members are continuously assessed during their membership to ensure they maintain a high level of consumer satisfaction. The best ongoing vetting occurs when all of an installer's customers are encouraged to respond to a satisfaction questionnaire during the installer's period of membership with the organisation. An effective consumer protection body should write independently to each of its members' customers to rate their service in many key areas. The results should be available for independent scrutiny (if the need arises).</p>
3	<p>Members should provide compulsory deposit protection insurance when taking a deposit. The following are essential:</p> <ul style="list-style-type: none"> • <i>Insurance should cover at least 10% of the contract price and ideally up to 25%;</i> • <i>Cover should be automatic. The consumer should not need to notify the insurance company that they have given a deposit, fill out any forms or send anything to the insurance provider;</i> • <i>The insurance policy should pay out even if the deposit is paid by credit card;</i> • <i>There should be no time limit between paying a deposit and making a claim. This is to cover delays of over 90 days in starting work.</i>
4	<p>Stage payments consumers make should be protected. Some larger installations e.g. conservatories can stretch over a longer period of time and cost more and it is therefore vital consumers are protected should the installer cease to trade during the installation.</p>
5	<p>Members should provide every customer (not just selected ones) with an insurance backed guarantee (IBG) as standard. Key requirements:</p> <ul style="list-style-type: none"> • <i>Consumers should be automatically covered without the need to apply for the policy or return a satisfaction note;</i> • <i>The IBG should pay out regardless of how the installer ceases to trade;</i> • <i>The IBG should pay out whether the consumers have paid by credit card, bought on finance or paid via any other method;</i> • <i>Consumers should not be charged an excess when making a claim.</i>
6	<p>There should be a robust and effective mechanism for dealing fairly with disputes between the installer and consumer. The consumer protection organisation must be able to investigate complaints about its members and have wide ranging powers of enforcement. This should extend to investigating complaints about miss-selling, installation problems, after sales service, maladministration, undue delays, unprofessional behaviour and warranty servicing issues. This comprehensive service should be provided free of charge to the consumer. The organisation should have the power to enforce decisions and, if necessary, force the member to rectify problems or in extreme cases put them right themselves.</p>
7	<p>Consumers who are dissatisfied with their installer or their work should be able to contact the organisation to which the installer belongs and have free access to:</p> <ul style="list-style-type: none"> • <i>Conciliation;</i> • <i>Mediation;</i> • <i>Independent inspections;</i> • <i>Arbitration.</i>
8	<p>If an independent inspection is required then the consumer protection organisation should provide this free to the consumer.</p>
9	<p>As arbitration is binding on both parties, it is important that the organisation has a legally binding contract with each member regarding arbitration. If the consumer requests arbitration then the installer should not be able to opt out of the process.</p>
10	<p>The consumer protection organisation should have a compensation fund to support decisions made by arbitration in case either party (the installer or the consumer) does not comply with the decision. This ensures that awards are complied with and both parties involved in the dispute are confident that awards will be honoured and promises made good.</p>
11	<p>The ideal consumer protection organisation will make it clear and transparent on its website and/or marketing literature what protection it offers so consumers can easily find it and can choose an installer knowing what protection they can rely on.</p>

14B | Recommendations - Ten Questions Consumers Should Ask

Table 10: The Top 10 Questions Consumers should ask (before placing an order): -	
1	Ask the installer which trade bodies they belong to and get proof of membership.
2	Double check with the trade body to verify membership (at the same time verifying recommendation no. 10 below)
3	Ask for a copy of the installer's guarantee before placing your order.
4	Always ask for a written guarantee on completion from the installer with the terms and period of cover clearly stated. If your guarantee doesn't arrive within a week or two of your project being completed you may need to chase the installer.
5	Ask the installer if an Insurance Backed Guarantee (IBG) is offered or included in the price.
6	Ask to see the installer's Contract and Terms & Conditions before placing an order. Ask the installer to explain any terms you don't understand.
7	<p>If you are asked to pay a deposit check:</p> <ul style="list-style-type: none"> • <i>If the installer provides deposit protection insurance.</i> • <i>How much of the deposit is covered under the insurance.</i> • <i>If you will need to notify/register your deposit with the insurance provider and if so within what timescales.</i> • <i>If there is a time limit on the deposit protection and also the time limit on making a claim i.e. how long does the cover last for?</i>
8	Ask the installer which insurer provides the IBG and ask to see a sample policy.
9	<p>Contact the IBG provider and check:</p> <ul style="list-style-type: none"> • <i>If you have to apply for the policy and by what date.</i> • <i>If you need to send a satisfaction slip back and by when.</i> • <i>If the installer has to register the customer's details with the insurance provider.</i> • <i>If the IBG pays out regardless of how the installer ceases to trade</i> • <i>If the IBG pays out even if the consumer paid by credit card or bought on finance</i> • <i>If there's an excess charge when you make a claim on an IBG.</i>
10	<p>Contact the trade organisations and check:</p> <ul style="list-style-type: none"> • <i>How they can help the consumer in the event of a dispute and if there are any costs involved.</i> • <i>If an inspection service and report is available should a dispute arise (and how much it costs).</i> • <i>If the inspection report finds in the consumer's favour how they can enforce this.</i> • <i>If there is a legally binding arbitration service if disputes are not resolved at an earlier stage, and how much it costs.</i> • <i>How they support a consumer in the event of the installer not complying with any decisions.</i> • <i>Is your website and/or marketing literature up to date and accurate? Do you provide additional protection that I as a consumer should know about? Could I see where that is specified please?</i>

15 | Conclusion

This report highlights the very real differences between organisations that purport to offer consumer protection to homeowners buying windows, doors and conservatories and allied products such as roofline replacement. The subject is very confusing and complicated for consumers and for the media that tries to make sense of it. It is also confusing for the industry that wants to clean up its act and provide protection for consumers. Many in the industry still think consumers are far better protected than they actually are.

Consumer Direct (the Office of Fair Trading's website, www.offt.gov.uk) recorded over 20,000 complaints in 2010/2011 from homeowners who had complained, having failed to achieve satisfaction. Which? magazine published a report in July 2010 ('Double Trouble', an investigation into double glazing) which lambasted five of the large national home improvement companies for bad sales practices. But, the vast majority of home improvement projects proceed smoothly and professionally. Most small local firms in particular cannot afford to do bad jobs. Unlike the large national firms most of their work comes via recommendations and referrals and they live near where they work so they cannot afford to have unhappy customers. Organisations such as Network VEKA and DGCOS also build in consumer satisfaction surveys to their ongoing member vetting to help their members keep track of customer satisfaction.

But bad news travels faster and farther than good, and the consumer needs protection for what goes wrong, not what goes right: the term, 'Caveat emptor' or 'buyer beware' is still relevant.

Consumer protection for home improvements is inadequate and confusing, but it could quickly be improved if all organisations and the industry adopted the best practice of the few (see 'Recommendation' section). The double glazing and conservatory industry has been understandably sensitive to how it is depicted in the media and slow to face up to the damage to its reputation poor consumer protection causes. But there are now strong signs that the industry is facing up to the need to put its house in order. The launch of DGCOS at the beginning of

2010 stimulated an intense industry-wide debate about consumer protection and the need to improve the industry's reputation. The publication of the first edition of this report also prompted a number of firms to reveal they offered more protection than was apparent from their websites, and on 26th July the GGF announced the launch of its own ombudsman service.

It is clear that putting the spotlight on consumer protection works. Showing how difficult it is for a consumer when things go wrong, and making known which organisation offers what protection is already starting to improve matters. But transparency itself is an issue. For the homeowner, consumer protection is a confusing patchwork of different and incomplete schemes and the situation is made worse by the lack of transparency among organisations that provide that protection. Several organisations responded to the report by saying they did offer more protection than I reported and why didn't I ask them. But if consumers cannot see it on their website or in their marketing materials, how would they know about it? It is not reasonable to put the burden of protection on consumers who are expected to quiz secretive organisations about services and protection they may offer if they don't even make it into their small print. A consumer is likely to think that if it isn't on their website or marketing literature then they don't offer it, or don't want to offer it. In which case, a consumer might wonder, how safe is their safety net? The principle should be: if they offer it they should show it clearly.

Several organisations state that members have to provide certain protection, or offer others. But compliance and how organisations check that their members do comply with their requirements is an issue in itself. There needs to be a mechanism so organisations can check that the safety net is in place and working for consumers to feel peace of mind. Somewhere on an organisation's website or marketing material this should be set out so consumers who are concerned can satisfy themselves. Few organisations make all this clear. DGCOS show how compliance is policed and what happens if members do not comply. The industry could do with adopting this best practice.

The report's author does not believe that the industry is populated by rogues, conmen and cowboys - quite the opposite - despite a few well publicised examples of bad practice. But, many consumers do believe that the investment in their home improvement project is far better protected than it really is. Many installers also believe the organisations and schemes they belong to offer better protection for consumers than they actually do. Most installers get few complaints about their work, and they deal quickly and professionally with those complaints, so they only rarely put that protection to the test. But when that protection is put to the test they and the consumer soon discover its limitations. Although a small number of organisations have shown what can be done, there is still much to improve across the industry as a whole.

APPENDICES

A1: Consumer Protection Comparison Chart

Organisation	Type of organisation	Website	Deposit Protection From Installer	Protection of staged payments	Written Guarantee from Installer
BM TRADA	Standards and building regulations self certification compliance organisation	www.bmtrada.com	Yes for window and door installations only but many different schemes are in operation. (conservatories not covered)	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken or in connection with building regulations
Bondpay	Payment intermediary	www.bondpay.co.uk	Takes the full price up front, therefore deposit protection is not applicable	Takes full price up front, therefore no staged payments but does provide up to 50% of the price to cover any additional cost of putting right work in progress.	Depends on Installer
BSI Installers Scheme (Window & door installation Kitemark)	Standards and building regulations self certification compliance organisation	www.bsigroup.co.uk	Yes for window and door installations only but many different schemes are in operation. (conservatories not covered)	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
Buy With Confidence (BWC Trading Standards)	Standards organisation	www.buywithconfidence.gov.uk	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
Bygone Preferred Sash Windows Installers	Product supplier network	www.bygonecollection.co.uk	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Compulsory for every customer.
Certass	Building regulations self certification compliance organisation	www.certass.co.uk	Yes for window and door installations only but many different schemes are in operation. (conservatories not covered)	Not specifically mentioned	Yes but only compulsory in respect of window & door installations
Checktrade	Principally a trader search website	www.checktrade.com	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
Consumer Protection Association	Principally an insurance protection provider	www.thecpa.co.uk	Lower of £7,500 and 25% of contract price. Customers will have to register it by recorded delivery within 7 days of paying deposit. Cover lasts for 90 days	Cover can be arranged if requested	Compulsory for every customer.
DGCOS	Ombudsman scheme provider	www.dgcos.org.uk	Compulsory for every customer. The lower of £50,000 or 25% of the contract price (90 days but automatically extended)	Yes - Compulsory for every customer. All staged payments protected.	Compulsory for every customer.
Fairtrades	Trade association	www.fairtrades.co.uk	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
(The) Federation of Master Builders (FMB has varying criteria for different levels of membership)	Trade association	www.fmb.org.uk	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
Fensa (part of the group that owns GGF and GGF)	Building regulations self certification compliance organisation	www.fensa.org.uk	Yes for window and door installations only but many different schemes are in operation. (conservatories not covered)	Not specifically mentioned	Yes but only compulsory in respect of window & door installations
(The) Glass & Glazing Federation	Trade association	www.ggf.org.uk	The lower of £3,000 or 25% of the contract price	Not compulsory and therefore will depend on installer and may be chargeable	Compulsory for every customer.
GGFI (part of the GGF group of companies)	Insurance protection provider	www.ggfi.org.uk	Optional and varies according how long the installer has been trading - starting from the lower of £800 or 10% of contract price	Not specifically mentioned	If IBG taken up
(The) Guild of Master Craftsmen	Trade association	www.guildmc.com	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
Homepro (owns Fairtrades)	Principally an insurance protection provider	www.homepro.com	Lower of £10,000 and 25% of contract price. Cover lasts for 90 days	Yes - up to 25% of the contract price	If IBG taken up
Independent Warranty Association (IWA)	Insurance protection provider	www.iwa.biz	Up to 25% of contract price.	Not specifically mentioned	Yes if IBG taken up otherwise depends on Installer
Master Window and Conservatory Installer Association (MWCIA)	Trade association	www.mwcia.co.uk	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer
Network Veka	Product supplier network and building regulations self certification compliance organisation	www.networkveka.co.uk	Lower of £10,000 and 25% of contract price. Cover lasts for 90 days	Yes up to either 50% or 75% of contract price depending on stage of work. Cover lasts for 4 months	Compulsory for every customer.
Plastics Window Federation	Principally an insurance protection provider	www.pwfed.co.uk	Up to 15% of the contract price. (56 days but can be extended if requested)	Not specifically mentioned	Compulsory for every customer.
QANW	Insurance protection provider	www.qanw.co.uk	No information available	Not specifically mentioned	Yes if IBG taken up otherwise depends on Installer
Trust a Trader	Principally a trader search website	www.trustatrader.com	Optional but not insurance backed & chargeable	Not specifically mentioned	Yes if IBG taken up otherwise depends on Installer
TrustMark	Code of practice scheme	www.trustmark.org.uk	Optional and may be chargeable	Optional and may be chargeable	Yes if IBG taken up otherwise depends on Installer
UK Trades Confederation	Trade association	www.UKTC.com	Not compulsory and therefore will depend on installer and may be chargeable	Not compulsory and therefore will depend on installer and may be chargeable	Yes if IBG taken up otherwise depends on Installer

Notes:

- This chart is not a comprehensive comparison of the services of the organisations. It only covers what they do in connection with consumer protection issues.
- This table has been compiled from information contained on each organisation's website and other available sources. Protection standards can change - always check for the latest information.
- Efforts have been made to ensure that the information is accurate at the time of publication. If any organisations would like to submit corrective information please do so by writing to david.p.herman@gmail.com

Guarantee backed by Insurance Company (IBG)	Accredited or Vetted Installers	Conciliation or Mediation Service	Independent Inspections on disputed installations	Arbitration Service	Ombudsman	Compensation Fund
Requires members offer an IBG in respect of window & door installations. (conservatories not covered)	Random on-site inspections, specialist training	Free complaints procedure for building regulation issues	Free but only applies to window & door building regulation issues	None	None	None
1 year guarantee given by Bondpay	None	Free	Bondpay say they will sort out problems but don't say how	Optional and chargeable	None	None
Requires members offer an IBG in respect of window & door installations. (conservatories not covered)	Random on-site inspections	None	None	None	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Trading for 6 months+. Premise audit , check of Trading Standards complaints & feedback forms and CRB checks. Possible Mystery Shopper	Free civil advice & some Councils provide mediation services	None	Optional and chargeable	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Training requirement, NVQ level 2 + customer feedback	Bygone will guarantee the product and installation	Bygones will guarantee the product and installation	None - although Bygones will guarantee the product and installation	None	None
Requires members offer an IBG in respect of window & door installations (conservatories not covered)	Financial checks, references, random on-site inspections & specialist training	Free but only applies to window & door installations	Free but only applies to window & door installations.	Optional, probably chargeable and only applies to window & door installations	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Trade & customers references. Qualification check and ongoing customer feedback	None	None	None	None	None
Yes. Included within price. Customers must apply for it within 28 days of completion of work	Vetted but details not disclosed. Ongoing customer satisfaction checks	None	None	None	None	None
Yes - Compulsory for every customer. Included within price for every customer	Customer & Supplier references. Ongoing customer satisfaction checks. Annual financial checks. Health & Safety policy checks, public and employers liability checks. Guarantees and T&C's checks.	Free	Free	Yes - Mandatory and Free	Free and legally binding on both parties	Yes
Not compulsory and therefore will depend on installer and may be chargeable	Yes - Fairtrades appear to use Homepro vetting (see below)	Yes but may be chargeable	None	None	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Trading for 1 year+ Inspection, Financial checks & references (FMB members' criteria - Affiliates have fewer checks)	Free	Optional and chargeable	Optional and chargeable	None	None
Requires members offer an IBG in respect of window & door installations (conservatories not covered).	Random on-site inspections for compliance with building regulations	None	None	None	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Installers must have been trading for at least 3 years + Customer & Trade references + Accounts + Visit	Free but only correspondence based.	Optional and probably chargeable	Optional and probably chargeable	Announced the Glazing Ombudsman service 26th July 2011. Details not fully disclosed yet.	Announced a compensation scheme linked to the Glazing Ombudsman service 26th July 2011. Details not fully disclosed yet.
Some installers give an IBG others offer a chargeable IBG. Those trading for less than 18 months up to £15,000 or £15,000 to £30,000+ for others.	Yes Financial checks.	None	None	None	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Traders must have been trading for at least 2 years. Customer references	Free - usually correspondence based.	Optional and chargeable	Optional and chargeable	None	None
Some installers give an IBG others offer a chargeable IBG. Customers must return a satisfaction slip within 30 days of completion of work. It appears to have a variable excess	Traders must have been trading for at least 1 year + financial checks + ongoing customer references	Yes but may be chargeable	None	None	None	None
Yes No excess	Vetted but details not disclosed. Ongoing customer satisfaction checks	None	None	None	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Trading record. On-site inspections.	Free	Yes but chargeable	None	None	None
Yes - Compulsory for every customer. Included within price for every customer but £100 charge per claim.	Trading for 1 year+, ongoing audit, customer satisfaction checks, references and training	Yes	Yes but may be chargeable	Optional and may be chargeable	None	None
Yes - either 5 or 10 year policies.	Vetted but details not disclosed apart from the fact that it covers sales staff	Yes	Yes but is chargeable	Optional and is chargeable	None	None
Yes	Vetted but details not disclosed	None	None	None	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Customer references. Must have at least 2 years experience.	Yes but may be chargeable	None	None	None	None
Must be offered as an option - may be chargeable	On-site inspections + trading record + customer satisfaction checks	Free	Yes , but usually chargeable	Optional and chargeable	None	None
Not compulsory and therefore will depend on installer and may be chargeable	Customer references	None	None	None	None	None

- d) Most organisations require their members to comply with a code of practice and have appropriate business insurance.
- e) Many installers use or belong to a number of organisations.
- f) Some organisations have connections with other organisations.

- g) Certass & Fensa rules do not apply to Conservatories, Porches & New Build as these are not covered by self-certification procedures for windows and doors.
- h) Staged payments usually only apply to conservatories and porches

A2 | OFT - Complaints to Consumer Direct (1 April 2010 to 31 March 2011)

The Office of Fair Trading (OFT) is a non-ministerial government department. Consumer Direct is the government funded telephone and online service offering information and advice on consumer issues. Consumer Direct is funded by the Office of Fair Trading and delivered in partnership with Local Authority Trading Standards Services.

The table on the right details how many complaints Consumer Direct received between 1st April 2010 to 31st March 2011 relating to the double glazing industry.

Total Complaints to Consumer Direct regarding:	
Double Glazing	9,818 ¹
Conservatories	3,639 ²
Glazing Services	710 ³
Other Glazing	254 ⁴
Fascias	705 ⁵
Guttering	1,442 ⁶
Replacement Doors	3,538 ⁷
TOTAL	20,106

For further details please see table opposite.

Complaints to Consumer Direct (continued)

Complaints to Consumer Direct - summary and comparison with 2008/09

Consumer Direct received over 1.4 million contacts* from 1 April 2010 to 31 March 2011
 Consumer Direct recorded 1,052,433 cases
 (Trader complaints= 836,054*)
 (Enquires/Out of scope etc = 216,379)

*refers to the number of times the service is contacted and not the total number of complaints/enquiries, for example, a consumer could contact the service more than once on the same issue.

^ includes 624 complaints with a product goods and service of 'Unknown'

The table below shows statistical data relating to complaints (not contacts) broken down by product goods and services, and trading practices. The trading practice key can be found at the foot of the table

(A) House Fittings and appliances																				
	1	2	3	4	5	6	7	8	9	-1	10	11	12	13	14	15	16	17	18	Grand Total
(AA) House Construction																				
(AA01) New house construction	115	240		11	9	5	5	56	9		2	10	30					1	1	494
(AA02) Furniture incorporated in new house at time of sale	49	9			1			3	1			3	1						1	68
(AA03) Guarantees relating to new houses	27	45			2			6	2			3	4	5						95
(AA04) Land	19	99		6	6	7	77	132	4			6	15	66						437
(AA05) New house purchase	126	101		3	3	3	4	86	8			7	6	24				1	1	373
(AA99) Other	39	139		20	12	9	10	53	10			4	5	28				1	2	332
(AA) House Construction Total	375	633		40	33	24	96	336	34		22	43	154		1		4	4		1799
(AB) Home maintenance and Improvements																				
(AB01) Roofing	313	4275	1	207	98	731	370	364	49		19	152	506					6	31	7123
(AB02) Decorator services	74	943		69	24	133	13	55	9	1	1	24	54						4	1404
(AB03) Plumbers and plumbing	567	3600	2	672	79	378	36	294	48	4	15	39	242					5	9	5990
(AB04) Central Heating (inc installation and servicing)	2199	6526	2	339	234	310	64	516	97	5	60	103	279		4			11	33	10783
(AB05) Electrical services and installations	460	1437		228	81	125	57	271	19	1	7	27	167		4			4	4	2888
(AB06) Tarmacing and paving	329	2312	1	82	52	520	175	222	10		7	86	300					3	2	4101
(AB10) Fitted Kitchens	2132	3317	8	147	408	412	73	321	75		34	83	229					12	10	7261
(AB11) Insulation	67	1128	1	32	25	144	405	618	12	2	12	34	401		2			9	2	2995
(AB12) Burglar Alarms	227	828		82	29	194	1158	1264	18		15	60	828					12	1	4716
(AB13) Wall coating	115	426		24	18	54	30	39	5		5	20	34					2	5	777
(AB14) Damp Proofing	41	574		8	13	35	19	48	7	2	4	38	32					4	41	866
(AB15) Solar Heating	126	383		11	31	86	76	212	12		13	24	92		1			4	1	1072
(AB16) Fascias	27	386	1	17	28	84	32	52	1	1	1	19	50					1	5	705
(AB17) Guttering	72	867		46	21	146	52	82	6		2	25	113					1	9	1442
(AB18) Replacement doors	1410	1273	1	82	194	178	21	171	27	1	17	45	93					3	22	3538
(AB19) Fitted Bathrooms	1138	2293	1	129	190	173	16	124	38	1	19	47	76					2	9	3229
(AB99) Other general building work	787	6723	2	547	256	706	163	500	91	7	33	179	588					20	16	10618
(AB) Home maintenance and Improvements Total	10084	37262	20	2722	1781	4411	2760	5153	524	25	260	1005	4084		12		103	196	2	70404
(AC) Glazing Products and Installations																				
(AC01) Double Glazing	2210	4431	5	200	236	526	330	734	96	3	46	211	635		1			8	146	9818
(AC02) Conservatories	722	2178	1	69	69	136	19	116	41	2	14	104	101					3	64	3639
(AC03) Glazing Services	99	365	1	21	17	33	38	51	7		9	13	44					6	6	710
(AC99) Other	67	101		5	26	12	2	24				4	10						3	254
(AC) Glazing Products and Installations Total	3098	7075	7	295	348	707	389	925	144	5	69	332	790		1		17	219	1	14421

For further copies of the Consumer Protection Report contact:

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