

## KBSA ConsumerCare Plus

KBSA ConsumerCare Plus provides cover for customers of a KBSA Retail member as part of any domestic kitchen, bathroom, bedroom or home office installation up to £75,000 in contract value.

Under the terms of KBSA ConsumerCare Plus, customers are provided with insurance cover to protect them in the event of the KBSA retailer member ceasing to trade by reason of, for limited companies and limited liability partnerships: the appointment of a Liquidator, Receiver or Administrator, and for sole traders and partnerships: the winding up of the business due to Bankruptcy or the Death of all the Principal(s) and where all the Principal(s) estates have been declared insolvent.

**Please Note:** The following summary is for information purposes only, does not contain the full terms and conditions of the KBSA ConsumerCare Plus Scheme and does not form part of a contract of insurance. No cover is in place until you are forwarded a Policy of Insurance in your favour.

### **Deposit Cover:**

Deposit Protection provides cover to the consumer for an amount of up to a maximum of 25% of the total contract value, for a period of up to 120 days from the date of payment. This period can be extended up to a total of 180 days upon specific request and approval by the Insurers.

### **Increased Deposit Cover:**

Deposit Protection is increased to provide cover to the consumer for an amount of up to a maximum of 100% of the total contract value, for a period of up to 14 days prior to delivery of the materials required for the installation.

### **Work In Progress Cover (after delivery of the Materials):**

The Work in Progress section of the policy provides cover to the consumer for an amount of up to a maximum of 50% of the contract value, for a period of up to 42 days (6 weeks) from delivery of goods to completion of contract.

### **Warranty Cover:**

The Warranty section of the Policy provides cover to the consumer for defects in the workmanship of the KBSA member retailer up to a maximum of 100% of Contract Price for a period of 2 years from completion of the installation.

### **Major Defects Cover**

On expiration of the Warranty section of cover, protection is provided against a Major Defect occurring within the next 4 years, for up to a maximum of 100% of Contract Price. A Major Defect is considered to be an acknowledged defect which is caused by defective workmanship carried out by or which is the responsibility of the KBSA retail member which results in rectification work to over 40% of the Insured Works.

### **Insurance Helpline**

If you have any questions or need to speak to someone regarding the KBSA ConsumerCare Plus Scheme please contact the Insurance Helpline which is run by **QANW (Tel: 01292 268020)**. Neither KBSA nor their Retail Members are able to answer insurance related queries from consumers.

QANW  
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**QANW is a trading name of Warranty Services Ltd**  
**Warranty Services Ltd is authorised and regulated by the Financial Services Authority**  
**Guarantee Protection Insurance Ltd is authorised and regulated by the Financial Services Authority**  
**Red Sands Insurance Company (Europe) Ltd is authorised and regulated by the Gibraltar Financial Services Commission under Insurance Companies Act 1991.**