

DEPOSIT INSURANCE CERTIFICATE (INCLUDING CUSTOMER RETURN SLIP)

Member company name: Oaktree Joinery
Deposit reference number: RSD49836

Member company number: LU00015

TO WHOM IT MAY CONCERN: "Oaktree Joinery" (hereinafter known as the "member company") subscribes to the deposit insurance scheme that GGFI Limited (hereinafter known as the "administrator") administers.

What this means: In the event that the member company has ceased to trade prior to the insured works becoming a completed installation, the deposit you have paid to the member company will be indemnified subject to the limit of indemnity and the terms and conditions of the insurance.

Please note the limit of indemnity is restricted to:

- (a) up to 25% of the contract value; or
- (b) the actual deposit paid; or
- (c) the difference between the actual deposit paid and the value of the insured works completed and/or the product(s) delivered; or
- (d) £6,250;

whichever is the lower amount. Please note in any event, any deposit you pay above £6,250 will not be insured.

In the event of a claim, the insurance company will at its option either:

- (a) instruct the administrator to appoint an alternative contractor to arrange for the insured works to be completed; or
- (b) refund the deposit to you;

subject at all times to the limit of indemnity.

In the event of the insurance company appointing an alternative contractor, you must pay the original contract value minus the deposit you have already paid.

The insurance commences on the date as shown on the written receipt for your deposit that you have paid to the member company. This is conditional upon you returning the customer return slip or sending an e-mail as per the instructions within the customer return slip within 14 days from the date you pay your deposit. Please note you must obtain a written receipt for your deposit, clearly showing the date the deposit was paid and the amount.

This insurance will automatically terminate on whichever of the following happens first;

- (a) 90 days from the date you pay your deposit (as shown on the written receipt); or
- (b) when the insured works becomes a completed installation; or
- (c) upon cancellation of the contract for the insured works.

Should you require an extension to this insurance, you should contact the administrator on 0870 850 8281 prior to the expiration of your insurance, in order that your request can be considered.

The full terms and conditions of the insurance for your deposit are detailed overleaf.

The insurance will not commence unless you register your deposit within 14 days from the date you pay your deposit by returning the attached customer return slip to the administrator at GGFI Limited, 54 Ayres Street, London, SE1 1EU or by sending the administrator an e-mail to deposits@ggfi.org.uk. Your e-mail should include the member company name, the member company number, the deposit reference number, the contract value, the deposit amount, the type of works (for example, windows), your name, your address, your telephone number and the date the deposit was paid. You should retain proof of postage of the customer return slip or retain a copy of the e-mail for future reference.

Once the insured works is a completed installation you should be automatically sent your warranty insurance insuring any written guarantee provided by the member company in respect of the insured works. The warranty insurance will be subject to terms and conditions which you should read in full. Once your insured works is a completed installation, if you do not receive the warranty insurance within 60 days, please urgently contact the member company.

Under the Financial Services and Market Act 2000 which came into effect on the 14th January 2005, it is illegal for any person not regulated by the Financial Services Authority to answer any questions or provide you with any advice regarding any form of insurance and you should therefore direct any questions you have regarding this insurance to the administrator, telephone number 0870 850 8281.

Deposit protection is a mandatory requirement by FENSA for all of its registered companies. GGFI Limited is an appointed representative of the Glass & Glazing Federation Limited.

THE CUSTOMER RETURN SLIP BELOW MUST BE FULLY COMPLETED & RETURNED OR AN E-MAIL MUST BE SENT AS PER THE INSTRUCTIONS BELOW TO THE ADMINISTRATOR WITHIN 14 DAYS FROM THE DATE YOU PAY YOUR DEPOSIT IN ORDER TO ACTIVATE YOUR FREE DEPOSIT INSURANCE. IF YOU DO NOT COMPLY WITH THIS REQUEST, YOUR DEPOSIT WILL NOT BE PROTECTED.

TO BE RETURNED TO GGFI Limited, 54 Ayres Street, London, SE1 1EU or you can send the administrator an e-mail to deposits@ggfi.org.uk. Your e-mail should include the member company name, the member company number, the deposit reference number, the contract value, the deposit amount, the type of works (for example, windows), your name, your address, your telephone number and the date the deposit was paid. You should retain proof of postage of the customer return slip or retain a copy of the e-mail for future reference.

DEPOSIT INSURANCE - CUSTOMER RETURN SLIP

Member company: Oaktree Joinery

Member company no: LU00015

Deposit reference no: RSD 49836

Contract value: £

Deposit amount: £

Type of works - **MANDATORY FIELD** (for example, windows):

Date the deposit was paid:

Your name:

Address:

Your Telephone number:

I have paid the above Deposit Amount.

Signature:

Date: ___ / ___ / 20___

THIS CUSTOMER RETURN SLIP MUST BE FULLY COMPLETED & RETURNED OR AN E-MAIL MUST BE SENT AS PER THE INSTRUCTIONS ABOVE TO THE ADMINISTRATOR WITHIN 14 DAYS FROM THE DATE YOU PAY YOUR DEPOSIT IN ORDER TO ACTIVATE YOUR FREE DEPOSIT INSURANCE. IF YOU DO NOT COMPLY WITH THIS REQUEST, YOUR DEPOSIT WILL NOT BE PROTECTED.

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This insurance summary does not contain the full details of your insurance; these can be found in the insurance terms and conditions document.

What cover does this insurance provide? In the event that the member company has ceased to trade prior to the insured works becoming a completed installation, the deposit you have paid to the member company will be indemnified subject to the limit of indemnity and the terms and conditions of the insurance.

Who is the insurance company? Red Sands Insurance Company (Europe) Limited (Red Sands) provides this deposit insurance cover as set out in your insurance terms and conditions document. Red Sands is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar.

Who is the Administrator? The scheme is administered by GGF Limited (GGFi), 54 Ayres Street, London, SE1 1EU. GGFi is an appointed representative of Glass & Glazing Federation Limited which is authorised and regulated by the Financial Services Authority and appears on the FSA's Register under register number 307965.

Are you eligible for this cover? You are eligible for cover under this insurance if you have paid a deposit for an insured works to be completed by the member company and you are residing in England, Scotland, Wales or Northern Ireland.

What does Ceased to trade mean under the terms of this insurance? Ceased to trade: where the member company is operated as a limited company or a limited liability partnership means the member company ceasing to trade due to the appointment of a receiver, administrator or liquidator due to compulsory liquidation or creditors' voluntary liquidation; or where the member company is operated as a sole trader or a partnership means the winding up of the member company due to either bankruptcy or the death of all the principal(s) and where all the principal(s) estates have been declared insolvent.

What happens if I take out cover and then change my mind? You have the right to cancel this insurance within 14 days from the date you receive your insurance documentation by contacting the administrator. On receipt of your written notice of cancellation and the deposit insurance documentation, the administrator will cancel your insurance and refund any premium you have already paid, unless you have already made a claim under the insurance. Please note if you have not paid any premium for this insurance, you will not be due a refund.

If you cancel after 14 days from the date you receive your insurance documentation, irrespective of whether or not you have made a claim, no premium refund will be given. We reserve the right to cancel the insurance by giving you 30 days notice at any stage.

Are there any limitations on the limit of indemnity? The limit of indemnity is restricted to:

- (a) up to 25% of the contract value; or
- (b) the actual deposit paid; or
- (c) the difference between the actual deposit paid and the value of the insured works completed and/or product(s) delivered; or
- (d) £6,250;

whichever is the lower amount. Please note in any event, any deposit you pay above £6,250 will not be insured.

What am I NOT covered for under this insurance? The insurance company will not pay for any of the following:

- any costs above the limit of indemnity;
- any deposit where the customer return slip has not been received by the administrator within the timeframe stated on the customer return slip;
- any loss which is recoverable under any other insurance or any other source whatsoever, for example the Consumer Credit Act 1974 which for example provides protection for credit card payments;
- any subsequent deposit payment(s) you make after the initial deposit payment;
- any loss where the member company has entered in to a members' voluntary liquidation;
- any loss where the member company becomes dormant or has been dissolved without first appointing a receiver, administrator or liquidator for the purposes of compulsory liquidation or creditors voluntary liquidation;
- in respect of the insured works, any works undertaken by another contractor without the consent of the insurance company.

Please see the Exclusions section of the insurance terms and conditions document for a complete list of exclusions.

How long does the insurance run for? The insurance commences on the date as shown on the written receipt for your deposit that you have paid to the member company. This is conditional upon you returning the customer return slip or sending an e-mail as per the instructions within the customer return slip within 14 days from the date you pay your deposit. Please note you must obtain a written receipt for your deposit, clearly showing the date the deposit was paid and the amount. This insurance will automatically terminate on whichever of the following happens first:

- (a) 90 days from the date you pay your deposit (as shown on the written receipt); or
- (b) when the insured works becomes a completed installation; or
- (c) upon cancellation of the contract for the insured works.

Should you require an extension to this insurance, you should contact the administrator on 0870 850 8281 prior to the expiration of your insurance, in order that your request can be considered.

How do you make a claim? In the event of a potential claim, you must contact the administrator in writing at GGFi Limited, 54 Ayres Street, London, SE1 1EU or by e-mail to deposits@ggfi.org.uk within 90 days of when the member company ceased to trade, quoting the deposit reference number. You must supply all details as may be reasonably called for by the administrator.

How do you complain? The insurance company and the administrator aim to provide a high level of service and to pay claims fairly and promptly. If you have an enquiry or complaint regarding this insurance, you should first contact the administrator in writing at GGFi Limited, 54 Ayres Street, London, SE1 1EU or by e-mail to deposits@ggfi.org.uk. Please quote your deposit reference number or claim number so that your enquiry can be dealt with quickly.

If you remain dissatisfied, you should contact Red Sands Insurance Company (Europe) Limited, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, or by e-mail to underwriter@redsands.gi or telephone number 0844 288 0001. Please quote your deposit reference number or claim number in all correspondence.

In the unlikely event that the matter is still not resolved to your satisfaction your complaint can be referred to the Financial Ombudsman Services ('FOS'), South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, or telephone number 0800 0234567. Please note that you have 6 months from the date of our final response in which to refer the matter to the FOS. Referral to the FOS does not affect your right to take legal action against us.

Other Important Information English Law applies to this insurance unless you have asked for another law and we have agreed to this in writing.

Language - All communication between you and us will be conducted in English.

In accordance with the Disability Discrimination Act 1995, we are able, upon request, to provide a text phone facility, audio tapes and large print documentation. Please advise the administrator if you require any of these services to be provided so that you can be communicated with in an appropriate manner.

GGFi Deposit Insurance Terms and Conditions

1. ABOUT YOUR INSURANCE

In the event that the member company has ceased to trade prior to the insured works becoming a completed installation, the deposit you have paid to the member company will be indemnified subject to the limit of indemnity and the terms and conditions of the insurance.

This document explains what cover is provided and contains the full terms and conditions of the insurance. This document, together with the insurance certificate, the customer return slip, the key facts and any endorsements issued by us forms the insurance contract and should be read as one document.

Please read the insurance contract carefully, as your failure to comply with any of the terms and conditions may render the insurance invalid and could jeopardise the payment of any claim which might arise.

If you have any questions regarding this insurance or have any queries in respect of a claim, then please contact the administrator at GGFi Limited, 54 Ayres Street, London, SE1 1EU or by e-mail to deposits@ggfi.org.uk or telephone number 0870 850 8281.

2. ELIGIBILITY

You are eligible for cover under this insurance if:

- You have paid a deposit for an insured works to be completed by the member company; and
- You are residing in England, Scotland, Wales or Northern Ireland.

3. DEFINITIONS

The following words will have the meanings described below wherever they appear in the insurance contract.

Administrator: Means GGF Limited of 54 Ayres Street, London, SE1 1EU.

Administrator, bankruptcy, liquidator, or receiver: Means as defined by the laws applicable to England and Wales.

Alternative contractor: Means a contractor appointed by the insurance company.

Ceased to trade: where the member company is operated as a limited company or a limited liability partnership means the member company ceasing to trade due to the appointment of a receiver, administrator or liquidator due to compulsory liquidation or creditors' voluntary liquidation; or where the member company is operated as a sole trader or a partnership means the winding up of the member company due to either bankruptcy or the death of all the principal(s) and where all the principal(s) estates have been declared insolvent.

Completed installation: Means an installation which has been notified to Fensa Limited or GGF Limited, or where you have paid the full contract value.

Contract value: Means the contract value as stated on the customer return slip which can be confirmed by the insured works contract documentation between you and the member company.

Customer return slip: Means the customer return slip included within the deposit insurance certificate.

Deposit: Means the initial payment of a percentage of the contract value paid to the member company by you prior to any work commencing.

Insurance company: Means Red Sands Insurance Company (Europe) Limited of Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Insured works: Means the home improvement works for which the deposit has been paid.

Limit of indemnity: Means the limit of indemnity as defined within the insurance terms and conditions.

Member company: Means the entity named on the deposit insurance certificate and to whom you have paid a deposit to.

We/us/our: Means the insurance company.

You/your: Means the person named on the customer return slip.

4. COVER PROVIDED

- 4.1 In return for the premium, we will insure you under the terms set out in this insurance contract. Please keep this document in a safe place. You may need to read it if you need to make a claim or if you need help.
- 4.2 Cover will be provided if you reside in England, Scotland, Wales or Northern Ireland (territorial limits). Repairs will only be carried out within the stated territorial limits.
- 4.3 In the event that the member company has ceased to trade prior to the insured works becoming a completed installation, the deposit you have paid to the member company will be indemnified subject to the limit of indemnity and the terms and conditions of the insurance.
- 4.4 Please note the limit of indemnity is restricted to:
 - (a) up to 25% of the contract value; or
 - (b) the actual deposit paid; or
 - (c) the difference between the actual deposit paid and the value of the insured works completed and/or the product(s) delivered; or
 - (d) £6,250;

whichever is the lower amount. Please note in any event, any deposit you pay above £6,250 will not be insured.

- 4.5 In the event of a claim, the insurance company will at its option either:
 - (a) instruct the administrator to appoint an alternative contractor to arrange for the insured works to be completed; or
 - (b) refund the deposit to you;subject at all times to the limit of indemnity.
- 4.6 In the event of the insurance company appointing an alternative contractor, you must pay the original contract value minus the deposit you have already paid.
- 4.7 The insurance commences on the date as shown on the written receipt for your deposit that you have paid to the member company. This is conditional upon you returning the customer return slip or sending an e-mail as per the instructions within the customer return slip within 14 days from the date you pay your deposit. Please note you must obtain a written receipt for your deposit, clearly showing the date the deposit was paid and the amount. This insurance will automatically terminate on whichever of the following happens first:
 - (a) 90 days from the date you pay your deposit (as shown on the written receipt); or
 - (b) when the insured works becomes a completed installation; or
 - (c) upon cancellation of the contract for the insured works.

5. EXCLUSIONS

The insurance company shall not be liable for:

- 5.1 any costs above the limit of indemnity;
- 5.2 any loss of use or any other costs that are indirectly caused by the event which led to your claim;
- 5.3 any consequence of terrorism, war, sonic booms, nuclear radiations, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition by order of any government, public, municipal, local or customs authority;
- 5.4 any deposit where the customer return slip has not been received by the administrator within the timeframe stated on the customer return slip;
- 5.5 any loss which is recoverable under any other insurance or any other source whatsoever, for example the Consumer Credit Act 1974 which for example provides protection for credit card payments;
- 5.6 any subsequent deposit payment(s) you make after the initial deposit payment;
- 5.7 any loss where the member company has entered in to a members' voluntary liquidation;
- 5.8 any loss where the member company becomes dormant or has been dissolved without first appointing a receiver, administrator or liquidator for the purposes of compulsory liquidation or creditors' voluntary liquidation;
- 5.9 in respect of the insured works, any works undertaken by another contractor without the consent of the insurance company.

6. GENERAL CONDITIONS

There are certain obligations that you must fulfil in order to ensure that your cover remains valid:

- 6.1 You shall take all reasonable precautions to avoid losses that are or may be recoverable under this insurance;
- 6.2 You must obtain from the member company a dated written receipt for the deposit showing the amount of the deposit;
- 6.3 The insurance company shall have the right to inspect the insured works at any time;
- 6.4 You shall provide to the insurance company in writing, at your own expense, all details of any claim together with such explanations and other evidence as may be reasonably requested by the insurance company;
- 6.5 This insurance is governed by English Law and will be forfeited if you knowingly make a fraudulent claim;
- 6.6 The insurance company may at its expense take such proceedings as it sees fit in your name to enforce any rights and remedies against or obtain relief or indemnity from other parties to which the insurance company shall be or may become entitled or subrogated under this insurance. You shall at the request and expense of the insurance company do such acts and things as may reasonably be required by the insurance company for that purpose;
- 6.7 The customer return slip must be returned to the administrator within the timeframe stated on the customer return slip;
- 6.8 You should not appoint a different contractor to undertake any works that relate to the insured works without the consent of the insurance company.

7. CHANGES TO YOUR INSURANCE

- 7.1 We will notify you in writing at your last known address in the event of any changes to this insurance.

8. CANCELLATION AND COOLING OFF PERIOD

- 8.1 You have the right to cancel this insurance within 14 days from the date you receive your insurance documentation by contacting the administrator. On receipt of your written notice of cancellation and the deposit insurance documentation, the administrator will cancel your insurance and refund any premium you have already paid, unless you have already made a claim under the insurance. Please note if you have not paid any premium for this insurance, you will not be due a refund.
- 8.2 If you cancel after 14 days from the date you receive your insurance documentation, irrespective of whether or not you have made a claim, no premium refund will be given.
- 8.3 We reserve the right to cancel the insurance by giving you 30 days notice at any stage.

9. AUTOMATIC TERMINATION

- 9.1 This insurance will automatically terminate on whichever of the following happens first:
- (a) 90 days from the date you pay your deposit (as shown on the written receipt); or
 - (b) when the insured works becomes a completed installation; or
 - (c) upon cancellation of the contract for the insured works.

10. HOW TO MAKE A CLAIM

- 10.1 In the event of a potential claim, you must contact the administrator in writing at GGFi Limited, 54 Ayres Street, London, SE1 1EU or by e-mail to deposits@ggfi.org.uk within 90 days of when the member company ceased to trade, quoting the deposit reference number. You must supply all details as may be reasonably called for by the administrator.
- 10.2 You must comply with the claims procedure as explained in this insurance document and by the administrator's claims team.
- 10.3 In order to consider a claim we will require:
- a completed claim form;
 - the deposit insurance certificate;
 - the deposit written receipt & proof of payment
 - the contract documentation between you and the member company
 - any other information reasonably required
- 10.4 Upon receipt of the information requested above, we will consider your claim. If the claim is covered by this insurance, we will authorise your claim and the administrator will confirm what action is being taken.
- 10.5 Following an alternative contractor undertaking any work, you must check that all work has been properly completed. If the work has not been completed to a satisfactory level, you should inform the administrator and you should not sign any documentation that the alternative contractor presents to you.
- 10.6 We reserve the right to settle the claim in cash in lieu of appointing an alternative contractor.

11. CUSTOMER SERVICES OR COMPLAINTS

- 11.1 The insurance company and the administrator aim to provide a high level of service and to pay claims fairly and promptly. If you have an enquiry or complaint regarding this insurance, you should first contact the administrator in writing at GGFi Limited, 54 Ayres Street, London, SE1 1EU or by e-mail to deposits@ggfi.org.uk. Please quote your deposit reference number or claim number so that your enquiry can be dealt with quickly.
- 11.2 If you remain dissatisfied, you should contact Red Sands Insurance Company (Europe) Limited, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, or by e-mail to underwriter@redsands.gi or telephone number 0844 288 0001. Please quote your deposit reference number or claim number in all correspondence.
- 11.3 In the unlikely event that the matter is still not resolved to your satisfaction your complaint can be referred to the Financial Ombudsman Services ('FOS'), South Quay Plaza, 183 Marsh Wall, London E14 9SR, or telephone number 0800 0234567. Please note

that you have 6 months from the date of our final response in which to refer the matter to the FOS. Referral to the FOS does not affect your right to take legal action against us.

12. IMPORTANT NOTES

12.1 About the Insurance Company

Red Sands Insurance Company (Europe) Limited (Red Sands) is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme and the Association of British Insurers (ABI).

Red Sands is registered in Gibraltar, number 87598, with a registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

12.2 About the Administrator

GGFi Limited is an appointed representative of Glass & Glazing Federation Limited which is authorised and regulated by the Financial Services Authority and appears in the FSA's Register under register number 307965.

GGFi Limited is a private company limited by shares, incorporated in England under registered number 05258106.

12.3 Financial Services Compensation Scheme

If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, or by e-mail to enquiries@fscs.org.uk or telephone number 0207 892 7300.

12.4 Data Protection Act 1998

We may store your information (including your personal details) on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention. Your personal details will only be disclosed to third parties if it is necessary for the performance of this insurance contract. It may be sent in confidence for processing to other companies in our group (or companies acting on our instructions), including those outside the European Economic Area. In addition the administrator and / or the insurance company may disclose the information you have supplied to other third parties such as solicitors, loss adjusters, repairers and other insurance companies in order to process your claim.

By accepting this insurance, you signify your consent to the above and for your information (including your personal details) to be processed by us, our agents and the administrator.

12.5 Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- makes a claim under the insurance knowing the claim to be false or exaggerated in any way; or
- makes a statement in support of a claim knowing the statement to be false in any way; or
- sends us or the administrator any documentation in support of a claim knowing the documentation to be forged or false in any way; or
- makes a claim for any loss caused by your deliberate act or with your agreement

then we:

- will not pay the claim;
- will not pay any other claim which has been or will be made under the insurance;
- may declare the insurance void;
- will be entitled to recover from you the amount of any claim already paid under the insurance;
- will not return any of your premiums;
- may let the police know about the circumstances.

12.6 Other Important Notes

- 12.6.1.1 This insurance, unless we have agreed otherwise, is governed by English Law and both parties agree to submit to the exclusive jurisdiction of the courts of England.
- 12.6.1.2 We reserve the right to decline any insurance risk or to change the premium and the terms quoted.
- 12.6.1.3 All communication between you and us will be conducted in English.