













# HOW DOES DGCOS COMPARE WITH OTHER TRADE BODIES?

## CONSUMER PROTECTION COMPARISON CHART

	ORGANISATION	LEVEL OF DEPOSIT PROTECTION	WORK IN PROGRESS	INSURANCE BACKED GUARANTEE	CUSTOMER IS AUTOMATICALLY COVERED	ACCREDITED OR VETTED INSTALLERS	FREE MEDIATION/ CONCILIATION SERVICE (all parties)	FREE INDEPENDENT INSPECTIONS (on disputed installations)	FREE ARBITRATION SERVICE (all parties)	FREE ACCESS TO OMBUDSMAN (all parties)	COMPENSATION FUND
	CERTASS	Window & Door Installations Only	✗ Not specifically mentioned	✓ Window & Door Installations Only	<b>Deposit</b> Many schemes in operation <b>IBG</b> Requires member to offer IBG	Financial checks References Random Inspections Specialist Training	✓ Window & Door Installations Only	✓ Window & Door Installations Only	✗ Optional & Probably Chargeable	✗	✗
	CPA (Consumer Protection Association)	Up to 25% of the contract value (Max. cover £7,500) Cover lasts for 90 days	✗ Cover can be arranged if requested	✓	<b>Deposit</b> Customer must apply within 7 days. <b>IBG</b> Customer must apply within 28 days.	Details not disclosed. Ongoing customer satisfaction checks.	✗	✗	✗	✗	✗
	DGCOS (The Double Glazing & Conservatory Ombudsman Scheme)	Up to 25% of the contract value (Max. cover £50,000) Initial cover of 90 days but automatically extended	✓ All Stage Payments Protected	✓ Compulsory for every customer	✓	Customer & Supplier References. Ongoing customer satisfaction checks. Annual financial checks. Guarantee and T&Cs checks. H&S policy checks. Public & Employers liability checks.	✓	✓	✓	✓	✓
	FAIRTRADES	Not compulsory and therefore will depend on installer and may be chargeable.	Not compulsory and therefore will depend on installer and may be chargeable.	Not compulsory and therefore will depend on installer and may be chargeable.	✗	Appears to use Homepro vetting (see below)	✗ May be Chargeable	✗	✗	✗	✗
	FENSA Registered Company	Window & Door Installations Only	✗ Not specifically mentioned	✓ Window & Door Installations Only	<b>Deposit</b> Many schemes in operation <b>IBG</b> Requires member to offer IBG	Random on-site inspections for compliance with building regulations	✗	✗	✗	✗	✗
	GGF (The Glass & Glazing Federation)	Up to 25% of the contract value (Max. cover £3000)	Not compulsory and therefore will depend on installer and may be chargeable.	Not compulsory and therefore will depend on installer and may be chargeable.	✗	Installer must be trading for at least 3 years. Customer & Trade References. Accounts. Visit.	✓ Correspondance Based Only	✗ Optional & Probably Chargeable	✗ Optional & Probable Chargeable	✗	✗
	GGFi	Optional and dependent upon years traded. Up to 10% of the contract value (Max cover £800)	✗ Not specifically mentioned	✓ Some give an IBC, Some offer a chargeable IBC. Policies for Installers trading less than 18 months are restricted to £15,000 cover.	✗	Financial Checks	✗	✗	✗	✗	✗
	HOMEPRO Insurance	Up to 25% of the contract value (Max. cover £10,000) Cover lasts for 90 days	✓ Up to 25%	✓ Some give an IBC, Some offer a chargeable IBC. Variable Excess	Customers must return a satisfaction slip within 30 days	At least 1 year trading. Financial Checks. Ongoing customer references	✗ May be Chargeable	✗	✗	✗	✗
	IWA (Independent Warranty Association)	Up to 25% of contract price	✗ Not specifically mentioned	✓	If the policy is issued to the customer	Details not disclosed. Ongoing customer satisfaction checks.	✗	✗	✗	✗	✗
	NETWORK VEKA	Up to 25% of the contract value (Max. cover £10,000) Cover lasts for 90 days	✓ 50% or 75% dependent on stage of work Cover lasts 4 months	✓ Compulsory for every customer £100 charge per claim	If the customer is registered.	At least 1 year trading. Ongoing Audit. Customer Satisfaction Checks. Training.	✓	✗ May be Chargeable	✗ Optional & Probably Chargeable	✗	✗
	PWF (Plastic Window Federation)	Up to 15%. Cover lasts 56 days. Extended if requested.	✗ Not specifically mentioned	✓ Either 5 or 10 year policies	<b>Deposit</b> Customer must apply for policy <b>IBG</b> Member must apply for policy	Details not disclosed apart from the fact that it covers sales staff.	✗ May be Chargeable	✗ Chargeable	✗ Optional & Chargeable	✗	✗
	QANW (Quality Assured National Warranties)	No Information Available	✗ Not specifically mentioned	✓	<b>Deposit</b> Customer must apply for policy <b>IBG</b> No details available	Details not disclosed	✗	✗	✗	✗	✗

### NOTES:

a) 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.

b) If a service is not clearly stated as free of charge, it has been assumed that it is chargeable.

c) Efforts have been made to ensure that the information is accurate at the time of publication.