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# Window & Door Buyer's Guide

Your impartial guide to choosing the right installer for your new windows and doors



## Introduction

Replacing the existing doors and windows in your home with energy efficient double glazed windows and doors can not only improve the look of your home and add to its resale value, they can save you money on your energy bills. This Windows and Doors Buyer's Guide has been created to guide you through the most important considerations when selecting an installer. Taking a few minutes to read through this Buyer's guide will help you make informed choices and ensure that your new windows and doors will be a sound investment that will offer years of practical use and add value to your home.

By using CompareCompanies free and impartial service, you've already taken the right steps in selecting the most reputable, professional tradespeople for the job. Our network of carefully selected suppliers have been vetted to meet our strict criteria including testimonials and references, credit checks, a stable trading history and accreditation with appropriate trade bodies and associations. All our suppliers are required to meet our Supplier Performance Charter. This gives you complete peace of mind that you are dealing with the most professional home improvement companies in your area, who are committed to offering the best value for money alongside the highest quality workmanship.







The information provided within this guide is by no means an exhaustive list of considerations. You will no doubt have your own based on your home, lifestyle and personal preferences.

This guide will, however give you the information that you need to make an informed decision about who will carry out the installation of your new windows or doors.

In short – we have to trust them before you can trust them.



## Benefits

-  Can improve the aesthetics of your home.
-  Keeps your home warmer with fewer draughts.
-  Improved sound insulation – can cut out a lot of outside noise.
-  Reduces condensation build up internally.
-  Long lasting – new, energy-efficient double glazed windows and doors should last 20 years or more.
-  Reduces your home's carbon emissions and can increase the energy performance rating of your home.

## Planning Permission

Living in a conservation area or listed building can restrict your choices when it comes to replacing the windows and doors in your home. For listed buildings, secondary glazing may be a viable option whilst properties in conservations areas are often required to fit windows in keeping with or that complement the surrounding area – such as installing wooden frames rather than UPVC. It is best to check with your local planning office in relation to what you can and cannot do when replacing windows and doors in this type of property.

Naturally, the regulations can change from time to time. Our networks of approved installers are all available to help you. They will explain the whole process of planning permission and building regulations specific to your individual requirements. Right from the planning stage, our installers can advise you on any compliance issues. it's the responsibility of the homeowner to ensure that their new windows and doors comply with legislation, which is why we will only put you in touch with competent and experienced specialists.



## How Much Could I Save?



BFRC (Building Fenestration Rating Council) operates the UK standard rating system for energy efficient windows. The rating level runs from A+ to G with A+ being the highest and G being the lowest. To comply with current building regulations, your replacement windows must be a level C or above.

Below is an example of how much you could save by upgrading from single glazing to double glazing in a gas heated home. This information is provided by the independent body the Energy Saving Trust.

(Correct on 15<sup>th</sup> Nov 2019)

<https://www.energysavingtrust.org.uk/home-energy-efficiency/energy-efficient-windows>

Energy rating	Detached	Semidetached	Mid terrace	Bungalow	Flat
<b>A rated</b>	£105 - £110	£75	£55	£55	£35
<b>B rated</b>	£100 - £105	£70 - £75	£50 - £55	£50 - £55	£30 - £35
<b>C rated</b>	£100	£70	£50 - £55	£50 - £55	£30

## Insurance Backed Guarantees (IBG)

An insurance backed guarantee will safeguard your investment in your new windows and doors. It is a policy guarantee that is issued to you, the homeowner, by an insurance company. This guarantee underwrites and enforces any guarantee provided by the installer. Most installer guarantees last for 10 years, however if your installer ceases trading, their own guarantee becomes worthless – but with an insurance backed guarantee, the insurance company become obligated to honour legitimate claims

made against the installer's guarantee.

The insurance backed guarantee protects the installer's guarantee and you won't be left out-of-pocket for any claimable faults that may need rectifying in the future. Before placing an order, always ask to see a copy of the insurance backed guarantee and ensure that you get your own before the installer leaves your home after completing the installation. That way, you'll know where to turn if you ever need to make a claim.

## Deposit Protection

It's normal business practice for a window installation company to ask for a deposit before they begin work. This safeguards them as a business and ensures they are not left out-of-pocket for unusable products specifically made for your project, if you decide to cancel. However, just like the insurance backed guarantee, the deposit indemnity guarantee covers your deposit if the installation company ceases trading before your windows are installed.

Deposit protection insurance usually covers from 10% to 25% of the total value of your project and there is usually a maximum value coverage. Make sure you never pay more deposit than your supplier is insured for.

Deposit protection has a limited time period so also check this and ensure the project is completed within this time frame or get the policy extended. If you make a claim under a deposit protection policy, the insurer arranges for the work to be completed and you only pay the remaining balance of the original agreement.

## Things you MUST look for:

Your supplier has deposit indemnity insurance.

Your supplier is registered with A self-certification scheme such as FENSA, CERTASS or ASSURE if you live in England or Wales.

Do not pay more deposit than your supplier is insured for. Check the policy before placing an order.

When paying your initial deposit or any staged payments consider which payment method to use.

Paying by credit card is a good option as this offers you more protection than a standard bank or cash transfer under section 75. This applies for card transactions between £100 and £30,000.

For more information regarding section 75 and the protection it offers please see:  
<https://www.experian.co.uk/consumer/credit-cards/guides/section-75-protection.html>

Know the terms of the guarantee for the work the supplier is undertaking and how long it lasts for. Additionally check whether it covers the materials or just the labour to put right any defects.

Ensure that the guarantee provided by your installer is insurance backed (all our Trusted Local Suppliers have this as standard). If you have a 10 year material and labour guarantee, the insurance policy will cover this if your installer ceases trading. If you pay for the work via a credit card or if the installer offers finance, the Consumer Credit Act 1974 offers some financial protection. The credit company is equally liable alongside the installer for breaches of contract, misrepresentation or if the installer ceases trading. In some cases, the Financial Ombudsman Service can award you compensation if you experience difficulties in making a claim against the credit card issuer.

## Things you SHOULD look for:

There is always the temptation to use the cheapest suppliers to provide your home improvements. However if you are taking in 3 to 4 competitive quotes it is always good practice to drop the lowest and highest price and work in the middle ground. You are looking for good products and service and it is better to pay a little more at the start than end up with a cheap job that costs more money later on to bring up to specification. Some of the major differences in price will be down to styles, frame types chosen and other materials used.

Remember to ask as many questions as you can during your initial consultation with suppliers. This will avoid any project 'scope creep' or misunderstandings later down the line.

Ask your installer about glass types, locking mechanisms and escape in the event of fire. The standard, police recommended locking mechanisms for doors is known as 'secure by design'.

A good supplier will answer any questions you have – and if they don't have the answers at the time, they will get back to you. Suppliers value your business and our Trusted Local Suppliers know that they are competing against other suppliers in your area so excellent value and offering you the best customer service is key to their future success.

Should you select a Trusted Local Supplier from our network we would also recommend that you request some recent testimonials from previous customers of theirs for your reassurance.

## Self Certification Scheme









To install windows and doors in England and Wales companies must have a self certification scheme in place.

There are a few authorised competent person certification schemes for the installation of windows such as FENSA, CERTASS and ASSURE. If you ever come to sell your property, you will need to provide a certificate from one of these approved governing bodies for the installation of replacement windows to your buyer's solicitor if your property is in England or Wales.

All our Trusted Local Suppliers are registered with at least one of these bodies, but if you are getting quotes from other installers, make sure you check that they are registered with either of these organisations or similar.





## Your Check List

-  Your supplier has deposit indemnity insurance.
-  Your supplier is registered with FENSA or CERTASS if you live in England or Wales.
-  Do not pay more deposit than your supplier is insured for. Check the policy before placing an order.
-  Know the terms of the guarantee for the work the supplier is undertaking and how long it lasts for. Additionally check whether it covers the materials or just the labour to put right any defects.
-  Ensure that the guarantee provided by your installer is insurance backed (all our Trusted Local Suppliers have this as standard). If you have a 10 year material and labour guarantee, the insurance policy will cover this if your installer ceases trading.
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-  There is always the temptation to use the cheapest suppliers to provide your home improvements. Some of the major differences in price will be down to styles, frame types chosen and other materials used. Remember to ask as many questions as you can during your initial consultation with suppliers.
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-  Can your supplier provide references from other local customers?



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