



# Consumers who install PV technologies and who require a deposit protection and workmanship warranty scheme, can rely on the ECIC MCS provisions.

The EC Insurance Company Limited (ECIC) MCS Warranty Policy complies with the Renewable Energy Consumer Code's (RECC) requirements in respect to both workmanship and deposit protection and ECA members, who are registered with RECC, can apply for the 'on-line' warranty through the ECA's members section of the ECA's website.

MCS approved installers are required to follow the Renewable Energy Association's Code of Conduct. This states that the customer must be offered an Insurance Backed Guarantee. This policy meets that requirement.

#### 1. Deposit Protection

Deposit Protection Insurance provides protection in the event that a Deposit Payment made by the Policy Holder is lost where the Contractor, that was contracted to carry out the proposed works, ceases to trade and is therefore unable to complete the installation.

The Deposit Protection Insurance will assist by arranging for an alternative firm to complete the Proposed Works or the Insurer (at their option) may refund the policy holder's deposit. Limited to a maximum payment of £5,000 or 25% of the contract value, whichever is lower.

#### 2. Defective Workmanship

This cover underwrites the Contractor's own Written Guarantee in respect of defective workmanship carried out to the Insured Works.

The Insurer agrees to indemnify the Policy Holder in respect of the cost of making good defective workmanship, in the Insured Works, where the Contractor ceases to Trade and is unable to honour the terms of their own Written Guarantee. For contracts up to a maximum value of £20,000.

### Points to note

Whilst terms and conditions apply, cover is fully compliant with RECC requirements. For the full terms and conditions, reference should be made to the policy.

For information call 0330 221 0250 we are open 09:00 - 17:00, onday to Friday excluding Public Holidays wording.

However, we would draw our members attention to the following exclusions:

- any electrical or mechanical breakdown of the Insured Works.
- any remedial work, costs or losses associated with any warranty, promise or guarantee in respect of the Insured Works with regard to the efficiency, minimum output or performance of manufactured equipment.





• the rectification of defective design of the Insured Works.

### The facility

# **AVAILABLE FROM ECIC, THE FACILITY:**

- Enables the installer to purchase the required policy online
- Emails a pdf copy of the policy to the customer within minutes of the installer purchasing cover

# The Benefits of buying an ECIC MCS Warranty

#### **PAYMENT**

Members can purchase the Warranty through the ECIC trading portal, which is located on the ECA's website. The 'quote and buy' system is supported by Sage Pay and offers a secure credit or debit card payment facility.

The MCS Warranty is underwritten by Markel International Insurance Company Ltd. Markel International Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. FRN: 202570. The company is entered on the Financial Services Register (www.fca.org.uk/register/) under reference no. 202570