



CODE OF PROFESSIONAL PRACTICE

HOUSEHOLDER/RETROFIT

“Customer service is
the key element for both
our association and its members.”

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For your peace of mind

- We run an advice service for householders and keep a register of members, all of whom agree to keep to the standards and conditions as set out in this code.
- Our members aim to make sure all our customers are satisfied. However, if you do have a problem, we can provide independent practical help to sort it out.
- All of our members will make sure their staff are aware of the code and its contents.

Introduction

We, the National Insulation Association, have produced this code of professional practice. When our members apply to join the association, they certify that they will keep to all of the clauses in the code. This means they will work to the best possible standards of customer care and to the best possible technical and professional standards.

Our officers monitor our members to make sure they work to the highest possible standards within the industry.

As an association, and on behalf of the insulation industry, we advise all customers to make sure that they only use companies that are members of the association and who have signed up to the code. You can get a list of these companies from us. Our members print our logo on their literature, showing that they follow the code.

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1. Marketing

All of our members will try their best to market their product to you in a positive way. However, we understand that some customers may be wary of marketing techniques used by other industries. As a result, all of our members agree to at least act to the following standards.

This section refers to all forms of advertising on television, in the press and in other media, sales promotion (including exhibitions, retail displays, visual communications and literature), internet and other forms of advertising.

1a. Misrepresentation

Our members will make sure all their marketing, advertising and promotional material is legal, decent, honest and truthful, as set out in the relevant advertising codes. They will not make any statement or visual presentation in sales literature or other promotional material which may mislead you about the product advertised, the advertiser, or any other product or advertiser.

Members will take all reasonable care to make sure that all information is accurate in relation to the products or services they sell.

No member will make inaccurate, misleading or deliberately malicious statements about any competitors' products or services.

1b. Telephone marketing

Telephone marketing is where you are called at home to see if you would be interested in a particular service. All our members will follow the guidelines on telephone marketing issued by the Office of Fair Trading and published in telephone directories, and other guidance from relevant government organisations. Companies will use all reasonable care to make sure that they do not make unsolicited calls (calls you have not asked for) to any number which has been registered with the Telephone Preference Service.

1c. Direct marketing

Direct marketing is where sales literature, such as leaflets and brochures, is delivered to your home so that you can decide whether you would be interested in a service. Our members will follow the guidelines on direct marketing issued by the Office of Fair Trading and other relevant government organisations. And they will use all reasonable care to make sure that they do not send mail to any household which has registered with the Mail Preference Service.

1d. Face-to-face marketing

Face-to-face marketing is where a company calls at your home to try to sell you goods or services. If you then agree to have work carried out, the company will give you details of the agreement and full costs in writing, ideally on the contract. They will provide a 'cooling-off period' of at least seven days in case you want to change your mind.

However, if you agree to the work being done before that cooling-off period has ended, the company should tell you that you may have lost your right to cancel the contract if the company has already run up costs in connection with the work. If you cancel the contract, do so in writing and keep a copy.

2. The contract or agreement

This section applies to all activities relating to the contract, including order terms, price lists, and so on.

2a. Legal obligations and cancelling credit orders

Members must make sure that sales staff are fully aware of current legislation and that they keep to it.

They should only offer credit to customers if they are licensed by the Office of Fair Trading to do so. Credit must be provided in line with existing consumer credit legislation and other relevant legislation.

2b. Sales documents

The insulation company should make sure they give you clear and helpful information before you sign a contract, and make sure you are aware of the terms and conditions of the contract and of their guarantees before you place an order.

The contract itself should be clear and fair.

2c. Pricing

The company should provide the price in writing and should set out all aspects of the main job and any other work to be completed. This should include the exact measures which are to be provided as part of the contract and details of the products and amount (either in depth or area) which will be installed. If any areas are unsuitable for treatment, the companies should say so, in writing.

The price should show value added tax (VAT) (for domestic sales) within the estimate and contract. The deposit should usually be no more than 25% of the contract price.

The company should refund your deposit if you cancel under your rights.

If the company finds more work is needed at a later date they will tell you immediately and, may alter the contract, with your agreement.

3. Technical training

All members will make sure their sales and operational staff are properly trained in their company's product and assessment procedures, and that they are familiar with this code.

3a. Training

All members must:

- make sure all technicians are trained and approved by the relevant system or product supplier and make sure all products supplied are approved for use by relevant independent regulators;
- make sure that all staff are properly trained to carry out their duties and responsibilities;
- have their own in-house training and make sure that training is updated regularly so that employees can do their jobs.

3b. Assessment for insulation work

All of our members will carry a cavity-wall insulation assessment in line with the current British Board of Agrément or British Standard specifications and the system or product suppliers recommendations, to make sure the building is suitable for insulation. It is possible that, during the assessment, they may notice defects in the existing building.

They should tell you if any work is needed to make your property suitable for insulation.

If you want the company to do this work, and the company is prepared and able to carry it out, it could be done as part of the insulation contract. Or, you can have the work done (within a reasonable period of time), to allow the insulation work to go ahead.

Our members must follow relevant BBA or British Standards specifications, product or system suppliers' recommendations and Building Regulations in the case of cavity-wall or solid wall insulation, and they must, under Building Regulations, send notice of the work to the local authority.

4. Health and safety

Members must follow safe working practices for both employees and customers at all times in line with relevant legislation and Health and Safety Executive guidelines. For example, they must use equipment safely and store materials and equipment properly. They will also try to make sure they are aware of best practice in all areas and, where possible, work to guidelines produced by relevant organisations.

5. Customer care

Our members have a duty to:

- deal fairly and honestly towards their customers (and past customers);
- make sure that all their staff treat customers politely and with respect at all times;
- behave in a way that reflects the association's trustworthiness and the reputation of the insulation industry.

5a. General duties

Companies will make sure that all their employees can show identification if you ask and give you a number to call if you want to check their identity.

Our members will have a written customer-care policy which they should make available to you if you ask. All relevant staff should be trained in this policy.

All staff should be fit for the job, fit enough to carry out their duties, and be totally honest and trustworthy.

Members will complete the work as soon as reasonably possible after they receive the contract for the work.

They will:

- work in a professional manner;
- be polite;
- keep appointments (as far as reasonably possible).

If they need to cancel an appointment, they will give you as much notice as possible and rearrange it at a time convenient to you. All members will make sure that their staff take every reasonable precaution to protect the property on which they are working, and to leave the job clean and tidy.

5b. Vulnerable householders

All our members will make sure that they train their staff in how to recognise and treat vulnerable customers.

Vulnerable householders can include:

- pensioners;
- people with disabilities;
- people with long-term ill health;
- people who are blind or partially sighted.

When our members become aware that they are dealing with vulnerable customers they must take all reasonable steps to allow for any difficulties the customer may have. For example, they should explain the terms of an offer clearly and helpfully and give appropriate advice.

For more information on vulnerable customers, members should get advice from the following organisations:

- The Disability Rights Commission
(www.differentstrokes.co.uk/disabilityrightsuk.com)
- Royal National Institute for the Blind (www.rnib.org.uk)
- Age UK (www.ageuk.org.uk)

5c. Insurance cover

We expect our members to have appropriate insurance cover for all normal risks affecting their client, their employees and the public. Our members must also have public and products liability insurance, with cover of at least £3 million for one incident or series of incidents.

We ask our members for information on their insurance arrangements each year and regularly carry out checks on the information they give us.

5d. Membership

Our members should show on their literature, including contract documents, that they are members of the National Insulation Association and that they follow our code of professional practice.

6. Guarantees

6a. Domestic guarantees

The CIGA guarantee – run by the independent Cavity Insulation Guarantee Agency – is given to each cavity-wall installation that meets CIGA's requirements. The guarantee provides 25 years' cover for materials and workmanship which meet the relevant BBA or BS specification, and the system supplier's recommendations.

6b. Other guarantees

Our members may offer other guarantees for installations which do not meet CIGA's requirements and for alternatives to cavity-wall insulation.

7. If things go wrong

Our members aim to make sure all of their customers are satisfied. They must keep to this code as a condition of membership. However, if you do have a problem, we can provide independent practical help to sort it out.

If you think a company has broken the code, you should complain to them first. They must have a written complaints procedure in place. All our members work to the highest level of customer care and will try their best to sort out your complaint.

In the small number of cases where they cannot do this, you should write to us. We will investigate the issue and try to find a solution that everyone is satisfied with.

Nothing in this code will affect your statutory rights.

8. Keeping to the code

All of our members must accept and follow all parts of this code. They must help us if we offer to sort out a dispute involving any customer. And members must accept any fair investigation by us which has been approved by the council.

If members break the code, our council can reprimand them in writing or suspend them (or both), or we can end their membership.

If a member wants to resign from the association when a complaint has been brought against them, their resignation will not take effect until the complaint has been dealt with.

You can get copies of this code and a Register of Members on our website:

www.NIAConsumer.co.uk



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