

How the Insurance Backed Guarantee (IBG) Works

- The Contractor can apply for the IBG once work commences on-site & the contract has been paid in full.
- The application will be sent to the Insurance Company who will process the information and once approved they will post/email you the policy document direct to you.
- The effective start of the Insurance Backed Guarantee begins on the day the remediation of the site is complete by the Contractor. Upon completion of works an INNSA contractors guarantee certificate will be issued, which should be kept with the insurance policy.
- In the event of a claim the Insurance provider should be notified. The policy and contractor certificate being proof of cover in place.

In order to apply for the IBG, the Contractor will require the following information:

- Beneficiary name
- Full site address
- Correspondence address (if different from the site address)
- Contact telephone number
- Contact email address

Transfer a Policy

Should the ownership of the property change, the IBG is transferable. The fee to transfer the IBG is £225.00 (this could be subject to change). The IBG fee is payable by the site owner through their solicitor/conveyancer direct to Insure Risk Ltd (who are administrators of the IBG scheme), not via the Contractor.

Any changes in ownership must also be passed to the contractor for their records and for the issue of the INNSA contractors guarantee certificate, which is sent upon completion of all works. It is essential that once received, you retain the INNSA member's guarantee certificate, as a copy will be required along with the insurance policy in the event of a claim. Should the ownership change once the INNSA contractors guarantee has been issued this is also transferable. The fee to transfer the Contractors guarantee is £28.00+vat payable to the contractor.

Insurance Information

The ultimate protection for your home improvement investment

The Invasive Non-Native Specialist Association (“INNSA”) is joining forces with the Insurance provider to provide an even greater security for your investment in the eradication of Japanese knotweed from properties.

All INNSA members will issue with a guarantee against regrowth once the program of treatment to remove these most invasive and destructive weeds has been signed off. That guarantee will now be underwritten at no cost to yourself with an IBG provided by the Insurance provider.

Choose a reputable business

All INNSA members must adhere to the Terms and Conditions of the INNSA Professional Code of Practice and the Invasives Code and any that choose to have their workmanship covered by an IBG issued by the Insurance provider have had financial and legal checks carried out on them and had positive references from former customers.

Insurance IBG – what is it?

It is an insurance policy that protects you should your chosen INNSA member cease to trade, as defined in the policy, and is unable to honour the terms of guarantee given to you at the end of the project.

What does it cover?

Materials and labour to ensure the eradication of any re-growth covered under the guarantee issued by the INNSA member for a period of 10 years from the end of the treatment.

Any other significant features?

The IBG, which is paid for by your INNSA member, is transferable to any new owners of the site\property for an administration fee of £225.00 (this could be subject to change). The IBG fee is payable by the site owner through their solicitor/conveyancer direct to Insure Risk Ltd (who are administrators of the IBG scheme), not via the Contractor; although they will require details of the new ownership for their records.

Example of Insurance Backed Guarantee

INNSA Contractor Member's Guarantee

This document (the Guarantee) is issued by:

_____ (the Company)

To:

_____ (the Client)

With respect to Japanese knotweed treatment works (the Treatment) carried out at:

_____ (the Site).

The Treatment is defined in full in the following document(s):

_____.

The Completion Date of the Treatment was: dd/mm/yyyy

The Contractors Guarantee shall be transferable to a new owner of the Site\Property for an administration fee of £28.00+vat at any time during the lifetime of the Guarantee. You can expect the new documentation to be issued by the Company with 28 days of your application and cleared payment of the above charge.

What the Guarantee covers:

In the event that re-growth of Japanese knotweed occurs in an area covered by the treatment within 10 years from the Completion Date, the Contractor will attend the site and carry out chemical treatment on the re-growth as required.

What the Guarantee does not cover:

Japanese knotweed growth or regrowth outside the Site.

Japanese knotweed growth or regrowth which does not relate to any area covered by the Treatment.

Any Japanese knotweed growth or re-growth, or cost that is a result of anything not identified in the initial survey or in the initial provided to the Contractor.

Any Japanese knotweed growth or re-growth arising from material imported, fly-tipped or otherwise introduced in to the Site.

The Guarantee is valid only where full payment has been received by the Contractor as agreed. Non-payment of any amount will render the Guarantee null and void.

The Guarantee shall be deemed null and void in the event that excavation or any other activity causing disturbance of soils or the disturbance or movement of Japanese knotweed material is carried out on site without both the approval of the Contractor and also the implementation of any additional measures deemed necessary by the Contractor. Approvals or additional measures may be chargeable services. The Contractor reserves the right to refuse either to grant approval or to carry out additional works, or both.

Signed on behalf of the Contractor:

_____ Date: _____

Print name and position within the Contractor Company:
