



## 1. Introduction

The purpose of this Supplement is to summarise the standards that CIGA Members are required to operate to. As such the intention is that it will both consolidate the various obligations and regulations covering the conduct of existing Members, and inform potential applicants of their rights and requirements for admission to Membership.

As far as is possible a risk based approach is adopted, with the requirements of Membership being proportional to the potential liability incurred by the Agency in admitting or maintaining a company in Membership.

## 2. System Designer Members

### 2.1 Admission to Membership

In order to become a System Designer Member of the Agency a person, partnership, company, body or association must be admitted to the "Register of Members" according to the following process:

- Hold a Cavity Wall Insulation System approved by BBA or equivalent body.
- Application for Membership as a System Designer formally submitted to CIGA agreeing to allow appropriate investigation and assessments.
- CIGA investigation of application, covering:
  - Technical assessment of the proposed System and competence and resources of the applicant.
  - Financial stability adequate to meet potential liabilities and business plan.
  - Review of insurance cover, such as Public Liability.
  - Fitness to be a member company including review of Persons of Significant Control and associations with prior member companies.
- Review of application and any accompanying confidential information by CIGA Certification Personnel leading to acceptance, conditional acceptance or rejection.
- Appeals against membership decisions can be made to the Certification Committee according to the relevant procedures.
- Applicant may be required to pay an initial and annual registration fee.

### 2.2 Financial Resource Requirements

In order to assess whether the financial resources available to applicants are adequate their balance sheet, references and independent credit ratings from a recognised agency may be used.

The financial resources expected to be available to a System Designer Member is based on the size of the proposed installer network according to the following guidelines:

<i>Number of Installers</i>	<i>Required Financial Resources</i>
1 – 9 Installers	£10,000
10 – 20 Installers	£20,000
20+ Installers	£30,000

Where checks indicate that the applicant is not able to satisfy the financial requirements then additional comfort in the form of a bond or guarantees will be required.

### 2.3 Rights of System Designer Members

Subject to the Articles, Memoranda and Rules of CIGA (as may be amended from time to time) a System Designer Member is entitled to:

- Cast one vote in respect of any resolution or special resolution proposed at an Annual or Extraordinary General Meeting of the company.
- Propose a Member to stand for election as a Council Member.
- Stand for election as a Council member subject to being proposed.

### 2.4 Obligations of System Designer Members

Once accepted for Membership then the System Designer is bound to abide by the Memorandum and Articles of Association and Rules of CIGA (as may be amended from time to time) and to comply with the terms of the CIGA Guarantee Scheme.

System Designer Members of the Agency are subject to review covering technical and financial requirements. Where it is apparent that the obligations of Membership are not being met or Best Practice guidelines are not being followed, then an improvement plan may be agreed with the member.

Specifically, a System Designer member shall at all times:

- Hold a valid and appropriate Technical Approval, for example - BBA Certificate for the system(s) of retrofit CWI.
- Comply with the requirements of the Technical Approval and any associated documentation that define requirements, such as a procedure for the assessment and surveillance of installers.
- Cooperate with and submit to a technical audit or assessment that the CIGA Council may deem necessary and prescribe.
- Maintain sufficient resources and manpower to undertake the duties both for the Technical Approval and CIGA Membership.
- Maintain public liability insurance of £10m and Professional Indemnity insurance of £5m.

*In respect of the System;*

- Maintain the Technical Approval.
- Maintain system manuals to reflect current Best Practice for the system and CWI in general.
- Participate in and support the development of CIGA's Best Practice Guides.
- Distribute and implement CIGA's Best Practice Guides.

*In respect of Installers;*

- Assess an Installer for competence, capability, financial resources and fitness for membership before the Installer applies to CIGA for Registration.
- Countersign the application to CIGA for Registration and pass it to CIGA.
- Ensure that the installer complies with all conditions of membership and applies for a CIGA Guarantee in respect of all eligible installations.
- Oversee and inspect all Installers supplied whilst they remain a CIGA Registered Installer. The minimum number of inspections shall be four per year.
- The System Designer may withdraw the agreement to the CIGA Registration at any time by notice in writing to CIGA. In such circumstances the Registration becomes invalid with immediate effect.
- Where the System Designer has more than one system, the System Designer shall verify that the Installer has been trained and is equipped to operate according to each of those systems for which the Installer intends to operate.

*In respect of Technicians*

- Train, assess and test the Installer's Technicians.
- Issue a Technician's card to each Technician who demonstrates competence in the system and the installation of CWI.
- Inspect and assess each operational Technician on site a minimum of four times in each year evenly spread through the inspection year.

- Withdraw a Technicians' card where it is shown that a Technician no longer has the capability, intention or competence to undertake the installation of CWI system in the correct manner.
- Advise CIGA of the names and details of Technicians qualified to use the System, if requested to do so by CIGA.

*In respect of complaints referred to them by CIGA:*

- Where the installer member continues to trade - encourage and require the installer member to resolve the complaint promptly or, where the Installer Member has ceased to trade;
- Investigate the complaint, including a site visit as necessary and provide a written report to CIGA within one month of notification.
- Identify the cause of the complaint.
- Propose any rectification works.
- Report the findings to CIGA.

Normally CIGA will assume responsibility for the cost of remedial work covered under the Guarantee. However, if a System Designer Member fails to fulfil their obligations under the scheme then CIGA reserves the right to hold them responsible for the costs of inspection and administration. In these circumstances, CIGA will not be bound to identify the least costly resolution and will recharge the System Designer accordingly.

## **2.5 Termination of Membership**

The Council may at its sole discretion terminate the Membership of a System Designer at any time where the Member has:

- Failed to carry out remedial work or to reimburse a third party appointed by the Agency to carry out the work.
- Has acted to the detriment of another Member.
- Enters into a voluntary agreement with their creditors.
- Commits a material breach of the Articles or Rules of the Agency that if capable of remedy is not remedied within 28 days.
- Fails to pay debts as they fall due.
- Ceases or threatens to cease business in Cavity Wall Insulation.

Termination of membership shall not absolve the System Designer from liabilities and responsibilities accrued during his membership.

### 3. Installer Members

#### 3.1 Admission to Membership

In order to become an Installer Member of the Agency a person, partnership, company, body or association must be admitted to the "Register of Members" according to the following process:

- Hold a relevant CWI Technical Approval from a body recognised by CIGA.
- Submit an Application for Membership as an Installer countersigned by relevant System Designer Member formally submitted to CIGA agreeing to allow appropriate investigation and assessments.
- Co-operate with CIGA investigation of application, covering:
  - Technical assessment of the proposed System and competence and resources of the applicant
  - Financial stability adequate to meet potential liabilities including review of accounts.
  - Review of insurance cover, such as Public Liability.
  - Fitness to be a member company including review of Persons of Significant Control and associations with prior member companies.
- Review of application and any accompanying confidential information by CIGA Certification Personnel leading to recommendation for acceptance, conditional acceptance or rejection.
- Appeals against membership decisions can be made to the Certification Committee according to the relevant procedures.
- Applicant may be required to pay an initial and annual registration fee.

#### 3.2 Financial Resource Requirements

In order to assess whether the financial resources available to applicants are adequate their balance sheet, references and independent credit ratings from a recognised agency may be used.

Where checks indicate that the applicant is not able to satisfy the financial requirements then additional comfort in the form of a bond or guarantees will be required equal to 1.5% of the anticipated annual value of installations.

#### 3.3 Rights of Installer Members

Subject to the Articles, Memoranda and Rules of CIGA (as may be amended from time to time) an Installer Member is entitled to:

- Cast one vote in respect of any resolution or special resolution proposed at an Annual or Extraordinary General Meeting of the company.
- Propose a Member to stand for election as a Council Member.
- Stand for election as a Council member subject to being proposed.

#### 3.4 Obligations of Installer Members

Once accepted for Membership then the Installer is bound to abide by the Memorandum and Articles of Association and Rules of CIGA (as may be amended from time to time) and to comply with the Rules of the CIGA Guarantee Scheme.

Installer Members of the Agency are subject to review covering technical and financial requirements. Where it is apparent that the obligations of Membership are not being met or Best Practice guidelines are not being followed, then an improvement plan may be agreed with the member.

Specifically, an Installer member shall at all times:

- Hold a valid and appropriate Technical Approval, -for example - BBA Approval for system(s) of retrofit CWI.
- Comply with the requirements of the Technical Approval and any associated documentation that define requirements, such as a procedure for the assessment and surveillance of Technicians and the Independent Surveillance of Assessments.
- Comply with the requirements of CIGA's Best Practice guides including that covering complaint handling.
- Cooperate with and submit to a technical audit or assessment that the CIGA Council may deem necessary and prescribe.
- Maintain sufficient resources and manpower to undertake the duties both for the Technical Approval and CIGA Membership.
- Maintain public liability insurance of £10m.
- Provide information to CIGA upon request to demonstrate compliance with this guide, rules and articles.
- Adhere to a Code of Professional Practice from a recognised Trade Body or be bound by the CIGA Code of Professional Practice.

#### *In respect of Technicians*

- Train trainee Technicians.
- Advise the system designer of trainee Technicians and submit them to System Designer training and assessment.
- Submit trainee Technicians for training courses as appropriate – for example - working at height and fuel burning appliances, including retraining.

- Provide all necessary tools and equipment including personal safety equipment in order to undertake the work safely, competently and in accordance with relevant regulatory requirements.
- Oversee and inspect all Technicians regularly and sufficiently to provide assurance of their continued competence.
- Withdraw a Technician from CWI work where it is shown that a Technician no longer has the capability, intention or competence to undertake the installation of CWI system in the correct or safe manner.
- Advise CIGA of the names and details of Technicians if requested to do so by CIGA.

*In respect of CIGA Guarantees*

- Submit and pay for applications promptly and within 1 month of installation.
- Provide applications for Guarantee in an agreed format, including all the required information.
- Apply for a Guarantee for all installations where the installation satisfies the Schemes requirements.
- Respond promptly and within 1 week to customer queries regarding Guarantees issued as may be notified by CIGA.
- Advise CIGA of any installations that do not comply with requirements such as unfilled areas.
- Affirm that installations are in accordance with CIGA requirements.

*In respect of complaints referred to them by customers:*

- Acknowledge customer complaints and resolve the complaint within the timelines laid down from time to time in the Rules for Complaint Handling.
- Provide a weekly summary of all complaints received to CIGA including the address of the property.
- Promptly undertake any work identified during the investigation.
- Where it proves impossible to satisfy the customer's concerns involve the system designer as appropriate.
- Where the problem remains unresolved after 20 Working days to refer the matter to CIGA for investigation.
- To promptly carry out any remedial works identified by CIGA as being the result of a defect in workmanship free of charge under the Guarantee.

*In respect of complaints referred to them by CIGA:*

- Contact the customer and resolve the complaint within timelines laid down from time to time in the Rules for Complaint Handling.
- Identify the cause of the complaint.
- Recommend and implement any rectification works.
- Report the findings and conclusion to CIGA.

*In respect of Alternative Resolution of Complaints:*

- To comply with the relevant legislation covering Alternative Dispute Resolution, including the duty to publicise details of the ADR provider appointed by CIGA from time to time to provide the Independent Arbitration Service for disputes under the Guarantee.
- In the event of a dispute under the Guarantee that cannot be resolved by negotiation or remains unresolved after 41 working days to advise the customer that the matter can be referred to the Independent Arbitration Service established by CIGA to cover resolution of disputes under the Guarantee.
- To be bound by and comply with the provisions contained within the Rules of the Independent Arbitration Service including the payment of the Case Fee to the provider within the payment terms specified in the Rules.
- To comply in full with any Award and/or other Remedy made under the Independent Arbitration Service.

If an Installer Member fails to fulfil their obligations under the Guarantee Scheme as outlined above, then CIGA reserves the right to hold them responsible for all costs of resolving complaints including CIGA's costs of inspection, administration and resolution. In these circumstances, CIGA will not be bound to identify the least costly resolution and will recharge the Installer Member accordingly.

**3.5 Termination of Membership**

The Council may at its sole discretion terminate the Membership of an Installer at any time where the Member has:

- Failed to carry out remedial work or to reimburse a third party appointed by the Agency to carry out the work.
- Has acted to the detriment of another Member.
- Enters into a voluntary agreement with their creditors.
- Commits a material breach of the Articles or Rules of the Agency that if capable of remedy is not remedied within 28 days.
- Fails to pay debts as they fall due.
- Ceases or threatens to cease business in Cavity Wall Insulation.

Termination of membership shall not absolve the installer member from liabilities and responsibilities accrued during their membership.