



The Complete Package

Treatment, Monitoring and Insurance Backed Guarantee cover for your Japanese Knotweed Management Plan & Guarantee.

Are you worried about finding the right contractor for your needs?

There are many ways to choose a contractor but it is more reliable to look to those who are members of recognised trade bodies such as the Property Care Association (PCA), and in respect of Japanese Knotweed, contractors that are also a member to their Invasive Weed Group. This section of PCA membership has been formed by a group of leading industry experts who have formulated strict criteria for PCA membership. The implementation and monitoring of these standards will provide assurance that members listed as experts in the control and management of invasive species, are capable of offering the highest levels of technical knowledge and practical skill.

Most contractors enter into 5 year management plans and offer guarantees, often between 2 and 10 years. However, not all of these will have the backing of an insurance policy.

Imagine that your chosen contractor ceases to trade and is unable to complete the treatment and/or monitoring visits that you have paid for as part of a management plan... Imagine if Japanese Knotweed re-grows during the guarantee period and the contractor is not around to re-treat it...

Who will complete the treatment and/or monitoring visits? Who will re-treat the problem under your written guarantee? More importantly who is going to pay for it? All too often the answer may be you - unless you have been given, or have taken out insurance to protect yourself.

The Solution - GPI's Treatment, Monitoring and Insurance Backed Guarantee product

Members of the PCA are able to offer the Treatment, Monitoring and Insurance Backed Guarantee product provided by Guarantee Protection Insurance Ltd (GPI) for contracts involving the treatment of Japanese Knotweed by herbicide where the full contract value is paid to the contractor at the outset. By obtaining Treatment, Monitoring and Insurance Backed Guarantee cover through your chosen contractor you will be protected in the future if the original contractor has ceased to trade and is either unable to complete the management plan for the treatment and monitoring of Japanese Knotweed that you agreed with them or if they are unable to honour their written guarantee should you find re-growth of Japanese Knotweed after successful completion of a management plan.

What does Treatment, Monitoring and Insurance Backed Guarantee cover do?

If you discover that the original contractor has ceased to trade and where you have the benefit of our Treatment, Monitoring and Insurance Backed Guarantee product, you would make a claim to us. We would require a completed claim form from you as well as copies of some important associated documentation in relation to your original management plan. Once this is received a re-inspection of the property would be organised by us and this would be carried out by an alternative contractor. There is a claims survey fee payable (of approximately £250) in respect of each and every claim. The fee would be returned to you, less any policy excess, should the claim be proven to be valid.

In the event of a claim within the treatment and/or monitoring period, GPI will meet the reasonable costs for an alternative contractor to complete the original management plan by fulfilling the treatment and/or monitoring visits that remain outstanding.

In the event of a claim within the guarantee period, where the re-inspection report confirms the re-growth of Japanese Knotweed in the area(s) originally treated, and that would have been covered by the original contractors' written guarantee, GPI will meet the reasonable costs of the re-treatment works that are required.

How do I get Treatment, Monitoring and Insurance Backed Guarantee cover?

When quoting for treatment works, your PCA member will provide you with a quotation for a GPI Treatment, Monitoring and Insurance Backed Guarantee product. GPI can provide insurance cover for a period of up to ten years and only a one-off premium payment is required. The quotation will confirm the premium applicable and there may be an administration fee charged by the contractor (not more than £35).

If you wish to proceed with the purchase of our Treatment, Monitoring and Insurance Backed Guarantee product, you would simply confirm this to your chosen PCA member contractor and pay the appropriate premium, administration fee and Insurance Premium Tax. Your chosen contractor will then submit the details to GPI, who upon acceptance of the application will then forward your policy documentation to you for your retention.

Please note that once the treatment works are fully complete, including the appropriate monitoring period (a minimum of 2 complete growing seasons) without treatment which demonstrates no re-growth of Japanese Knotweed, the PCA member contractor will issue you with a completion certificate and a written guarantee. The second period of cover of our Treatment, Monitoring and Insurance Backed Guarantee product (Insurance Backed Guarantee) will only come into effect once you have submitted a copy of that Completion Certificate to us. It is therefore important that you submit this to us as soon as is practical. Full details of this policy requirement are detailed within the policy documentation.

Comparison -

GPI Treatment, Monitoring and Insurance Backed Guarantee VS Contractors stand-alone management plan and guarantee

> Who are GPI?

GPI is a UK based general insurer, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. With many years' experience, GPI specialises in the provision of IBG's.

Benefits

Insurance Protection covering the treatment, monitoring and guarantee of Japanese Knotweed and associated invasive species.

Period of Cover from the commencement of a contract.

Insurance Policy for each Property.

Protects against contractor ceasing to trade prior to the completion of a management plan.

Protects against contractor ceasing to trade during the written guarantee period.

Underwritten by a UK based, authorised and regulated insurance company.

GPI Treatment, Monitoring and Insurance Backed Guarantee cover



Up to 10 years



Contractor Management Plan & Guarantee (only)



Only for as long as the contractor is trading



CONTACT US: If you have any queries about the cover provided by our Treatment, Monitoring and Insurance Backed Guarantee product (your contractor is not able to discuss the cover with you as they are not a regulated firm, however GPI are happy to answer any enquiries that you may have), please address them direct to GPI by:

telephoning during office hours:
01292 268020

sending us an e-mail at:
info@gp-insurance.co.uk

or visiting our website:
www.gp-insurance.co.uk