



## Your Money Is Protected

Deposit protection & insurance-backed guarantee (IWA) · website  
section copy · addendum area B  
Date: 17 August 2026

Ready-to-use wording for a **“Your money is protected”** section (the insurance/guarantee gap from the compliance addendum). It explains our **deposit protection** and **insurance-backed guarantee**, both provided through the **Independent Warranty Association (IWA)**. Please give it a clear trust section or short page, with the IWA logo (we’ll supply) linked to verification.

### Copy to use on the page

READY TO PASTE

## Your money is protected – before, during and after

We’re an MCS-registered, RECC-member installer, and your investment is protected at every stage through the **Independent Warranty Association (IWA)**. Cover is underwritten by FCA-authorized insurers and backed by the Financial Services Compensation Scheme.

### Your deposit is protected

We take a deposit of no more than 25% of the contract value, and it’s covered by an **IWA Deposit Protection certificate**. If we were unable to complete your installation, your deposit is safeguarded.

### Your workmanship guarantee is insured

On completion you receive our workmanship guarantee, backed by an **IWA Insurance-Backed Guarantee (IBG)**. This means your guarantee still stands even in the unlikely event that we cease trading – and it transfers to the new owner if you sell your home.

### Manufacturer warranties, passed on in full

Your panels, inverter and battery carry the manufacturers’ own product warranties, which we register and pass on to you in full.

### What each cover means

- **Deposit Protection (before work starts):** issued as a certificate when you pay your deposit; protects that money (up to 25% of the contract value) if we cease trading before completing the work.
- **Insurance-Backed Guarantee (after completion):** issued once the work is finished and paid for; keeps your workmanship guarantee valid even if we cease trading during the guarantee period.

- **Regulated & protected:** both are underwritten by FCA-authorised insurers and backed by the Financial Services Compensation Scheme (FSCS).
- **Certificates in your Handover Pack:** your deposit-protection and IBG certificates, with full policy terms and how to make a claim, are provided with your documentation.

## Notes for the designer

LAYOUT

- Place as a “Your money is protected” trust section (home + relevant pages) or a short standalone page; can also expand the existing FAQ line.
- Show the **IWA logo** (we’ll supply) and link it to IWA verification (iwa.biz).
- Pair with the footer links to our T&Cs and Warranty, which set out the same protection formally.

## Status & final details

INTERNAL

**IWA cover and RECC membership are confirmed live (August 2026)** — so deposit protection and the insurance-backed guarantee are in place and the wording above stands. Two build details to finalise: (1) state the actual **IBG term** we offer (our workmanship guarantee is 2 years; IWA can back up to 10 — give the real figure); (2) supply the **IWA logo + certificate** (membership SZH.09.23) for the page and the handover pack. IWA: iwa.biz · 01604 654150.

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