

Certification Schemes Are Critical For Protecting Standards

Certification schemes such as FENSA are vital in maintaining quality and safety standards in building work. They represent a proactive approach to regulatory compliance, ensuring that installations adhere to standards from the start. Indemnity policies, by contrast, represent a reactive approach, offering only a financial fallback without guaranteeing compliance or quality, writes Sam Davies.

FENSA (Fenestration Self-Assessment) is the leading certification provider, established to ensure window installations meet regulatory standards, maintaining both property safety and energy efficiency, writes technical manager Sam Davies.

When homeowners in the UK replace windows or doors, ensuring compliance with building regulations is essential. However, some homeowners and buyers may encounter indemnity insurance policies offered as an alternative to FENSA certificates. It is crucial to understand why indemnity policies are not an acceptable substitute for a FENSA certificate.

What is a FENSA Certificate?

FENSA, authorised by the UK government, certifies that door and window installations meet current building regulations. When a FENSA-registered installer completes the work, the homeowner receives a FENSA certificate, which confirms that:

- The installation is notified to the local authority, this is a legal requirement for notifiable

works such as replacement windows and doors.

- The installation complies with building regulations.
 - The work meets safety and thermal efficiency standards.
- No separate building inspection is required, as FENSA has vetted the installer, licencing the firm to self-certify compliance.

The certificate is valuable not only as proof of compliance but also as a form of professional assurance. Prospective buyers, solicitors and conveyancers look for FENSA certificates as a sign that installed windows and doors are both compliant and efficient.

Understanding indemnity policies

Indemnity insurance policies are sometimes offered when a FENSA certificate is missing. These policies cover any potential costs if the local authority raises concerns over non-compliance. However, indemnity insurance does not confirm that work meets building regulations, nor does it assure the quality or safety of the installation.

An indemnity policy's primary function is to mitigate financial

risk rather than verify compliance or quality. As a result, indemnity policies do not serve the same purpose as a FENSA certificate in terms of guaranteeing compliance with building regulations and quality standards.

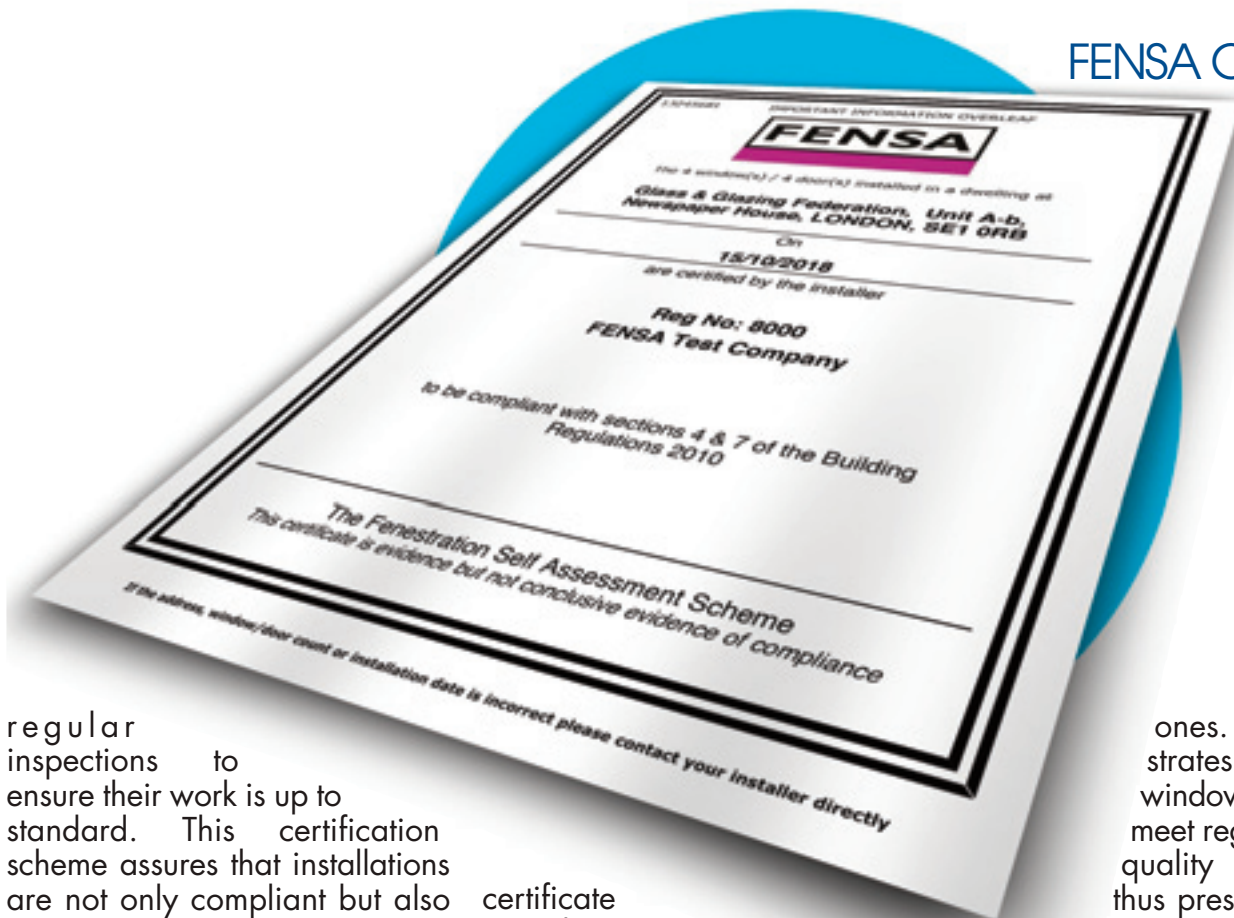
Why indemnity policies are not an acceptable alternative:

1. Lack of regulatory compliance verification.

A FENSA certificate confirms that the installation complies with building regulations, as a FENSA-registered installer has verified it. An indemnity policy, however, does not confirm compliance as it merely provides financial cover if the local authority enforces regulations. Homeowners or buyers relying solely on indemnity policies may be left with installations that do not meet necessary standards, potentially posing risks.

2. No assurance.

FENSA certification involves an assurance that installers meet specific criteria. FENSA-registered companies undergo



regular inspections to ensure their work is up to standard. This certification scheme assures that installations are not only compliant but also safe, durable and energy efficient. In contrast, indemnity policies provide no such assurances as they simply cover potential costs, leaving homeowners vulnerable to substandard installations.

3. Implications for property value and marketability.

When selling a property, buyers, solicitors and conveyancers look for FENSA certificates as proof of compliant window and door installations. If this documentation is absent, an indemnity policy may be suggested as an alternative. However, because it fails to verify quality or compliance, an indemnity policy can reduce the property's appeal, potentially lowering its market value. Prospective buyers often view properties with missing FENSA certification as riskier investments.

4. Energy efficiency standards and environmental impact.

With growing awareness of energy efficiency, homeowners are increasingly focused on ensuring their properties adhere to energy standards. A FENSA

certificate provides assurance that windows and doors meet thermal efficiency regulations, directly impacting energy consumption and environmental footprint. An indemnity policy cannot provide this assurance, potentially resulting in less energy-efficient installations that increase utility costs and environmental impact.

5. Risk of future regulatory issues.

Relying on an indemnity policy instead of a FENSA certificate can create issues if the local authority decides to enforce building regulations, particularly if there's no evidence that the installation is compliant. Homeowners might face costly modifications or even removal and replacement of installations to meet regulations. A FENSA certificate confirms that the work was compliant from the outset.

6. No reassurance for future homeowners.

FENSA certification provides assurance not only for the current homeowner but also for future

ones. It demonstrates that the windows and doors meet regulatory and quality standards, thus preserving property value and safety.

An indemnity policy offers no such guarantee, only addressing potential financial risks, which may deter future buyers who value compliance and energy efficiency.

7. Unsolicited installation work.

As mentioned above, it is a legal requirement to ensure notifiable work such as replacement windows and doors, additional insulation, gas and electrical works are notified to the local authority. If the work is not registered through a competent person scheme such as FENSA, the homeowner can incur large costs by having to apply regularisation with the local authority direct. Costing several hundreds of pounds in most cases. It is the homeowner's responsibility to ensure work carried out to their property is properly registered. Using a FENSA registered installer for replacing windows and doors solves this as the installer will handle the registration. [i](https://www.fensa.org.uk)

enquiries@fensa.org.uk