

# INSULATION INSTALLER TERMS AND CONDITIONS

## BACKGROUND:

These Terms and Conditions apply to the provision of insulation installation services by the Insulation Installer to customers who require insulation installation services. Please read them carefully and ensure that you agree to them. If you have any questions, please contact us.

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## 1. Definitions and Interpretation

1.1 In these Terms and Conditions, the following expressions shall have the following meanings:

“Agreed Times”

“Agreement”

“Business”

“Consumer”

“Deposit”

“Final Fee”

“Insulation Installation Services”

“Insulation Installer”

“Job”

which apply to the provision of insulation installation services by the Insulation Installer to customers who require insulation installation services. Please read them carefully and ensure that you agree to them. If you have any questions, please contact us.

These Terms and Conditions apply to the provision of insulation installation services by the Insulation Installer to customers who require insulation installation services. Please read them carefully and ensure that you agree to them. If you have any questions, please contact us.

In these Terms and Conditions, the following expressions shall have the following meanings:

You and We agree for the Insulation Installer to have access to the Property to install the Insulation Installation Services specified in the Agreement;

to which You and We will enter if the Insulation Installer is in possession of the Property. The Agreement will be subject to, these Terms and Conditions. A hard form of Agreement is attached to the Agreement;

trade, craft, or profession carried on by a person or organisation;

as defined by the Consumer Rights Act 2015 in relation to these Terms and Conditions. A customer of the Trader who has purchased the Insulation Installation Services for their personal use, wholly or mainly outside the scope of their business;

may be required to pay in advance of the start of the Job; 5;

sums You must pay, which will be payable in accordance with Clause 5;

insulation installation services We will provide to You in accordance with the Agreement;

employee who will be responsible for the provision of the Insulation Installation Services;

performance of the Insulation Installation Services;

**“Model Cancellation Form”**

**“Order”**

**“Products”**

**“Property”**

**“Quotation”**

**“Quoted Fee”**

**“Start Date”**

**“Visit”**

**“We/Us/Our”**

**“You/Your”**

- 1.2 Each reference in expression, include message,] fax, or o
- 1.3 Each reference to statute or provision
- 1.4 Each reference to “ and Conditions.
- 1.5 Each reference to a Conditions.
- 1.6 The headings used and do not affect th
- 1.7 Words signifying the
- 1.8 References to any g
- 1.9 References to pe corporations.

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ellation form attached as

est for Us to provide the services as set out in Clause 4;

quired for the provision of the services which We will supply (if Agreement;

detailed in the Order and the e Job is to take place;

e give to You in accordance with services We will provide to You large;

n the Quotation which may e actual work undertaken as set

d We agree on for Us to start Installation Services as specified

cheduled or otherwise, on which visits the Property to provide the services;

includes all employees, agents, the Trader; and

o is a customer of the Trader.

tions to “writing”, and any similar ions whether sent by e-mail, [text

f a statute is a reference to that ed at the relevant time.

ons” is a reference to these Terms

to a schedule to these Terms and

nditions are for convenience only Terms and Conditions.

lude the plural and vice versa.

her gender.

text otherwise requires, include

## 2. Information about Us

- 2.1 We are a <<insert description of company type>> trader, partnership, LLP, private limited company etc.
- 2.2 [We trade under the name <<insert company name if different from company name>>].]
- 2.3 [We are registered with <<insert relevant authority>> under number <<Company Registration Number>>].]
- 2.4 [Our registered office is <<insert address>>].]
- 2.5 [Our main trading address is <<insert address>> or if no registered office <<insert address>>].]
- 2.6 [Our VAT number is <<insert VAT number>>].]
- 2.7 [We are registered with <<insert relevant authority>> authorised self-certification scheme. We will ensure that <<insert relevant authority>> we use are also registered in this way.].]
- 2.8 [We are regulated by <<insert relevant authority>>].]
- 2.9 [We are a member of <<insert relevant association(s) etc.>>].]
- 2.10 [<<Insert further information>>].]

## 3. Communication and Complaints

- 3.1 If You wish to contact Us for complaints, You may contact Us by telephone at <<insert telephone number>> or by email at <<insert email address>>.
- 3.2 In certain circumstances, You may contact Us in writing (as stated in various Clauses throughout these Terms and Conditions). When contacting Us in writing You may use the following details:
  - 3.2.1 contact Us by email at <<insert email address>>; or
  - 3.2.2 contact Us by post to <<insert name>>, <<insert address>>.

## 4. Orders

- 4.1 We accept orders for Insulation Installation Services via <<insert methods e.g. telephone, internet>>.
- 4.2 When placing an Order for Insulation Installation Services required. You must provide the location of the Property, the number and type of rooms to be insulated, the type(s) of insulation required and the type(s) of work required with an order form containing the following details. Such details will be set out in the Order Form.
- 4.3 Once the Order is received, We will prepare a Quotation and send it to You either by email or by post. The Quotation will set out the details of the Order and the relevant Clauses 5 and 6).
- 4.4 If We cannot accept the Order, We will inform you of this in writing.
- 4.5 You may make changes to the Order before accepting it.
- 4.6 You may accept a Quotation by signing and dating a copy of it and returning it to Us within <<insert number of days>> after the date We issue the Quotation.

- the Quotation.
- 4.7 When (but not before) the Quotation, signed and dated, and You have paid the Quoted Fee, a binding contract between You and Us will be created for the Insulation Installation Services and for the Insulation Installation Products. You must sign the signed Agreement and complete any blanks in the Agreement with the Quotation.
- 4.8 If you wish to change the Quotation, please contact Us and We will tell you if the change can be accommodated, along with any charges that may be payable as a result. If we cannot accommodate the change, the fees or other matters are not acceptable to you, you must accept the Quotation in accordance with Clause 13 and/or 14.

## 5. Deposit

- 5.1 At the time of acceptance of the Quotation, you must pay Us more than <<insert period e.g. 7 calendar days>> the Quoted Fee for the Products required in the Quotation. The Deposit will be <<insert percentage of the Quoted Fee>>. We will not confirm an Order until we receive the full Deposit.
- 5.2 If you cancel the Insulation Installation Services, We may retain some or all of the Deposit as set out in Clause 15.

## 6. Fees and Payment

- 6.1 The Quoted Fee will cover the Insulation Installation Services and for the Insulation Installation Products required.
- 6.2 We will, where reasonable, supply the Products (and quantities of Products) set out in the Quotation; however, if additional Products are required, we will keep any increases in the Quoted Fee, and will not pay for the increase.
- 6.3 If the price of Products increases during the period between Your acceptance of the Quotation and the Date, We will inform You of the increase and of any additional charges. If You do not wish to accept the increase, You must accept a full refund of all sums paid, including, where applicable, the Deposit.
- 6.4 The Quoted Fee is exclusive of VAT. If the rate of VAT changes, We will adjust the Quoted Fee so that You must pay the Quoted Fee plus VAT.
- 6.5 We will invoice You for the Quoted Fee when the Insulation Installation Services are completed.
- 6.6 You must pay any sums due to Us within the period e.g. 30 calendar days>> of the Date of the invoice.
- 6.7 We accept the following methods of payment:
- 6.7.1 <<insert method of payment>>;
- 6.7.2 <<insert method of payment>>;
- 6.7.3 <<insert method of payment>>;
- 6.7.4 <<insert other method of payment>>.
- 6.8 If You do not pay a sum due to Us, We may charge You interest on the sum due to Us at the rate of <<insert interest rate>> per annum.

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tion Services are performed with  
able standard which is consistent

relevant codes of practice that may  
be.

results from Our provision of the

Working day, the Insulation Installer shall leave the Property in a clean and tidy state and in the full enjoyment of the Property while the Insulation Installer is in possession of the Property, as far as possible, store all tools and equipment on the Property or carry them out or remove them from the Property.

e of Us providing the Insulation  
 defect with one or more of those  
 e been incorrectly described, You  
 above in Clause 3.

entitled, at Your option, to a full  
duced price, or to a repair or

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8.3 After the first 30 calendar days, you may choose the repair or replacement option, if it is not practicable or if you have already chosen the replacement option. You are entitled to a refund of the purchase price if the product has been caused deliberately to fail. Follow the instructions in the Product Manual.

the first six months, We will, at Our  
 ducts or, if a repair or replacement  
 or replacement is unsuccessful,  
 y, You may keep the Product(s) at  
 We can prove that the defect has  
 ou, or as a result of Your failure to  
 Installer or as included with the

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8.4 After the first six months, you may return the Product in question for a full refund if you are not the ownership of it. You will receive a full refund for up to six months after the date of purchase, as long it can reasonably be expected that the Product will be returned within that time frame.

develops a fault, You must prove that  
 time We supplied it and You took  
 pair or replacement, or to a partial  
 the nature of the Product and how

## 9. Problems with Our Service

9.1 If there is a problem, they have not been asked to repeat or clarify if possible.

Insulation Installation Services, i.e. the care and skill, You are entitled to get a price reduction if this is not

9.2 We always use re-insulation with the Insulation Installation as soon as is reasonable to avoid problems with the Insulation. It is possible and practical to use re-insulation in the following situations:

ensure that Our provision of the  
e. If, however, there is a problem  
e request that You inform Us as  
se reasonable efforts to remedy  
services as quickly as is reasonably

9.3 We will not charge Y problems have been determined that a information or action remedial work.

ems under this Clause 9 where the  
where nobody is at fault]. If We  
used by incorrect or incomplete  
y You, We may charge You for

9.4 As a consumer, You agree not to use the goods or services for any purpose other than the purpose for which they were intended, and not to exercise them, in whole or in part, for any purpose other than the purpose for which they were intended, without the prior written consent of the Advice Bureau or T.

its with respect to the purchase of  
ur legal rights and guidance on  
You contact your local Citizens

9.5 If We do not perform our duties and care, You have a claim against us, possible or done with respect to the law. You have the right to a r

tion Services with reasonable skill  
beat performance or, if that is not  
without inconvenience to You. You

9.6 If the Insulation Installation is not performed in accordance with the requirements set forth in the Insulation Installation Manual, that We have provided, or if the Insulation Installation results in a decrease in the performance or efficiency of the HVAC System, or if the Insulation Installation causes any inconvenience to You, We shall be responsible for the cost of the inconvenience to You. If the Insulation Installation does not relate to the HVAC System, We shall not be responsible for the cost of the inconvenience to You. You shall have the right to a refund of the cost of the inconvenience to You.

performed in line with information  
o have the right to request repeat  
e within a reasonable time without  
ncerns information about Us that  
sulation Installation Services), You

9.7 If for any reason W in accordance with We will bear any ar price reduction appl Job and, where You or partial refund. A

the Insulation Installation Services not charge You for the same and at performance. In cases where a n up to the full fees payable for the yment(s) to Us, may result in a full ssued without undue delay (and in

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any event within 14  
You are entitled to  
originally used by Y

on the date on which We agree that  
e via the same payment method  
an alternative method.

## 10. Your Obligations

- 10.1 If any consents, li  
parties such as lan  
before We begin to
- 10.2 We may ask you to  
the Property before  
otherwise, this is Yo
- 10.3 You will ensure tha  
Agreed Times to pr
- 10.4 You may either give  
present at the Agr  
promise that all k  
Installer.
- 10.5 If You do not provid  
for Us to provide th  
any other provision  
We may invoice you
- 10.6 You must ensure th  
and a supply of hot

sions are needed from any third  
or similar, You must obtain them  
Installation Services.

in furniture, fixtures and fittings in  
s You and We specifically agree

r can access the Property at the  
Installation Services.

a set of keys to the Property or be  
Insulation Installer access. We  
and securely by the Insulation

the Property or make it impossible  
Services by failing to comply with  
do not have a good reason for this,  
es incurred as a result.

er has access to electrical outlets

## 11. Complaints and Feedback

- 11.1 We always welcom  
all reasonable ende  
Ours is a positive c  
any cause for comp
- 11.2 All complaints are h  
and procedure, ava
- 11.3 If You wish to com  
contact Us in one of
  - 11.3.1 [In writing,  
department>
  - 11.3.2 [By email,  
department>
  - 11.3.3 [Using Our c  
form;]
  - 11.3.4 [By telephon  
<<insert num

tomers and, while We always use  
Your experience as a customer of  
ant to hear from You if You have

with Our complaints handling policy  
on(s)>>.

of Your dealings with Us, please

t name and/or position and/or

t name and/or position and/or  
s>>];

g the instructions included with the

e number>> [and choosing option

## 12. Changing the Start Date

- 12.1 If You ask Us to cha

- 12.1.1 We will, when requested by You, agree a revised Start Date with You;
- 12.1.2 If it is not possible to agree a revised Start Date either You or We may terminate the contract (see clause 15).
- 12.2 If We ask You to change the Start Date, You may either:
- 12.2.1 agree a revised Start Date with Us;
- 12.2.2 terminate the contract (see clause 15).
- 13. Cancellation of Contract and Cooling Off Period**
- 13.1 Where the Agreement is made at Your premises, You have a statutory right to a “cooling off” period. This period begins once the contract between You and Us is formed.
- 13.1.1 in relation to the delivery of Products, at the end of 14 calendar days after the date on which the Products are delivered. If the Products are delivered in instalments, the 14 calendar day period begins on the day that you receive the first instalment;
- 13.1.2 in relation to the provision of Installation Services, at the end of 14 calendar days after the date on which the contract is formed.
- 13.2 If You wish to cancel the contract during the cooling off period, You should inform Us immediately by written notice (e.g. a letter sent by post, fax, or email to the postal or email address specified in these Terms and Conditions or the Model Cancellation Form, but You do not have to).
- 13.3 To meet the cancellation period, the written notice must be received by Us sufficient for You to send Your communication correspondence by the end of the right to cancel before the end of the cooling off period.
- 13.4 If You exercise this right to cancel, we will refund to You the amount paid to the Us in connection with the contract (including, but not limited to, the Deposit, where applicable).
- 13.5 We will refund money by the same method used to make the payment, unless You have exercised the right to cancel before the Products are delivered. In any case, You will not incur any fees as a result of exercising the right to cancel.
- 13.6 We will process the refund without undue delay and, in any event, within 14 calendar days after the day on which We are notified of the cancellation.
- 13.7 If You exercise the right to cancel, You must return the Products to Us:
- 13.7.1 We will issue a refund to You (less any event notice fee) within 14 calendar days after We receive the relevant Products (and any delivery charges if You send the Products to Us);
- 13.7.2 You must return the Products to Us within 14 calendar days of the day on which You are notified of the cancellation; and
- 13.7.3 We may make a deduction from the refund for loss in value of any Products supplied to You as a result of unnecessary handling by You;



- 13.7.4 Please also... become inseparably mixed with others cannot
- 13.8 If the Start Date falls within the 14 calendar day cooling off period, You must make an express request for provision of the Insulation Services to begin within the 14 calendar day cooling off period. The request forms a normal part of the ordering process.] You must acknowledge and agree to the following:
- 13.8.1 If the Job is cancelled after the 14 calendar day cooling off period, You will lose the Deposit; the Job is completed;
- 13.8.2 If You cancel the Job after provision of the Insulation Services, You will be required to pay for the Insulation Services and any Products that cannot be returned to Us. You will be required to pay the point at which You inform Us of the cancellation.
- 13.8.3 The amount of the refund will be in proportion to the full price of the Insulation Services less the actual Insulation Services already provided. The actual Insulation Services that have already been paid for will be refunded, subject to the Insulation Services being returned to Us.
- 13.8.4 We will process the refund within the <<insert normal refund period>> and in any event within 14 calendar days after You inform Us of Your wish to cancel the Job.
- 13.9 Clause 14 applies to the 14 calendar day cooling off period after the Agreement after the 14 calendar day cooling off period.

#### 14. Cancellation Outside of the Cooling Off Period

- 14.1 In addition to Your right to cancel the Agreement during the cooling off period, the following applies to cancellation of the Agreement after the cooling off period and before the Start Date:
- 14.1.1 If You cancel the Agreement after the cooling off period has expired (or <<insert normal refund period>> before the Start Date) and any other event within the cooling off period, the following applies to cancellation of the Agreement after the cooling off period and before the Start Date:
- 14.1.2 If You cancel the Agreement after the cooling off period has expired (or <<insert normal refund period>> before the Start Date) and any other event within the cooling off period, the following applies to cancellation of the Agreement after the cooling off period and before the Start Date:
- 14.2 We may need to terminate the Agreement before the Start Date due to the unavailability of materials, or due to the occurrence of an event outside of our control. If such cancellation is necessary, We will inform You as soon as is reasonably possible. We will refund the Deposit, if applicable, as soon as is reasonably possible.

possible, and in any event, within the number of days of termination.

## 15. Termination

- 15.1 You may terminate the Agreement with immediate effect at any time by giving Us written notice if:
- 15.1.1 We have breached the Agreement in any material way and have failed to remedy the breach within the period>> of You asking Us in writing to do so;
  - 15.1.2 We enter into liquidation, administration or receiver appointed over Our assets;
  - 15.1.3 You and We agree a revised Start Date or You elect to terminate the Agreement under Clause 12;
  - 15.1.4 We are unable to provide Insulation Installation Services due to an event outside of Our control (see Clause 17).
- 15.2 We may terminate the Agreement with immediate effect by giving You written notice if:
- 15.2.1 You fail to make payments as required under Clause 6 (this includes interest on overdue sums under sub-Clause 6.2);
  - 15.2.2 You have breached the Agreement in any material way and have failed to remedy the breach within the period>> of Us asking You in writing to do so;
  - 15.2.3 You and We agree a revised Start Date under Clause 12;
  - 15.2.4 You do not allow Us or our installer with access to the Property or otherwise prevent the Insulation Installer to provide the Insulation Installation Services and We have been unable to contact You to resolve the matter under sub-Clause 17.1;
  - 15.2.5 We have been unable to provide Insulation Installation Services for more than 30 days due to an event outside of Our control (see Clause 17).
- 15.3 For the purposes of this Clause, a breach of the Agreement will be considered 'material' if it is not trivial in its consequences to the terminating Party. If a breach is not a breach is material, no regard will be had to whether the breach was caused by any accident, mishap, mistake or misunderstanding.
- 15.4 If at the termination of the Agreement:
- 15.4.1 You have made a Deposit, which has not yet been used for the Insulation Installation Services We will be refunded to You as soon as possible, but not later than 14 calendar days of the termination, less (or, if appropriate, deduct from such a refund (or charge You) for the net costs We will incur in connection with the Agreement if We terminate it under this Clause 15.1;

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## 18. Liability

18.1 We will be responsible for the loss or damage that You may suffer as a result of the Terms and Conditions or as a result of Our negligence or the negligence of Our agents, employees or contractors, if it is foreseeable if it is an obvious consequence of the negligence or if it is contemplated by You and Us when the Agreement is made. We will not be responsible for any loss or damage that

18.2 We will maintain [REDACTED] insurance including public liability insurance.

18.3 We provide Insulation Installation for domestic and private purposes only. We make no representation that the Insulation Installation

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Services are fit for  
We will not be liable  
to business or for any

or industrial purposes of any kind.  
profit, loss of business, interruption  
tunity.

18.4 If We cause any damage at  
no additional cost to You, We will  
damage in or to Your property  
Insulation Installation.

We will make good that damage at  
nsible for any pre-existing faults or  
may discover while providing the

18.5 We are not liable for any  
failure to follow any instructions  
Installer.

You suffer which results from Your  
ns given by Us or the Insulation

18.6 Nothing in these Terms  
Our liability for death or personal  
or fraudulent misrepresentation.

intended to or will limit or exclude  
sed by Our negligence or for fraud

18.7 Nothing in these Terms  
rights as a Consumer or  
details of Your legal rights  
Trading Standards Council.

intended to or will limit Your legal  
r protection legislation. For more  
our local Citizens Advice Bureau or

## 19. How We Use Your Personal Data

(n)

We will only use Your personal data  
Privacy Notice>> available on our website.

Our <<insert document name, e.g.  
>>.

## 20. Other Important Terms

20.1 We may from time to time  
You notice, but We will make  
as is reasonably possible.

Terms and Conditions without giving  
endeavours to inform You as soon  
es.

20.2 We may transfer (assign) our  
third party (this may occur if We  
occurs We will inform You in  
be affected and Our obligations  
third party who will inherit

ed rights under the Agreement to a  
if We sell Our business). If this  
ights under the Agreement will not  
greement will be transferred to the

20.3 You may not transfer Your  
Agreement without Our written  
unreasonably withheld.

bligations and rights under the  
mission (such permission not to be

20.4 The Agreement is binding on  
person or third party and You  
enforce any provisions.

s not intended to benefit any other  
n person or party will be entitled to

20.5 If any provision of the  
any competent authority  
validity of the other  
Conditions and the

Terms and Conditions is held by  
enforceable in whole or in part the  
Agreement or these Terms and  
n in question will not be affected.

20.6 No failure or delay in  
means that We or You  
breach of any provision  
any subsequent breach.

g any rights under the Agreement  
t, and no waiver by Us or You of a  
means that We or You will waive  
other provision.

## 21. Regulations and Information

21.1 We are required by the Consumer Protection (Information, Cancellation and Refund) Regulations 2013 to ensure that certain information is given or made available to you before We make Our contract with You (i.e. before the Quotation and the Agreement has been signed) except where the information is already apparent from the context of the transaction. We will make it available to You before the Agreement is made. The information will, as part of the contract with You as

21.2 As required by the Regulations

21.2.1 all of the information

21.2.2 any other information which we are required to give to You about the Insulation Installation Service, which we have taken into account when we have made the Quotation, the Agreement, and the Insulation Installation Service

will be a part of the contract with You as a Consumer.

## 22. Law and Jurisdiction

22.1 These Terms and Conditions shall govern you and Us (whether or not you are a consumer) shall be construed in accordance with the law of England & Wales [Scotland].

22.2 As a consumer, you agree that the mandatory provisions of the law in your country of residence which take away or reduce your rights under the contract shall not apply.

22.3 Any dispute, controversy or claim between you and Us relating to these Terms and Conditions, or the relationship between you and Us (whether or not you are a consumer) shall be subject to the jurisdiction of the courts of England & Wales, Scotland, or Northern Ireland, as determined by your contract with Us.

Information, Cancellation and Refund) Regulations 2013 to ensure that certain information is given or made available to you before We make Our contract with You (i.e. before the Quotation and the Agreement has been signed) except where the information is already apparent from the context of the transaction. We will make it available to You before the Agreement is made. The information will, as part of the contract with You as

Clause 21.1; and

give to You about the Insulation Installation Service, which we have taken into account when we have made the Quotation and sign the Agreement, and the Insulation Installation Service

with You as a Consumer.

ent, and the relationship between you and Us (whether or not you are a consumer) shall be governed by, and shall be construed in accordance with the law of England & Wales [Scotland].

mandatory provisions of the law in your country of residence which take away or reduce your rights under the contract shall not apply.

claim between you and Us relating to these Terms and Conditions, or the relationship between you and Us (whether or not you are a consumer) shall be subject to the jurisdiction of the courts of England & Wales, Scotland, or Northern Ireland, as determined by your contract with Us.

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THIS AGREEMENT is made this \_\_\_\_\_ day of \_\_\_\_\_

**BETWEEN:**

- (1) <<Name of Trader>> [a company registered in <<Country of Registration>> under number <<Company Registration Number>> whose registered office is at] **OR** [of <<insert Address>>] (“the Trader”)
- (2) <<Name of Customer>> of <<insert Address>> (“the Customer”)

**BACKGROUND:**

- (1) The Trader provides insulation Installation Services to consumer clients and has reasonable skill, knowledge and experience in providing such services.
- (2) The Customer wishes to engage the Trader to provide the services specified below (“the Insulation Installation Services”).
- (3) The Trader agrees to provide the Insulation Installation Services to the Customer, subject to the attached Terms and Conditions of Sale, which form part of the terms of this Agreement.

**IT IS AGREED** as follows:

**1. The Agreement**

- 1.1 This Agreement incorporates the Terms and Conditions.
- 1.2 In this Agreement, the words “we”, “us” and “our” have the same meaning as they have in the Terms and Conditions.
- 1.3 A legally binding contract between Us will be created when You and We sign this Agreement.
- 1.4 We confirm and You acknowledge that we have given or made available to You the following information, whether or not where such information is already available to You:
- 1.4.1 The main characteristics of the Insulation Installation Services;
- 1.4.2 Our identity and contact details;
- 1.4.3 The total price of the Insulation Installation Services including taxes or, if the price is to be determined, the manner in which it will be determined;
- 1.4.4 The arrangements for the performance, and the time by which we will perform the Insulation Installation Services;
- 1.4.5 Our complaint handling procedure.

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- 2.1.5 perform the [REDACTED] Services in accordance with the specification

- 2.4 You and We may add, delete or modify the specification from time to time.

3.1.1 <<insert a b[redacted] variable>>.

- 4.2 You acknowledge that [REDACTED] has the right to cancel. You will be liable to pay Us for the Insurance cover provided up until the point at

which You inform Us of in writing, as set out in Clause 13 of the Terms and Conditions of the Insurance Policy, as set out in Clause 13 of the Insurance Policy.

4.3 You acknowledge that You have the right to cancel if the Insulation Installation Services are not completed within the 14 calendar day cooling off period.

SIGNED for and on behalf of the T  
<<Name and Title of person signing>>

\_\_\_\_\_  
Authorised Signature

Date: \_\_\_\_\_

SIGNED by the Customer:

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

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MOD  DRM

To: <<trader to insert trader's name and email address>>

and, where available, fax number

I/We (delete as appropriate) her  
my/our (delete as appropriate) con

re (delete as appropriate) cancellation Services dated << >>.

Name of consumer(s): << >>

Address of consumer(s): << >>

Signature of consumer(s): << >>

Date: