# **Consumer Guide**

Why it pays to work with a Kbsa approved retailer for your next home project











WE'RE KOSA the home specialists association APPROVED

Proud to be...

Setting the standard for kitchens, bathrooms and bedrooms





## Welcome to complete reassurance

High quality home improvement is a way to add value, space and comfort to your home. Every Kbsa member will provide information and advice that lets you make all the right decisions about your particular project.

This practical guide ensures that before you commit to a substantial investment, you know:

- Where to buy
- · How to contact a retailer
- · What to check
- What happens next
- · How to ensure you get what you pay for

# Look for the sign



- A personal design service offering innovative design solutions
- The widest choice of the best products, professionally installed
- Professional project management through all stages of the project
- Complete peace of mind with the Kbsa Consumer Protection Scheme
- Outstanding personal service for complete satisfaction
- Excellent value for money





## How the Kbsa can help

The Kitchen Bathroom Bedroom Specialists Association (Kbsa) is made up of independent retailers and over 100 of the industry's leading brands. All have a shared commitment to promoting professionalism in the industry.

To become a retailer member each company must:

- Sign up to a professional Code of Practice
- Meet and maintain the high standards set by the Kbsa
- Each member also gives you added reassurance via the Kbsa Consumer Protection Scheme

Only fully approved members of the Kbsa offer this scheme - additional details can be found by visiting the Kbsa website **www.kbsa.org.uk** 

So, before you make any decisions, go to the showroom of the retailer you're thinking of using and look for the Kbsa logo and membership certificate that will be on display.

You can also find details of all Kbsa members on our website at www.kbsa.org.uk, or by calling our Head Office on 01623 818808.

# Choosing the right retailer for your project

Not all specialist retailers are the same. There are the good and the not so good, and, although many will have extensive showrooms and offer a full design, supply and fitting service, that doesn't necessarily mean they offer the best service and may not have a professional code of practice.



Before you decide on a retailer, it's a good idea to carry out a few key checks:

Make sure they have a showroom where you can inspect the quality of the product and installation.

All Kbsa members must have a showroom.

Make sure they have a good track record of installations.

All Kbsa members will have been in business for at least two years but the people who run them often have many more years of experience.

Make sure retailers are aware of the Building Regulations including gas safe requirements for your project.

Kbsa members are always kept informed about the latest regulations and requirements.





## www.kbsa.org.uk

The Kbsa website lists all of our members and their contact details, each one offering:



- Personal and comprehensive design service
- Outstanding personal service
- Value for money
- Consumer protection insurance

You can search by postcode or by name - you can even get the details by calling **01623 818808**.

Look for the Kbsa membership logo and certificate.

A mark of design, installation and service excellence.

#### Code of Practice

Get the full details of the criteria Kbsa approved retailers have to adhere to and get complete reassurance by downloading the FREE Customer Code of Practice via www.kbsa.org.uk Alternatively call 01623 818808 for a copy.







# Getting things started with your retailer

### Okay, so you've found the retailer you want to use - so what now?

1. If they don't insist on a site survey before quoting, walk away there and then.

Some may be able to give a ballpark figure, but other than that, be wary, as no two projects are exactly the same.

2. Check that the kitchen, bathroom, bedroom or home office designer is indeed a designer, employed by a company with a local showroom.

If it's actually a high-pressure sales person pushing you into making a hasty decision and paying a deposit there and then, the rule is simple; don't. Also, never sign anything from a salesman who visits your home without first taking qualified advice.

Remember, good retailers will ask questions as well as answer them. They'll want to know your thoughts on budgets, so that they can pitch what they've got in the right price range for you. They may also ask about your lifestyle – the way you live your life will influence the design they will create.

3. Ask the retailer whether you can visit previous customers in your area.

If they're happy for you to do so that is a good sign. Also be sure to ask them how long they think the job will take to complete so you're both thinking along the same lines.

To view the full version of the Consumer Code of Practice, visit www.kbsa.org.uk and download for free.





#### 4. All good retailers will ask for a deposit.

Kbsa members, for example, never ask for more than 25% deposit – and then you will be asked to agree a schedule of payments for the balance based on delivery and completion dates. Make sure that the deposit you pay is protected by a recognised guarantee, such as the Kbsa ConsumerCare Plus or ConsumerCare insurance provided by all our members.

5. Before any money changes hands, get a copy of a written estimate that details every aspect of the job – it will save you a lot of hassle should the unthinkable happen and things start to go wrong.

Read it through carefully and make sure it covers fitting of cabinets and appliances, tiling, flooring and any structural alterations you need. Only then will you be able to make a fair comparison and a well-informed decision between alternative quotes.

6. Finally, never sign anything unless you have read it through fully and you're prepared to honour your side of the contract.

Some Terms and Conditions have expensive cancellation clauses written into them, so check thoroughly and, if you're in any doubt, contact the Kbsa for advice.

Tt's been a pleasure dealing with you, to be totally nonest the only reason we bought from Two Guys was you. Both Jane and I were bowled over by your enthusiasm and energy, if you could be that up and sell it (minus the hair gel) you would be a bottle that up and sell it (minus the hair gel) you would be a wealthy guy, but more over there would be a lot more happy and enthusiastic people."

Retailer: Two Guys Kitche



## The six steps to a perfect job

Unfortunately there are no hard and fast rules when it comes to home improvements, but generally speaking you should expect the project to progress in these six stages:

- 1. The retailer will visit your home, carry out a survey of the site and discuss all the relevant details about what you need and desire in your project.
- 2. They will return to the showroom where their designer will produce a set of design plans. Serious thought and a great deal of time need to go into the design it pays dividends in the end.
- 3. Once the designs are finished the retailer will contact you to talk them through with you and, according to your needs, refine the design.
- 4. When you're happy with the design and the costs, a contract will be drawn up which you will be asked to sign read it thoroughly before you do. And ask questions beforehand if you need to it's in your interests as well as theirs.
- 5. You'll then pay a deposit of up to 25% of the total cost and asked to agree a payment schedule which will be part of the contract, and as such will be legally binding.
- 6. The Kbsa retail member will register the contract with the insurance provider, QANW (a trading name of Warranty Services Ltd. Warranty Services Ltd is authorised and regulated by the Financial Conduct Authority) who will issue a certificate of insurance and policy documents to you, on behalf of Guarantee Protection Insurance Ltd. Registration is recommended at the time a deposit is paid. The customer is only covered when in possession of a certificate from QANW.



"We are absolutely over the moon with our finished kitchen. The design works better than we could have imagined, the quality of the furniture is excellent and your fitter Simon was a pleasure to have in our home. A fantastic job well done."

Retailer: Knaresborough Kitchens Customers: Mr & Mrs L



## Get inspired

Not only will we steer you in the right direction when choosing the ideal retailer to take care of your home project, the Kbsa will also help let loose your imagination - from the latest kitchen design styles to innovative bathroom solutions, we will also offer guidance on design, style, space, colour and trends.



## www.kbsa.org.uk

Head to the BROCHURE section of the Kbsa website where you can browse and download a PDF, or request a brochure Free of charge from a selection of leading brands of furniture, appliances, sinks taps, lighting etc.





To make things simpler for you we've also compiled a list of hints and tips that will guide you through the latest developments. It's on our website now at www.kbsa.org.uk and it includes advice on everything from new styles and colours to energy saving and safety features. Every major appliance is covered, including: Dishwashers, Food waste disposal units, Fridge/freezers, Hobs/ovens/range cookers, Sinks & taps and Water filters

Visit us at www.kbsa.org.uk to find everything you need to know when buying a kitchen, bedroom, bathroom or home office.

## Complete peace of mind

#### ConsumerCare Plus and ConsumerCare

The Kbsa doesn't give membership to just anyone. All our members must meet strictly enforced entry criteria and they must have been successfully trading for more than two years.

We insist upon the highest standards and strictly monitor all our members. In fact, we make sure that everyone we approve provides consumer protection to every customer, free of charge, to protect them if the member they're using stops trading.

When you use a Kbsa member they'll provide one of two protection schemes, ConsumerCare Plus or ConsumerCare. Your insurance certificate will be sent to you in the post direct from the insurance company, please note if you are not in receipt of an insurance certificate, you are not covered.

Always ask your retailer for a copy of your certificate when you have placed your initial deposit, or telephone the Insurance Helpline on 01292 268020 to confirm cover is in place.



"I'm over the moon with my finished kitchen and cannot believe the utilisation of space and design. I am sure you have created a wow factor for my small & quirky living space. Finally I would like to say that I would certainly recommend The Diane Berry Kitchens Team to my family, friends and work

Retailer: Diane Berry Kitchens Ltd Customer: Mrs H

### ConsumerCare Plus

ConsumerCare Plus is an insurance protection scheme administered by QANW, authorised and regulated by the Financial Conduct Authority. Under the terms of Kbsa ConsumerCare Plus, customers are provided with insurance cover to protect them in the event of the Kbsa retailer member ceasing to trade.

#### The main elements of this cover are:

#### **Deposit Cover**

For an amount of up to a maximum of 25% of the total contract price, for a period of up to 120 days\* from the date of payment.

\*This period can be extended up to a total of 180 days upon specific request and approval by the Insurer.

#### **Increased Deposit Cover**

Deposit Protection is increased to provide cover to the consumer for an amount of up to a maximum of 50% of the total contract price, during the 14 days after the last Deposit Payment is made prior to the Commencement Date.

#### Work In Progress Cover (after delivery of the materials)

This provides cover to the consumer for an amount of up to a maximum of 50% of the total contract price, for a period of up to 42 days (6 weeks) from delivery of materials to completion of contract.

#### **Warranty Cover**

Provides cover to the consumer for defects in the workmanship of the Kbsa member retailer up to a maximum of 100% of contract price for a period of 2 years from completion of the installation.

#### **Major Defects Cover**

On expiration of the Warranty section of cover, protection is provided against a Major Defect occurring within the next 4 years, for up to a maximum of 100% of contract price. A Major Defect is considered to be an acknowledged defect which is caused by defective workmanship carried out by or which is the responsibility of the Kbsa retail member which results in rectification work to over 40% of the Insured Works.

### **ConsumerCare**

If you enter into a "supply only" contract with a Kbsa member (no on site installation work) you will be provided with a Kbsa ConsumerCare policy which will encompass the Deposit Cover and Increased Deposit Cover options detailed above.

When you have paid your deposit to the retailer, your contract will be registered with the insurance company, on receipt of this they will send your insurance policy documentation to you, this should take approximately two weeks, if you have not received the policy information please contact your retailer, or the insurance helpline on **01292 268020**.

Terms and Conditions apply, the above is a summary, full details of both Kbsa Insurance Schemes can be found on the Kbsa website at www.kbsa.org.uk



## **Our Members**

Hundreds of kitchen, bathroom, bedroom and home office showrooms throughout the British Isles are run by Kbsa members. Every member must follow a professional, approved Code of Practice, and will have achieved membership of the Association only through meeting a stringent criteria, and by maintaining the high standards insisted upon the Kbsa.

Retail members are monitored constantly including customer testimonials to ensure the quality of the workmanship and service on contracts they have completed, before renewing their annual membership.

The Kbsa is also supported by over 100 of the industry's leading brands who have joined as Corporate Members. They're all committed to delivering the high standards we demand and you deserve.

The highest professional standards and services... for smiles, all round. That's what you get with the Kbsa

Wherever the Kbsa logo and current membership certificate is shown, customers can be confident that they'll benefit from:

- Innovative, personalised design and planning
- Widest choice of the best products, professionally installed
- Professional project management throughout
- Complete peace of mind with the Kbsa Consumer Protection Scheme
- Outstanding personal service
- Excellent value for money
- Fully trained, knowledgeable staff







# The highest standards of professionalism and service

When customers see the Kbsa logo, they can relax in the knowledge that they will be **100% satisfied**. Our members, all independent specialist retailers in the kitchen, bathroom, bedroom and home office sectors, are proud to display the logo - because it proves that they're upholding the highest standards of professionalism and service.

Kbsa, the Kitchen Bathroom Bedroom Specialist Association, is committed to upholding those standards in every area, from displays to design, planning and installation.

Every one of our members offers a full personal design service which delivers the perfect solution for your specific project. That doesn't just guarantee a beautiful and stylish end product – it also includes full project management throughout, with a high level of customer focussed service with clear communication at every stage.

With a Kbsa member, customers aren't palmed off with an off the shelf design or the 'offer of the month' – their kitchen, bathroom, bedroom or home office is designed exclusively for them, from start to finish. And there are no hidden costs – everything is pre-agreed and transparent, so satisfaction is 100% guaranteed.

# Got a complaint? No problem

We set the highest standards for our members, so if we receive a complaint against them we take it very seriously. We always investigate and in most cases problems are resolved through the Kbsa ensuring better communication between parties. We can't legally enforce any resolution of a dispute you have with a member, but we'll do everything we can to help settle your differences.

If you do need to make a complaint about a Kbsa member, just call our Head Office on **01623 818808** to request an information pack, or visit **www.kbsa.org.uk** 



As a Kbsa approved retailer we are committed to maintaining the standards of the Kbsa... which means you enjoy 100% satisfaction GUARANTEED, from start to finish!

#### **DESIGN**

- Personal design service offering innovative solutions
- Widest choice and inspiring showroom displays
- Full plans, illustrations and clear price quotation provided
- Professional project management at every stage

#### CONFIDENCE

- Excellent value for money
- We'll never ask for more than 25% deposit
- Complete peace of mind with the Kbsa Consumer Protection Scheme
- Clear written communication of timings and costs
- Customer Charter for 100% Satisfaction

#### INSTALL

- Installation by fully qualified local specialists
- Everything arranged for you, including tradespeople
- Delivery at agreed times
- Respect for your home, with all rubbish and packaging cleared away

#### **SATISFACTION**

Installation completed on time and on budget

**APPROVED** 

- On-going support after your project is complete
- Any faults or defects remedied quickly and completely
- Assistance with any warranty claims
- Complaints dealt with fully and fairly

### THIS RETAILER FOLLOWS THE Kbsa CODE OF PRACTICE - Request your copy today

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Telephone: 01623 818808 Email: info@kbsa.org.uk Website: www.kbsa.org.uk



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