

# Homeowner Pack

We're here to provide **protection, support** and **peace of mind**, before, during and after the installation of your new home improvement products.

You're in good hands, whatever the future holds...



**pwf**  
est. 1989

# Welcome to PWF

---

Since we began in 1989, we've been committed to ensuring that every PWF Trusted Installer measures up to our high standards, allowing you to relax, safe in the knowledge that your installation will be carried out to the highest standard and covered by insurance from day one.

When making the decision to invest in home improvements, you want to be sure you're choosing an Installer you can trust, not only to provide a quality installation, but to honour your product guarantee which will protect you for years to come. Of-course, we don't know what the future holds. What if your Installer goes out of business and you're left with no way of completing your installation or arranging a repair?

Choosing a PWF Trusted Installer who has passed a strict quality approval process means that you're in good hands... If your Installer ceases to trade before, during or after installation, the work will be carried out by another one of our Trusted Installers, or our fully-qualified service provider.

Our policies protect the installation of PVC-u, aluminium, hardwood, softwood and composite windows, doors, conservatories, replacement roofs and roofline products as well as solar panels and the ever-expanding range of photovoltaic electrical generation systems.

**Fortunately, by choosing a PWF Trusted Installer to carry out your installation, you have qualified for our additional insurance!**

## Why you need PWF Protection

For many years, Homeowners relied solely on guarantees provided by their Installers when investing in home improvement products. While in many cases this was enough, it was not unheard of for customers to be left with nowhere to turn if their Installer went into liquidation or ceased trading.

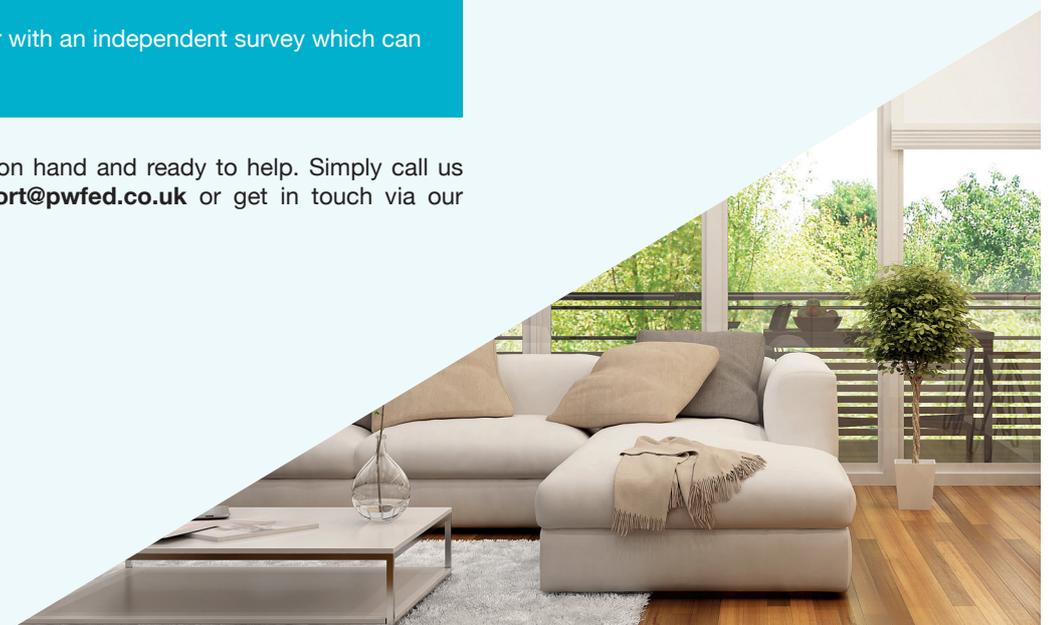
At PWF, we safeguard Homeowners just like you when investing in replacement, windows, doors, conservatories, solar products and more, by providing complete protection if your Installer can no longer honour your guarantee.

### Discover the PWF Advantage...



- **Professional installation** of your home improvement products.
- **Deposit Protection**, in the event that your Installer goes out of business before completing the project.
- **Comprehensive Insurance Backed Guarantees**, in the event that your Installer goes out of business within 10 years from the date of installation.
- **Dispute resolution**, together with an independent survey which can be arranged if required.

If you have any questions, we're on hand and ready to help. Simply call us on **01582 456 147**, e-mail **support@pwfed.co.uk** or get in touch via our Homeowner Portal.



# About your Insurance Policy

## Deposit Protection

As you've paid a deposit to your Installer, the details of your project have now been registered with us and your Deposit Protection is active for 60 days from the deposit payment date. You'll also have received a welcome e-mail from us as confirmation.

Within your period of cover, if your Installer ceases to trade before completion of the work, we'll ensure that the remaining work is carried out by another PWF Trusted Installer at the originally quoted contract price, less the deposit already paid, provided this amount is not more than 15% of the total contract price\*.

In the event of a claim, we'll obtain quotes from alternative PWF Trusted Installers on your behalf, using our wealth of experience to arrange for the installation of an identical product, or as similar a product as possible to your original order. To help ensure a seamless transition, we'll provide a number of recommended companies for you to choose from, taking the time and stress out of finding a new Installer.

Upon completion of your installation, the balance of the original contract price will be due to your new Installer and the usual application for our Insurance Backed Guarantee will then be made available.

*Deposit Protection is applicable to residential properties only. PWF Trusted Installers have no authority to advise on insurance protection in any other circumstances. In exceptional circumstances, and at the discretion of the insurer, we may decline to arrange for completion of an installation and instead offer a cash settlement.*

## Insurance Backed Guarantee

As your project is now complete, your Installer has applied for your insurance cover\*.

As part of the insurance process, full details of the work carried out are always registered with us and the insurance underwriters, ensuring that you're fully protected.

If your Installer ceases to trade within your period of cover, and can no longer honour your product guarantee in the event of a problem, we'll ensure that any repairs are carried out by our fully qualified service provider.

## Managing Your Policy Documents Online



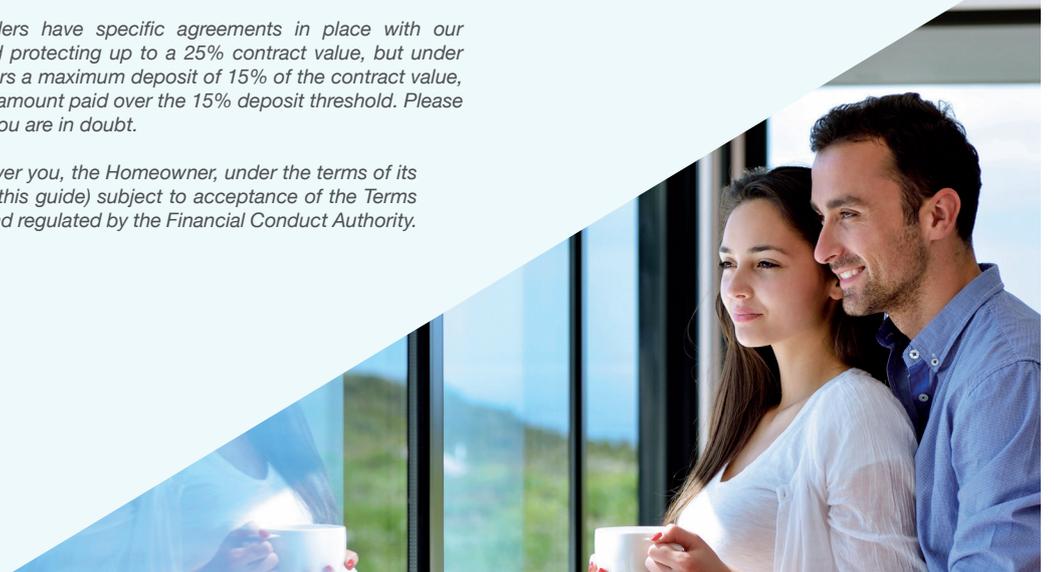
Remember, you can log in to our Homeowner Portal at any time to download your policy documents including your insurance certificates and full policy Terms and Conditions.



<https://www.pwfed.co.uk/homeowner/>

*\*A small number of our Trusted Installers have specific agreements in place with our underwriters with regards to insuring and protecting up to a 25% contract value, but under normal circumstances our insurance covers a maximum deposit of 15% of the contract value, in which case you would be liable for any amount paid over the 15% deposit threshold. Please contact us or check with your Installer if you are in doubt.*

*\*\*Application is made to the insurer to cover you, the Homeowner, under the terms of its policy (brief details of which are given in this guide) subject to acceptance of the Terms and Conditions of the policy authorised and regulated by the Financial Conduct Authority.*



# Raising a Dispute or Making a Claim

---

We're here to help. As a long-established company with over 30 years' industry experience, we are proud to say that our service is founded on trust, transparency and integrity...

Our dedicated customer care team is passionate about achieving fair and just outcomes if a problem arises between you and your Installer.

## Raising a Dispute

If you need to raise a dispute, simply contact us via our Homeowner Portal. We'll ask you for a few details including the name of your Installer, date of order/installation, details of your dispute and any steps that you have taken so far to try and resolve the issue. We'll contact your Installer and act as mediator to help get to the bottom of the problem, and we can also carry out an independent survey if necessary.

## Making a Claim

If you need to make a claim, this can be done via our Homeowner Portal. Simply complete the claim form and provide the original contract of works relating to the installation carried out by the Installer and we'll do the rest!

### Top Tip



It's important that you keep your original contract of works in a safe place as this will be needed in the event that you need to make a claim.



# Cleaning and Maintenance

Once your home improvement products are installed, it's important to make sure they're properly cleaned and maintained in order to keep them looking great and performing well for years to come. To help safeguard your investment, we've included a few helpful hints and tips...

## Cleaning PVC-u and Composite Products

In the case of PVC-u products, simply wash with a mild mixture of washing-up liquid and water. Be careful not to use anything abrasive as this will scratch the surface and could trap even more dirt. For stubborn marks, lightly rub with a dedicated PVC-u cream cleaner. Never use a household cream cleaner as it will dull the surface.

Composite products should be cleaned using the same approach as PVC-u under normal circumstances.

## Cleaning Hardwood and Softwood Products

Hardwood and softwood products require a little more attention from day one than those made from PVC-u, composite or aluminium, whether it be painting, oiling or staining, and with constant exposure to the elements, they also need a little bit of additional cleaning and TLC too. However, there's no need to spend a lot of money on specific cleaning solutions as using the right household products can work just as well.

There are a number of techniques depending on the finish of your hardwood or softwood product, as follows:

### Painted

*(Assuming the paintwork is in good condition)*

- Use a soft bristle brush with washing up liquid to lift the dirt.
- Rinse thoroughly with warm water, using a soft lint-free cloth to remove any excess liquid.
- If your product is white, you can also use a diluted bleach solution to remove stubborn stains or mould patches.

If the paintwork is a little worse for wear, use a soft bristle brush to remove any flakes before cleaning. A new coat of paint is also recommended!

### Stained

- Use a soft bristle brush to remove any build-up of dirt.
- Once the excess dirt has been removed, use a diluted solution of washing up liquid and warm water with a soft lint-free cloth to wipe away any marks or dirty areas. Using a spray bottle may help make the job a little easier.

Avoid using bleach on stained windows as this can cause discolouration and dry out the wood. To help protect the integrity of the wood against sunlight and water damage, re-stain your wood product every two to three years, depending on the colour.

### Varnished

- Using the same method as for stained windows will often get the best results.
- If stubborn stains or watermarks can't be shifted, use a fine sandpaper to remove the top layer of varnish, reapplying as you go. However, make sure the frames are completely dry before reapplying the varnish to prevent it from "bubbling" and the wood from rotting.



# Cleaning and Maintenance

---

## Waxed or Oiled

As with stained and varnished windows, using a soft bristle brush and diluted washing up liquid solution is the simplest method for removing dirt and grime.

Household detergents and rainwater are slightly acidic, so it's important to re-apply the wax or oil regularly to feed the wood and help stop any weather damage. Never use bleach to clean natural wood finishes as this will cause discolouration.

## Removing Mould and Mildew

As we've already mentioned, using bleach to remove mould spots on painted wood is effective, but this won't work for stained, varnished or waxed/oiled wood and could actually do more damage than good. Instead, try using a diluted vinegar solution, as follows:

- Mix four parts water with one part vinegar.
- Soak the mould spots and leave for a few minutes.
- Clean with a soft bristle brush.

If the mould and mildew build up is on the inside of your product, you might find it useful to read our section on condensation overleaf.

## Removing Stubborn Marks

If washing up liquid isn't cutting it, try adding a teaspoon of bicarbonate of soda to give your cleaning solution a little more power. Alternatively, try using biological washing powder diluted in warm water which is great for removing organic matter such as bird droppings or tree sap.

## Less is More

In the case of all hardwood and softwood products, we recommend you try to minimise the amount of liquid or cleaning solution you apply. Avoid soaking the wood and always remove any excess moisture with a dry, lint-free cloth to help avoid water marks or crystallization.

## Cleaning Aluminium Products

Aluminium frames are relatively low maintenance and are longer lasting than other materials, though as with any product, it's essential to keep them clean to avoid potential damage. Cleaning methods differ depending on the age of the product and their specific finish.

For example, new aluminium products with a powder coating don't need as vigorous a clean as older uncoated ones.

Check with your Installer to see whether you have a powder coated finish on your product, which is long lasting and doesn't corrode easily.

Powder coated products should be cleaned at least once every three to four months to keep them looking their best, as follows:

- Clean from the top and work your way down to the bottom. This will help prevent any dirt spilling down into areas you've already cleaned.
- Simply use warm, soapy water and a soft lint-free cloth. Do not use harsh cleaning products, as these could potentially damage the finish of your product.
- Spend a little more time on any areas with stubborn dirt or marks, but there is no need to be too vigorous. Remember, aluminium is generally very easy to clean!
- Remember to clean any hidden spots and hard to reach places. Dirt and debris can often build up over time in all the little nooks, making drainage a little more difficult.
- Once you're satisfied that you've given your product a thorough clean, simply dry using a soft clean, lint-free cloth.

When cleaning older aluminium products, the cleaning process should be a little more frequent and intense as the uncoated surface leaves them more vulnerable to the elements and more prone to wear and tear. You may even find some areas that need repair while you're cleaning, so it's always a good time to thoroughly check your windows for any leaks or damage.



# Cleaning and Maintenance

---

## Cleaning Glass

Any type of glass cleaner can be used, except where Ritec Clearshield or any self-cleaning glass has been installed. These type of glass surfaces should simply be hosed down with clean water. Start at the top and work downwards, sweeping side to side towards the bottom of the pane. This will flush the dirt away from the clean areas.

Never use a high-pressure jet washer to clean glass in your windows, doors or conservatories, no matter what material they are made of. As well as causing damage to the glass, it can also cause the frames to warp and even damage seals and paintwork.

## Leadwork

As with any new leadwork, you'll notice an oxidation process starting to happen when exposed to rain, which shows as white or mottled staining on the lead. This is totally natural, and within a few months the lead will be dark grey in colour and will no longer stain. Take care when cleaning leaded windows, as excessive pressure can dislodge the lead from the glass surface.

## Doors

To keep draughts at bay, remember to keep doors not just closed, but locked. This creates a tight seal and is especially important in the case of composite doors.

## Locks

To ensure your locks continue to operate smoothly all year round, we recommend spraying lithium white grease or a similar product into all of the moving parts every six months, as well as on to any metal-to-metal contact surfaces around your doors and windows.

## Drainage

If you find a little water lying at the bottom of your window or door frames after heavy rain, don't worry... After a short time, the water will disperse through the drainage holes in the base.

## Following Building Work

If your project involves wider building work, for example the laying of a new conservatory base, you should always allow a period of 'drying out', to ensure maximum air circulation and ventilation. To test if a floor is dry, lay a square of carpet on the floor overnight. If the floor is dry when you lift the carpet, the drying process is complete. Always resist the temptation to use an electric or gas fire to speed up the drying process; this is extremely dangerous and could cause the material to crack.



# Cleaning and Maintenance

---

## Solar PV Products

It goes without saying that solar panels will do a much better job of absorbing sunlight when they are clean and free of debris, but it's important to protect them from damage during the cleaning process.

We recommend cleaning solar panels when they are damp or wet so that any dirt or residue can be easily wiped off without applying too much pressure to the panels. Never use an abrasive sponge or harsh cleaning product as you may risk scratching the glass.

For the best cleaning and protection, purchase a good quality solar panel cleaning kit which will have all the tools for the job, or alternatively use a soft lint-free cloth and mild cleaning solution. If you clean your panels regularly, you might find that simply running a hose with a gentle flow of water across them is enough to keep them as good as new. Though, never use a high-pressure jet washer as this could cause costly damage to the panels.

If you have little time for cleaning or have difficulty with the physical work involved, then automated solar panel cleaners may be worth investing in, or why not simply schedule regular visits from a local cleaning company?

**In terms of general maintenance, there are a few key points to consider...**

Keep solar panels out of shade to ensure maximum efficiency. Your panels are providing the greatest financial and environmental benefits when positioned in full sunlight.

Regularly ensure that the inverter lights are flashing green. If they are not flashing, you are no longer compensating for your electricity usage.

Monitoring systems are key to providing information about the day-to-day efficiency and operation of your solar panels. Your Installer or manufacturer should be able to provide you with details of the best monitoring system for your particular product.

Luckily, because there are no moving parts that run the risk of breakdown or rust/seizure, your solar panels should need minimal maintenance beyond your regular cleaning schedule.

*We always recommend that you refer to your manufacturer's instructions for care and maintenance routines relating to your specific solar PV product(s). However, we're on hand to provide general help and advice wherever possible.*



# All About Condensation

## What is Condensation?

Have you ever noticed the droplets of water that form on the outside of a canned drink when you take it from the fridge? This is condensation, and the reason why it happens is all to do with temperature, air and water vapour.

### Let's explain it in a little more detail without getting too technical...

The temperature on the surface of the can is reduced as air passes over it. As the air gets cooler its relative humidity rises and water vapour turns into moisture. The air passing over the can is unable to hold onto the moisture which ends up as droplets running down the side of the can's cold surface.

Science lesson over!

The same occurs when the temperature drops inside your home, especially at night when the heating is turned off. Just like the canned drink, the air reaches a point where it can no longer hold onto all the moisture and it migrates to the coldest surfaces - the windows and walls. Here, it appears as condensation; small droplets of water.

## A 'Modern' Problem

Condensation is the result of our normal daily activities as well as the way we heat, insulate and ventilate our homes - generating moisture in the air without adequate airflow to counteract it. In fact, the average UK family creates up to 20 pints of air moisture in their home every day by simply cooking, washing up and performing normal daily activities, including breathing! The more moisture in the air (humidity) the more chance of condensation appearing.

In days gone by, most homes had one or two chimneys which allowed up to four air changes per hour. What's more, relatively inferior seals on doors and windows created natural ventilation. While this may not have been the most efficient way to stop warm air from getting out, it did a great job of allowing fresh air to circulate around the house and prevent condensation.

Over time, new building methods and materials have made heating our homes more efficient, particularly in response to rising energy costs and increased environmental awareness. Loft and cavity wall insulation and double glazing are designed to keep your home warm, however, they also keep fresh air out, making it even more important to maintain adequate ventilation. But remember, double glazing is NOT a direct cause of condensation, in-fact the opposite is true.

When rooms are adequately heated, sealed unit windows act as an insulator which not only prevent heat from escaping, but also reduce the likelihood of condensation forming since the surface of the glass is not cold. However, if condensation appears within the air space of a sealed window, it's a sign that the seals are no longer working and the unit needs replacing.

## Why do I get Condensation on the Outside of my Double Glazed Windows in the Morning?

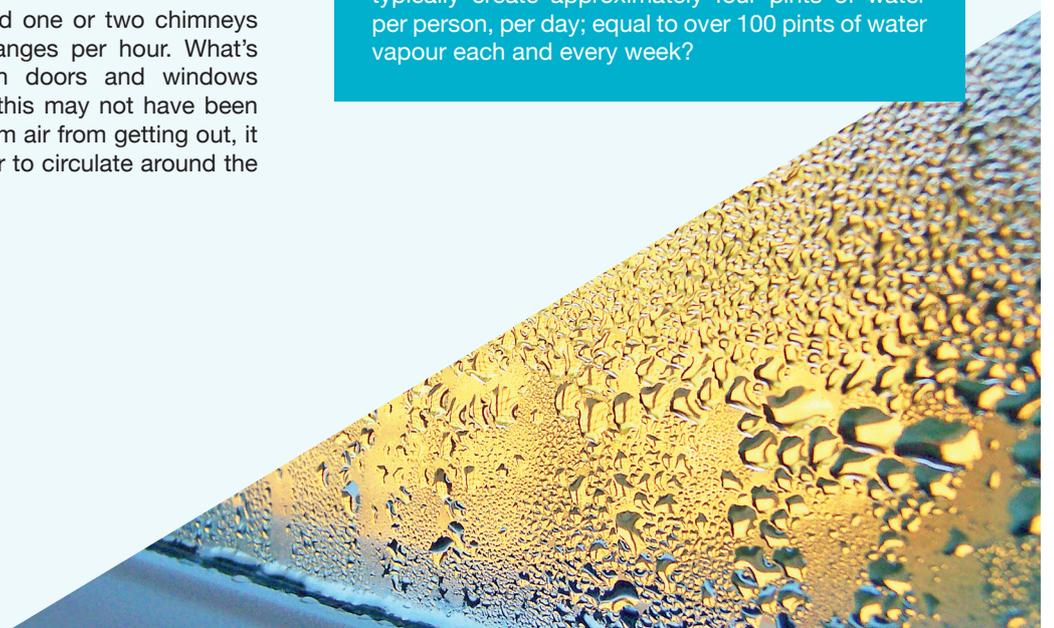
This is perfectly natural and is caused by the outer pane of the glazing being colder than the glass that it replaced. Moisture condenses out of the air on to a cold surface that is below the dew point. The dew point varies with the air temperature and the amount of moisture it contains.

### Did You Know...



On average, two sleeping adults expel two pints of moisture within eight hours, which is absorbed as water vapour into the air?

Through our normal daily routine, a family of four typically create approximately four pints of water per person, per day; equal to over 100 pints of water vapour each and every week?



# All About Condensation

## Top Five Questions we get asked about Condensation

### How Do I Know If I Have Condensation?

Although it can take many forms, condensation most commonly appears as steam on windows and small puddles of water on window sills. In extreme cases, it can cause dark spots of mould around windows, on wall coverings and on seals.

### How can I Reduce or Prevent Condensation?

Promoting natural airflow and ventilation is the most important thing you can do to help reduce condensation in your home, along with maintaining an even room temperature. Something as simple as opening windows can be a great help, or installing more permanent fixtures such as air bricks or a humidistat which is designed to automatically regulate the humidity in a room.

If you have a non-condensing tumble dryer then it should always be properly vented to the outside of the property in order to prevent condensation, as it can generate up to 16 pints of water vapour in one cycle!

### What about Kitchens and Bathrooms?

You can prevent moisture finding its way in to other rooms of your home by closing adjoining doors and leaving windows open after cooking or showering to allow fresh air to flow through. Extractor fans and cooker hoods are relatively low cost and are very effective too.

### What if I find Dark Mould Spots?

You should treat the affected areas immediately with a solution of household bleach or Milton fluid to kill the mould spores and prevent them from spreading to other areas. To avoid regrowth, you need to think about a manageable way to ventilate your home longer-term.

### Why do Newly-Built Properties, Extensions or Conservatories suffer from Condensation?

The bricks, timber, concrete and other building materials in an average modern three bedroom house absorb 1,500 gallons of water, and the same principle applies to a conservatory base and the construction materials used.

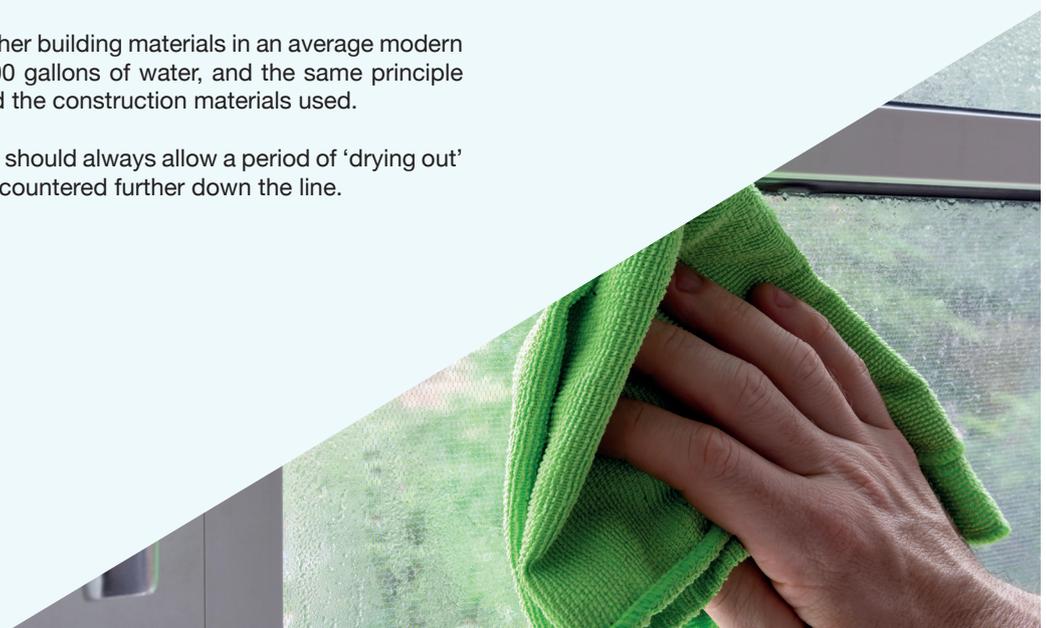
As with any new building work, you should always allow a period of 'drying out' to ensure that problems are not encountered further down the line.

## Some Key Facts



Water vapour in our homes most commonly comes from:

- Cooking.
- Washing up.
- Drying clothes on radiators.
- Using a tumble dryer.
- Moisture in newly-built properties/extensions.
- The breath we exhale.
- House plants.





 01582 456 147     [support@pwfed.co.uk](mailto:support@pwfed.co.uk)

 01582 412 215     [www.pwfed.co.uk](http://www.pwfed.co.uk)

 Federation House, 85-87 Wellington Street, Luton LU1 5AF

PWF\_HP\_DP\_IBG\_v1.0