RISE | Retrofit information, support & expertise

Third Party Guarantees with Solid Wall Insulation Guarantee Agency (SWIGA)

Toolkit

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Contents

Introduction

The purpose of this toolkit is to provide a clear and practical overview of how quality is assured for retrofit projects through the use of a third party guarantee. It highlights what needs to happen at each stage, from prenotification through to installation and handover. The use of guarantees can help to prevent non-compliance and reduce risk.

This toolkit should aid stakeholders understanding of:

- Why early engagement with the guarantee (GT) provider matters.
- What "good practice" looks like in real delivery.
- Where common risks arise and how they can be avoided.

Readers that would like this document in a more accessible format should contact **rise@turntown.co.uk.**

What is a third party guarantee?

Third party guarantees are a form of securing loans, where the guarantor is liable for the outstanding debt including interest in case the borrower defaults. An example of this is the Trustmark guarantee, which is a financial protection mechanism provided by Trustmark registered businesses for home improvements, covering workmanship and materials.

Getting the fundamentals right

A robust guarantee process depends on strong controls to ensure only appropriate installers and system providers are admitted. This requires thorough vetting before eligibility, including confirmation that contractors hold relevant PAS certification, have no phoenix company history, maintain appropriate professional indemnity, and can demonstrate formal links to training on the systems they intend to install.

System designers must also meet strict criteria including holding current certifications for each system, confirmation of UK-based training, and the capability to monitor installation on site. They should supply complete systems directly to contractors and provide evidence of system-specific training for each installer. Both system designers and contractors should have access to the GT portal to manage prenotifications, substrate proposals, supporting evidence, staged photography, and final sign-off. Every project must begin with a robust prenotification process to ensure quality and compliance from the outset. Within this framework, SWIGA operates as one of several Trustmark approved guarantee providers.

The prenotification process

This section details what events must occur before the notification process, thus the 'prenotification' process. A contractor should fill in a prenotification process online with the GT provider and will typically enter these details:

- Substrate type.
- System certification proposed (and scope).
- Training records linking proposed system to contractor.
- Evidence required – such as pull-out tests, wind load calculations, structural engineers' reports, cavity tie checks.
- Measure type and scope.
- Compliance to fire requirements for building type.

The contractor **can only choose the systems the portal has a training record of** from the system designer.

- If the contractor enters a nontraditional substrate, they need to include the relevant evidence listed above.
- The guarantee provider should check the substrate is as stated, and check the evidence is from a reliable source and relevant to the property in question.
- The guarantee provider should then confirm any enabling recommendations are delivered.
- Once the substrate, system suitability and evidence is checked, approval can be sent to the contractor and system designer.

Guarantee provider support during installation

Early engagement is critical to reducing the risk of issues only being identified at the stage-photo evidence or completion phase. A robust guarantee service provides ongoing support throughout the installation process, rather than relying solely on final checks. This may include on-site or desktop quality inspections undertaken by the GT provider, alongside site reports uploaded to the portal by the system designer. Any concerns identified are shared at an early stage with both the contractor and the system designer, allowing corrective action to be taken promptly and preventing risks to escalation later in the project lifecycle.

Evidence & handover requirements

During a PAS compliant installation, the evidence required throughout the process differs and is split into three phases. These being pre-installation, installation, and post completion.

Pre installation

At this stage the retrofit assessment should have been completed, including full technical surveys, interfaces and design considerations. An Improvement Option Evaluation (IOE) and Energy Performance Review (EPR) are created in order to outline measure options and improvement packages.

The building owner would then review options with the third party and Retrofit Coordinator (RC) or Designer (RD) and would select the preferred improvements. A draft Energy Efficiency Measure (EEM) design would then be developed by the RD with the system designer or installer for property specific detailing.

After completion the RC would review and approve the final design, ready for installation. The project pre-notification would then be submitted to the third party with required evidence (e.g. structural surveys, pull-out tests).

Installation phase

During the installation phase, the Pre-Installation Building Inspection (PIBI) is undertaken by a trained professional to PAS requirements ensuring that design is compliant, practical and deliverable. Upon completion of the PIBI, it is issued to the Retrofit Coordinator for approval of the design to be finalised.

Installation will be completed in line with PAS 2030 requirements, with holding points at each key stage, where works will be evidenced and signed off by a competent person. Throughout this phase, to comply with PAS 2035 the third party, system designer, RC or any combination of all of the above will conduct desktop and on-site inspections.

Post completion

The property is handed over to the client or occupant. They will receive aftercare advice and ventilation guidance. At this point, the guarantee is requested and the installer will upload the following:

- Sign off document
- Install photos
- System holder warranty
- PAS 2030 evidence

After this is provided, the guarantee provider will approve and issue the guarantee to the Retrofit Coordinator for TrustMark lodgement.

Risks and challenges

Risks

Like any project, risks can be encountered during the evidence gathering process. See listed below:

Main Risks

These can include:

- Initial condition survey missing something
- Misdiagnosed archetype

Other risks

These can include:

- Missing poor detailing
- Incorrect interface details

The main risks start with the initial condition survey, which can either miss key information or misdiagnosed archetyping. If the archetype is misdiagnosed, every description from this point will be inaccurate.

Other risks include poor detailing or incorrect interface details which risk thermal bridging.

Challenges

Many of the challenges faced by guarantee providers are directly linked to risk management, making it essential that processes are continuously reviewed and updated to identify limited detailing, evolving standards, changes to PAS documentation, and emerging best practice.

GT providers should be actively involved in standards development and consumer protection initiatives to ensure their approach remains aligned with the latest thinking. Failure to properly review stage-photo evidence at the guarantee sign-off stage can result in the increasing likelihood of claims of poor workmanship and disruption for homeowners.

At sign-off, the GT provider should also ensure that a PAS-compliant sign-off document is in place, bearing a genuine client signature rather than a printed name or contractor sign-off. This documentation should confirm the system holder

guarantee, including relevant stage photographs, and clear evidence that a maintenance document has been provided and explained to the homeowner.

Examples of non-compliance from stage photos

Below are a few images that show examples of non-compliance.

The system is in contact with the ground in some areas leading to risk of water penetration.

Image 1. Source: SWIGA

Reinforcing stress patches are not diagonally inserted leading to diagonal cracking.

Image 2. Source: SWIGA

Verge trim inadequately designed and fitted, failed at joint leading to water penetration.

Image 2. Source: SWIGA

Key takeaways

- GT involvement should cover pre-, mid-, and post-project, not just close out fo project checks.
- Use a prenotification process linking contractor and system designer through training.
- GT should check substrate and confirm system suitability using current testing.
- Provide pre-evidence when requested to protect the homeowner and supply chain.
- GT should support compliance during any mid-project design changes.
- GT should act as a critical friend, reviewing stage photos and flagging issues early.
- If issues arise, the GT should support both homeowner and contractor, even while work continues.
- If the contractor is no longer trading, the GT should provide trained remedial contractors.

To find out more information about SWIGA, watch the Peer Presentation "Guaranteeing Quality in Solid Wall Insulation with SWIGA".

Relevant content:

Understanding PAS 2035 Compliance - Quick Guide

Understanding PAS 2030 Compliance - Masterclass