

HERITAGE IMPACT ASSESSMENT/ PLANNING SUPPORTING STATEMENT

location	8 Giles Street, Netherthong, Holmfirth, HD9 3EF
application	Retrospective Listed Building Application for Replacements Windows and Doors Front External Wall.
client/applicant	K Engel & N Monday
job number	25/1160
date	June 2025 Rev A 25/06/2025

Ltd

PAUL MATTHEWSARCHITECTURAL

ARCHITECTURE | PLANNING | DESIGN

Malkin Farm
Brow Lane
Holmfirth
HD9 2RJ
07946872499

paul@paulmatthewsarchitectural.co.uk

www.paulmatthewsarchitectural.co.uk

Company Registration Number: 09898149 - Company Registered in England and Wales

INTRODUCTION

This Heritage Impact Assessment/Planning Supporting Statement forms part of the planning application for the retrospective listed building application & consent for replacement windows and doors & front external wall at, 8 Giles Street, Netherthong, Holmfirth, HD9 3EF.

The property is a Listed Building and falls within the Netherthong Conservation Area.

The application seeks conservation area/listed building consent for the retrospective listed building application & consent for replacement windows and doors & front external wall within a Conservation area.

It should be noted however that prior to the works being undertaken to replace the windows and doors, it was confirmed by KMC in writing that the property **was not listed** (see email screenshot overleaf). This error on behalf of Kirklees Planning Services has led to this issue arising. An unlisted building would not have the constraints surrounding external aesthetic changes. Evidence of this can be found within the appendix of this document.

The dwelling was noted on the Kirklees planning website as not listed (see below). Furthermore this was separately confirmed in writing by KMC Planning that again, the property was not listed.

KMC Planning website screenshot;

Local constraints on this property

Address

8 Giles Street,
Netherthong,
Holmfirth,
HD9 3EF

Constraints

- This property is in a conservation area (NETHERTHONG/DEANHOUSE)
- This property is not a listed building
- This property has not had it's 'permitted development' rights removed

There are local constraints on this property

The above screen shot shows the misleading previous information available to the public via the Kirklees website which has been instrumental to the clients' determination of lawfully changing the windows, as far as they were aware.

Further to this, KMC and Conservation officers have since then assessed and undertaken **other** planning applications relating to the property without commenting on the **installation of the grey UPVC windows**. These applications have all been assessed and approved by KMC after the installation of the grey UPVC windows without issue. The applications relating to this matter are, 2019/93249, 2020/90813 and 2020/90812. The applications relating to this matter are, [2019/93249](#), [2020/90813](#) and [2020/90812](#).

The number of applications that have been submitted shows that the applicant and previous owners have always sought the correct permissions and done their due diligence for previous alterations and have been sympathetic to the Conservation Area under the impression that the dwelling was not listed.

The applicant sought further clarification on the possibility of the dwelling being listed in 2016 following the planning approval for Listed Building Consent for installation of replacement windows and aluminium rainwater system, re-pointing and external alterations (within a Conservation Area) ([App-2015/65/91833/W](#)). As the title of the application states "Listed Building Consent", the question was raised directly via email to the KMC Conservation team as this is contradictory to the information provided by Kirklees at the time. This point is further emphasising the due diligence of the applicant to ensure the correct measures were taken to carry out the works.

The response from Kirklees Conservation team (listed Building officer at the time) is as follows;

Dear Nikki,

Thank you for your email enquiry.

In answer to the three questions posed I can confirm the following:

1. 8 Giles Street, Netherthong is not a listed building.
2. Consent is not required for the replacement of the windows as the property benefits from having Permitted Development rights, therefore there are no restrictions in terms of the use of uPVC.
3. Despite the property being located with the Netherthong Conservation Area there are no restrictions with regards to the replacement roofing material as the property benefits from having Permitted Development rights.

I trust that the above answers your questions. Should you have any further queries please don't hesitate to contact me.

Kind regards,

Planner (Conservation and Design)

Planning

www.kirklees.gov.uk/conservation

This email can be forwarded directly onto the LPA if required

KMC have not only confirmed to the applicant **in writing** that the property is not listed, they have also **in writing** confirmed to the client that **consent is not required** due to the dwelling having Permitted Development rights.

This response and incorrect guidance from KMC resulted in the applicant proceeding with the replacement of the windows and doors as they were in the most part, in a state of disrepair.

We contend it's fair to assume that any member of the general public expects to be provided with accurate information to allow them to make confident decisions about alterations to their property, especially when the information that is being adhered to is from the same party that is now requesting approvals contrary to that which is given.

As the previous planning approval was circa 12 months prior to the applicant seeking this clarification, it seems the KMC response is unacceptable as it would not have been difficult in 2016 to see a prior "Listed Building" application from a person with Local Planning Authority.

The applicants also went above and beyond the incorrectly perceived requirements when choosing a window finish by ensuring that the windows albeit grey UPVC, were complete with a timber grain finish and matched the style and typology of the existing. At the time, this was a measure taken solely by the applicants to ensure minimal impact on the subject property and wider Netherthong Conservation Area.

There has also been a small alteration the boundary wall to the front of the dwelling following previous planning approval [2020/90813](#). This small alteration has been made to allow greater safety and movement for vehicles arriving and departing the dwelling as the narrow road width and congested built environment of Netherthong make vehicular movements awkward. Further detail of this can be found within the drawing package for this application. It is important to note that the wall has not been raised or lowered as a result of the works simply curved to enable easier and safer entry and exit for vehicles. This minor change does not negatively impact on the street scene setting.

In relation to colour and the use of UPVC within the Conservation Area and the immediate locality, we have provided a drawing which illustrates the variety of coloured UPVC used on neighbouring properties, also within the conservation area, to provide contextual justification.

We understand mistakes can easily be made but we contend it is unfair that the applicants now face a stressful and expensive time in trying to rectify this situation considering the lengths they went to in seeking appropriate advice/guidance from the LPA.

SCALE

The scale of the dwelling will remain unaffected by the proposals.

DESIGN/APPEARANCE

The change in design and appearance from the proposals is solely window colour and material. The windows required significant repair to such a point repair was disregarded and replacement was the only feasible option. The brown timber window and door finishes have been changed to dark grey, timber finish UPVC which has also created greater thermal efficiency for the property.

We feel it is important to note that the original windows were removed by previous property owners, this historical part of the building has now been lost.

LANDSCAPING

The landscaping will remain as existing as part of the proposals

ACCESS/HIGHWAYS

No changes to access will be made as part of the proposed scheme although the safety of vehicular movement will be improved following the fillet of the existing boundary wall.

CLIMATE CHANGE / ENERGY EFFICIENCY

The new UPVC windows provide greater thermal efficiency when assessed against the failing timber windows that existed previously.

PLANNING HISTORY

The planning history relating to this subject property on the publicly accessible website are the following applications;

[2020/90812](#) -Demolition of outhouse and former coal shed and formation of off street parking (Listed Building within a Conservation Area)– **Application Approved**

[2020/90813](#) -Listed Building Consent for demolition of outhouse and former coal shed and formation of off street parking (within a Conservation Area)– **Application Approved**

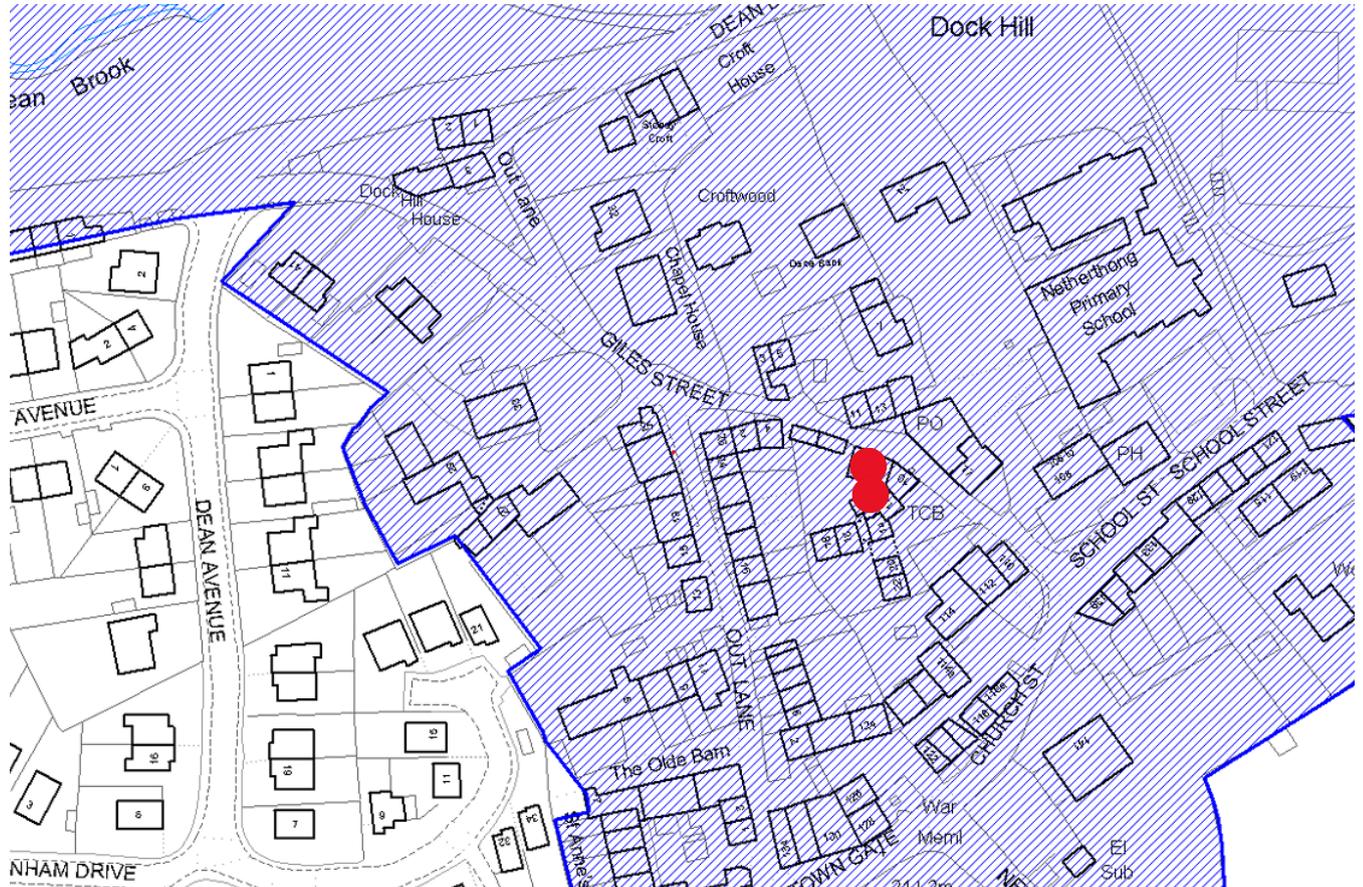
[2019/91806](#) - Change of use and alterations to convert store (B1c) to holiday let (C3) (within a Conservation Area)

[2015/91834](#) -Installation of aluminium rainwater system, re-pointing and external alterations (Listed Building within a Conservation Area) – **Application Approved**

[2015/91833](#) -Listed Building Consent for installation of replacement windows and aluminium rainwater system, re-pointing and external alterations (within a Conservation Area) – **Application Approved**

HERITAGE IMPACT ASSESSMENT

The property is listed and falls within the Netherthong Conservation Area.



Paragraph 207 in the NPPF states that, *“In determining applications, local planning authorities should require an applicant to describe the significance of any heritage assets affected, including any contribution made by their setting. The level of detail should be proportionate to the assets’ importance and no more than is sufficient to understand the potential impact of the proposal on their significance.”*

The listing description for the property is as follows;

SE 1309 11/101

GILES STREET (Netherthong) No 8

GV II

Detached house formerly handed pair. Early C19. Hammer dressed stone. Stone slate roof. One ashlar stack. One brick stack. Three storeys. Near central doorway with one 3-light stone mullioned window to left and large modern bow window probably replacing former entrance and 3-light window. First and second floors each have probable former 10-light stone mullioned window across whole facade. Now centre portions blocked giving two 3-light windows to each floor. Rear: Ground floor: back to earth. First floor: large mono-pitched extension to right. One 3-light stone mullioned window to left. Second floor: former 10-light stone mullioned window with 5 lights blocked giving one 3-light and one 2-light window.

Listing NGR: SE1393409746

The previous timber windows offered no significant historical features worthy of preservation, especially when assessed against the directly neighbouring properties and their variation of colour and material, its important to note the previous windows (removed to facilitate the works carried out) were not the original windows/doors).

The current design and materials used on the windows offer greater thermal efficiency of the property and although they have been changed from timber to UPVC the applicant has ensured that the timber grain effect has been reflected. The proposed change of windows, we contend, does not harm the aesthetic in relation to the visual openness of the Green Belt and improve the visual amenity of the Netherthong Conservation Area.

Windows and doors on other properties within the immediate locality are a mix of timber and UPVC.

Paragraph 212 in the NPPF states that, *“When considering the impact of a proposed development on the significance of a designated heritage asset, great weight should be given to the asset’s conservation (and the more important the asset, the greater the weight should be). This is irrespective of whether any potential harm amounts to substantial harm, total loss or less than substantial harm to its significance.”*

The impact of the changes we contest are minimal and have been arrived at by receiving incorrect information from parties that should have advised otherwise. Changing the construction material to something with a longer lifespan and thermal efficiency should be seen as a positive change for the asset as it ensures longevity of use, retention for future generations to witness.

The proposed small alterations to the front boundary wall we contest are negligible and the improvement of vehicle movement as a result of the small change should outweigh any impact that this could create.

The proposed development is therefore considered to be acceptable in relation to heritage impact and accords with the aims of Chapter 16 in the NPPF and Local Plan Policy LP35 (Historic Environment).

CONCLUSION

This Heritage Impact Assessment/Planning Supporting Statement forms part of the planning application for the retrospective listed building application & consent for replacement windows and doors & front external wall at, 8 Giles Street, Netherthong, Holmfirth.

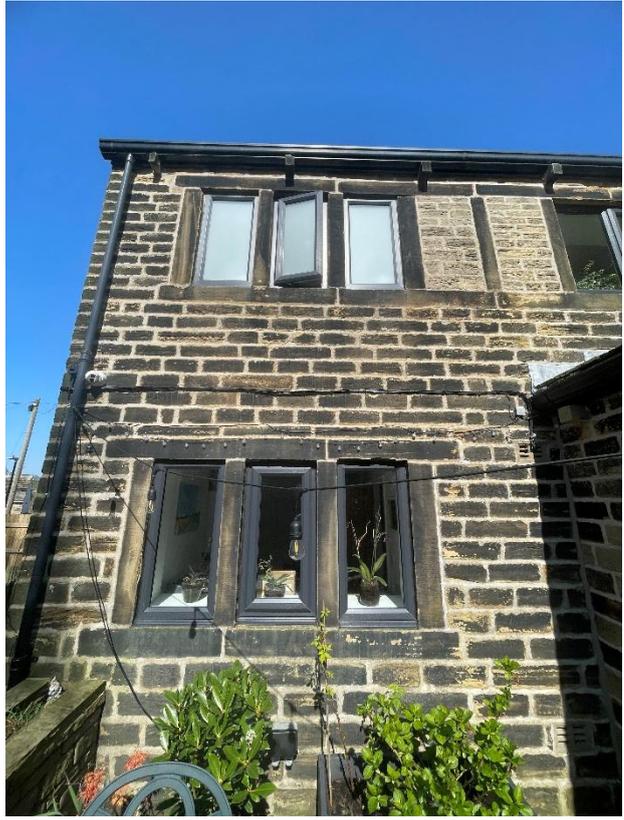
As referred to within this statement, we contend that the proposals should be acceptable based on the multiple errors given to the applicants from Kirklees regarding the building listing and directing them away from the need to obtain Listed Building Consent. The applicants should not be held accountable for errors from the local authority following their efforts to ascertain the correct path.

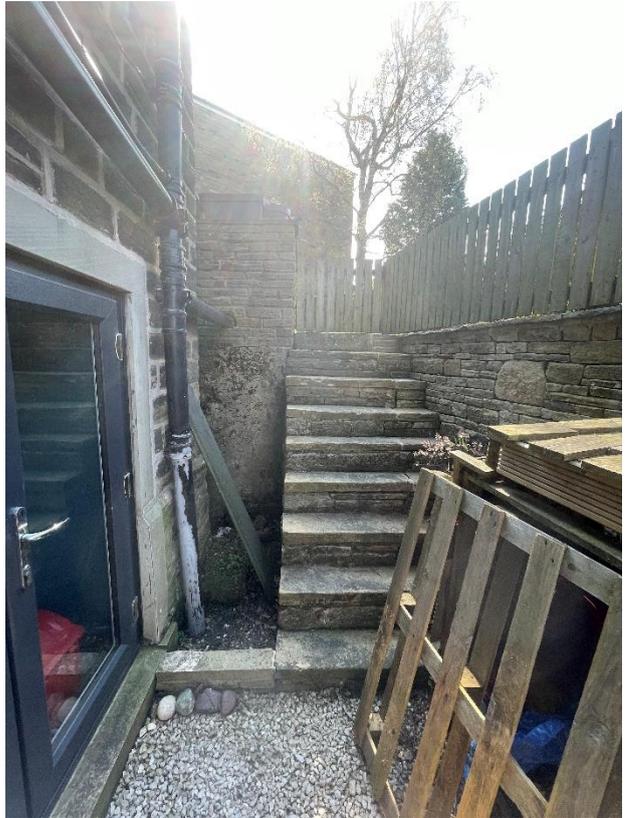
Should any further information be required please don't hesitate to contact us.

It would be appreciated if you could contact Paul Matthews Architectural prior to drafting up your recommendation for determination.

APPENDIX A

PROPERTY PHOTOS







APPENDIX B

Email thread of misinformation provided to applicant

Dear Sirs

We recently purchased 8 Giles street, Netherthong, HD9 3EF. We were initially told that the property was Grade II listed. We were then told that the property was not listed and was in a conservation area. We would like to carry out some necessary improvements to the property, as the property has been in disrepair for a number of years. We would be grateful if you could confirm in writing:

1. Whether or not the property is listed;
2. Whether we are able to replace the existing brown wooden windows with the same colour windows in UPVC (these are in a state of disrepair and are leaking causing damage to the property);
3. Whether we have to use specific tiles to repair/replace the roof (this is also leaking and causing damage to the property).

We would be grateful for your advice so that we can proceed with the works necessary to repair the windows and roof.

Kind regards

Katie Engel & Nikki Monday

Dear Nikki,

Thank you for your email enquiry.

In answer to the three questions posed I can confirm the following:

1. 8 Giles Street, Netherthong is not a listed building.
2. Consent is not required for the replacement of the windows as the property benefits from having Permitted Development rights, therefore there are no restrictions in terms of the use of uPVC.
3. Despite the property being located within the Netherthong Conservation Area there are no restrictions with regards to the replacement roofing material as the property benefits from having Permitted Development rights.

I trust that the above answers your questions. Should you have any further queries please don't hesitate to contact me.

Kind regards,

Planner (Conservation and Design)

Planning

www.kirklees.gov.uk/conservation

APPENDIX C

Kirklees website misinformation provided to applicants

Local constraints on this property

Address

8 Giles Street,
Netherthong,
Holmfirth,
HD9 3EF

Constraints

- This property is in a conservation area (NETHERTHONG/DEANHOUSE)
- This property is not a listed building
- This property has not had it's 'permitted development' rights removed

There are local constraints on this property

Above previous screenshot provided by Kirklees Planning website.

APPENDIX D

Surrounding Context – All Properties with UPVC windows/doors within 200m radius of dwelling







APPENDIX E

Order/invoice of installed windows dated Jan & April 2016



Contract No:

Sovereign Crossroads, Holmfirth Road, Shepley, Huddersfield HD8 8BB. Tel: 01484 607075 / 609977. Fax: 01484 604385

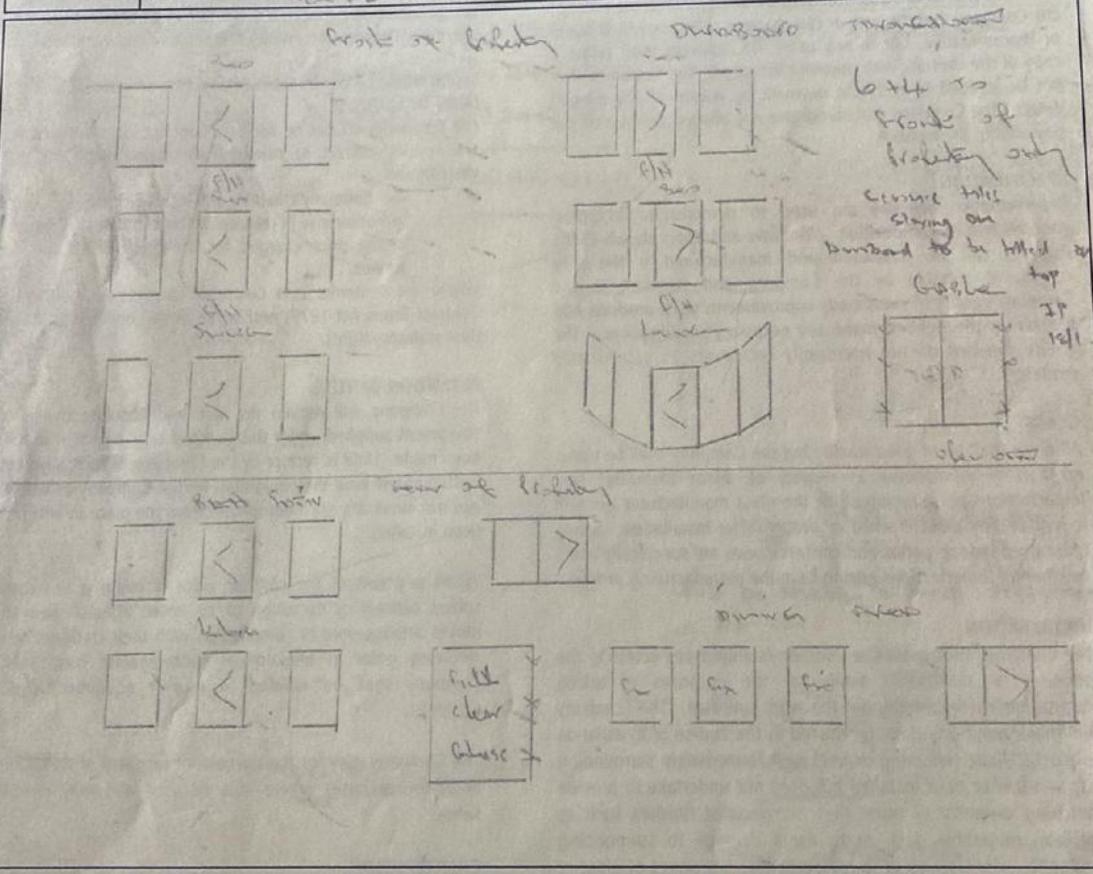
CUSTOMER: *nickie montoy*

ADDRESS: *15 miles St. Hartsfield*
Hudders

POSTCODE: *H19 3EF*

VIEWED OUTSIDE: FRAME COLOUR: *Grey/white* HANDLES: *BLK chrome*

SPACER BAR: *BLK with edge* OBSCURE: *SATIN*



PAYMENT ON COMPLETION BY CASH OR CHEQUES AS DETAILED BELOW

Please check all details above before signing acceptance of this quotation. Any changes to the above could result in extra costs

I agree to the above order and agree with the terms and conditions as stated overleaf

Customer Signature: _____ Date: *19/01/16*

CWS Signature: _____ Date: *18.1.16*

Company Registration No: 03750717 VAT Registration No: 875 3786 71

TOTAL	<i>8245</i>
C.W.S	<i>5755</i>
Fitters	<i>2490-00</i>
TOTAL DUE	<i>8245 =</i>

Monday

DATE 15.01.16 Contract Put job back!!

QUOTE No. JOB No. No: JS 144.

12977

ORDER No. NEW REFURB REPAIR need to order blank/chrome from abroad!!

CONTACT NAME NICKY PHONE 521811 607075 / 609977. Fax: 01484 604385

SUP SUPERVISOR LABOUR 07916662657

CLAS SITE ADDRESS

ADI No 6 Cilles St

VI Heddys

OI HM 3EF

Waste 07512525300

Refur me 144!!

TEL: 521811

WORK/MOB: 07916662657

POSTCODE: HM9 3EF

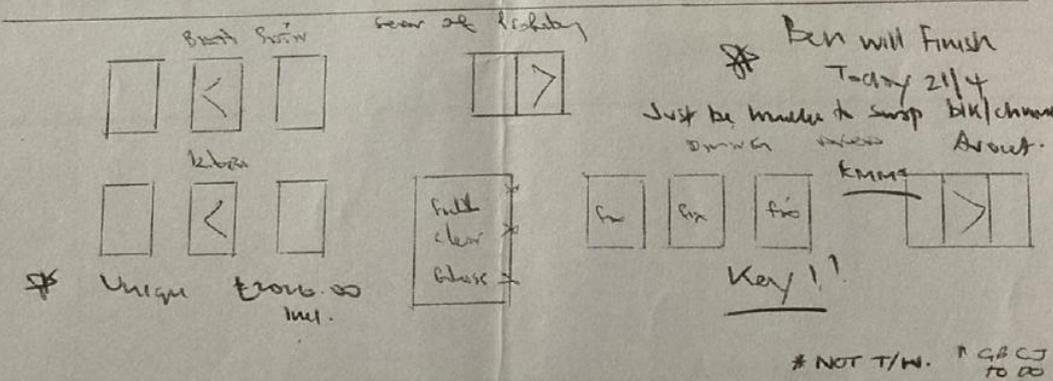
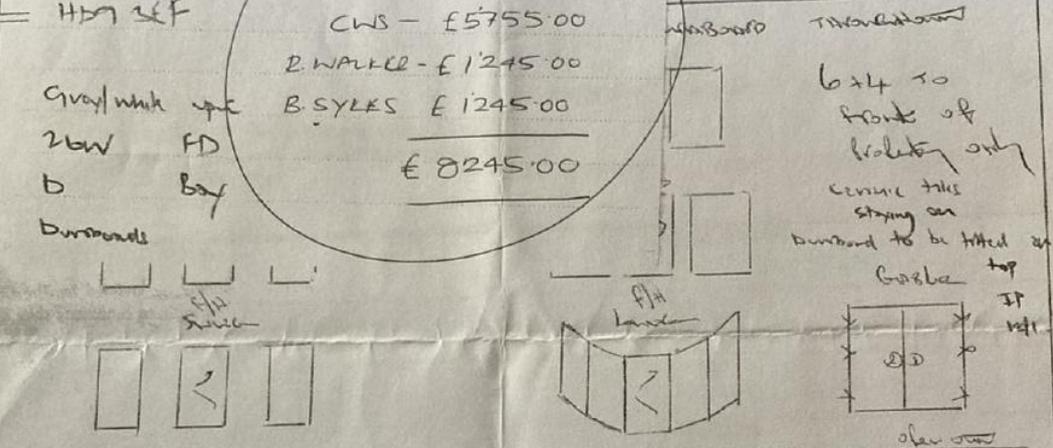
TOTAL £8245.00

CWS - £5755.00

B. WALLER - £1245.00

B. SYLES £1245.00

£8245.00



PAYMENT ON COMPLETION BY CASH OR CHEQUES AS DETAILED BELOW

Please check all details above before signing acceptance of this quotation. Any changes to the above could result in extra costs

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Customer Signature: _____ Date: 19/01/16

CWS Signature: _____ Date: 15.1.16

Company Ref: _____ 0: 875 3786 71

TOTAL	£8245
C.W.S	£5755
Fitters	£2490-00
TOTAL DUE	£8245 =

CWS (West Yorkshire) Ltd
 Sovereign Crossroads
 Holmfirth Road, Shepley
 Huddersfield
 West Yorkshire
 HD8 8BB
 VAT Reg No873578671



Page 1

Invoice

12977

26/04/2016

Nicky Monday

FITTED

*paid by cheque
 21/06/16*

Fitted Customers - Nicky Monday
 Nicky Monday
 8 Giles Street
 Netherthong
 Holmfirth
 HD9 3EF

Quantity	Details	Unit Price	Disc Amt	Net Amt	VAT %	VAT
1.00	Supply & Fit 26 Windows, French Door, 1 Door and Bay Window with Duraboards in Grey/White upvc	4,795.83	0.00	4,795.83	20.00	959.17

PAYMENT SLIP FOR CLIENT	TOTAL AMOUNT: £ 8245.00
CLIENT NAME: <i>Nicky Monday</i>	CWS £ 5755.00
DATE: <i>26/4/16</i>	FITTER/S <i>BSYKES £1245.00</i>
ON BEHALF OF CWS:	Signature <i>R. WALKER £1245.00</i>
	CASH/ CHEQUE

Goods and titles remain the property of CWS until full and complete payment is made to the company. All orders are subject to our standard terms & conditions of sales.
 Bank Detail: HSBC Sort 40-19-54 Account 20008435
 Please contact accounts@cws-windows.co.uk if you have any queries with this invoice within 7 working days.

Total Net Amount	4,795.83
Carriage Net	0.00
Total Tax Amount	959.17
Invoice	5,755.00

CERTASS

Certass Ltd
PO Box 26332
Ayr
KA7 9BJ

QAN000/454

Mr N Monday
8 Giles Street, Netherthong
Holmfirth
HD9 3EF

Wednesday 13th July 2016

Re: Certass Limited - Building Regulations Compliance Certificate (See reverse)

The Certificate overleaf is to certify that the installation carried out to your premises is compliant with the appropriate Building Regulations that were in force during the date at which this installation was completed. Your installer has provided details of your installation allowing us to issue a Building Regulation Compliance Certificate and pass the relevant details to your Local Authority Building Control Office.

Regulation

There are different ways to register installation works and receive certification to Building Regulations: directly with your Local Authority Building Control, using an Approved Inspector or via an approved self-certification scheme. Your installer has chosen to join an approved self-certification scheme called, **Certass Competent Person Scheme**.

Certass Ltd

Membership to the Certass Competent Person Scheme is not automatic. Installers are required to satisfy certain criteria in order to qualify for membership. We also conduct spot check inspections to ensure installers meet with Building Regulations. However Certass Ltd cannot be held responsible for any liability in the event of an installer's installation not being compliant with the appropriate regulations.

Guarantee / Insurance

A further requirement of Certass membership is that you are provided with your installer's written guarantee. Please ensure that this document is passed over to you and that details for the installer match those shown on this certificate. You must also have been given the opportunity of an insurance policy to protect your guarantee in the event of your installer ceasing to trade during their guarantee period.

Important

Please ensure that this certificate is kept in a safe place along with the Installer's guarantee and, if applicable, the insurance policy. Any other documentation relevant to your installation should also be kept safe. If this certificate is incorrect, you should amend where appropriate and return the certificate immediately.

Please contact Certass using the contact details shown if:

- If you have not been supplied with a written guarantee from your installer, which may be included within the wording of your contract with the installer; or
- you have not received an insurance policy to cover the written guarantee within 6 weeks of the installation completion date

You may be contacted by a Certass Auditor to inspect your installation as part of our quality assurance processes. If you do not wish to be contacted by one of our Auditors please contact Certass immediately.

Certass Ltd is registered in England & Wales with Company Number 4350234
Registered Address: First Floor, 14 Castle Street, Liverpool, L2 0NE VAT No. 886 3987 46
Tel: 01292 292099 - E-mail: info@certass.co.uk - Web: www.certass.co.uk

Certass Building Regulation Compliance Certificate

Certificate Number: 436876

This is to certify that

CWS (West Yorkshire) Limited
12-1095

has installed the following:

27 window(s)
1 door(s) with less than 50% glazing
1 door(s) with 50% or greater glazing

at

8 Giles Street, Netherthong
Holmfirth
HD9 3EF

On 13/06/2016

The Certass Registered Installer named above has certified that the above installation is compliant with regulations 4 and 7 of the Building Regulations 2010 (as amended). This certificate is evidence, but not conclusive evidence, that the requirements specified in the certificate have been complied with.

The above Building Regulation Compliance Certificate has been issued by Certass Ltd a DCLG (Department for Communities and Local Government) authorised self-assessment provider for installation works. Certass will notify Local Authority Building Control of your installation under the terms of its licence. Certass Ltd is recognised by the DCLG, all Local Authorities and major insurers.

Should you have any questions about this certificate please visit our website at www.certass.co.uk or telephone 01292 292099. Details of Certass Ltd licence may be viewed at the DCLG website <https://www.gov.uk/building-regulations-competent-person-schemes/current-schemes>

THIS IS AN IMPORTANT DOCUMENT - PLEASE KEEP SAFE

Your feedback is important to the industry and us. Please visit www.certass.co.uk/survey and complete a short survey on the performance of your contractor and our service to you.

Certass Ltd is registered in England & Wales with Company Number 4350234
Registered Address: First Floor, 14 Castle Street, Liverpool, L2 ONE VAT No. 886 3987 46
Tel: 01292 292099 - E-mail: info@certass.co.uk - Web: www.certass.co.uk

QAN000/454



National Warranties
A Kinnell Group Company

Policy Holder

221

Mr N Monday
8 Giles Street, Netherthong
HOLMFIRTH
HD9 3EF

INSURANCE BACKED GUARANTEE POLICY OF INSURANCE



National Warranties
A Kinnell Group Company

Policy No: GFFC1359134

Contract Value: £5,755.00

Insured Works: Double Glazing

Contractor: CWS (West Yorkshire) Ltd

Completion Date: 13/06/2016

Location of Installation: As Per Policy Holder

Important Information

This **Policy of Insurance** and the Policy Summary set out the terms of the insurance contract between the **Policy Holder** and the **Insurer** and should be read as one document. The **Policy Holder** should read through this document to ensure that it is suitable for their needs.

In respect of this **Policy of Insurance**, all enquiries regarding cover should initially be directed to the **Administrator**, QANW of PO Box 26332, Ayr, KA7 9BJ, Telephone 01292 268020.

The **Policy Holder** should check that the information shown within the Policy Schedule is correct. If the information shown is correct, no action is required however, if it is not correct, the **Policy Holder** should contact the **Administrator** to advise the amendments that may be required. The **Administrator** may ask that the Policy documentation is returned for amendment.

For the **Policy Holder** to be eligible to benefit from the cover provided by this insurance, the **Policy Holder** must have contracted with the **Contractor** for the provision of the **Insured Works** shown in the Policy Schedule.

As part of the claims process, the **Insurer** will expect the **Policy Holder** to supply a copy of a contract or specification of work evidencing the **Insured Works** as well as a copy of the **Written Guarantee** provided in respect of the **Insured Works**. Should the **Policy Holder** be unable to supply such evidence and in particular a copy of the **Written Guarantee**, the **Insurer** may decline the claim.

Policy Definitions

When the following words and phrases appear in the **Policy of Insurance**, Policy Schedule or Policy Summary, they have the meanings given below. These words are highlighted by the use of bold print.

'**Administrator**' means Warranty Services Ltd trading as QANW of PO Box 26332, Ayr, KA7 9BJ.

'**Alternative Firm**' means a replacement supplier or installer instructed by the **Insurer** to rectify a **Defect** to the **Insured Works**.

'**Building Regulations**' means the Building Regulations of the jurisdiction in which the **Insured Works** are located at the time of the **Completion Date**.

'**Ceased Trading**' means ceasing to trade by reason of Liquidation (whether voluntary or involuntary), Receivership, Administration, Strike-Off or Dissolution in respect of a Limited company, Bankruptcy, Retirement, total incapacity or death of the principal(s) in the case of a Sole Trader or Partnership, or any other reason where suitable proof can be exhibited to the **Insurer** to confirm that the **Contractor** is no longer trading in any shape or form.

'**Competent Person**' means a **Contractor** who, at the time of the **Completion Date**, is a member of a scheme, permitting the **Contractor** to self-certify that installations carried out by them comply with the **Building Regulations** (as an alternative to either submitting a building notice; using an approved inspector through Local Authority Building Control; or some other means of complying with the **Building Regulations**).

'**Completion Date**' means the date on which the **Insured Works** were fully completed to the **Policy Holder's** entire satisfaction and all monies were paid across to the **Contractor** (with the exception of any agreed retention), and also the date upon which the **Written Guarantee** becomes effective.

'**Contractor**' means the supplier or installer of the **Insured Works** named on the Policy Schedule, who has issued the **Written Guarantee** to the **Policy Holder**.

'**Contract Value**' means the price inclusive of VAT agreed between the **Contractor** and the **Policy Holder** in respect of the **Insured Works**.

'**Defect**' means a physical fault or error in the **Insured Works** which was caused by the defective workmanship of the **Contractor** or defective materials which were supplied by the **Contractor**, but which will only form the basis of a valid claim where it is specifically stated as being an item covered by the **Written Guarantee** provided to the **Policy Holder** by the **Contractor**.

'**Excess**' means the first amount of £50 in respect of each and every claim, for which the **Policy Holder** is responsible.

'**Insured Works**' means the work carried out by the **Contractor** on behalf of the **Policy Holder**, which can be evidenced by a contract or specification of work and is shown in the Policy Schedule, and for which the **Written Guarantee** was issued to the **Policy Holder** in respect of.

'**Insurer**' means Guarantee Protection Insurance Ltd of 14 Castle Street, Liverpool, L2 0NE.

'**Policy Holder**' means the person or body corporate named as the **Policy Holder** on the Policy Schedule.

'**Policy of Insurance**' means this contract of insurance between the **Insurer** and the **Policy Holder**.

'**Written Guarantee**' means the written commitment to rectify a **Defect** in the **Insured Works** issued by the **Contractor** to the **Policy Holder**.

002210

**QANW is authorised and regulated by the Financial Conduct Authority
Guarantee Protection Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority**