

Complaints Handling Procedure

1. Introduction and Objectives

ECO Home Insulation is committed to providing a high-quality service for all consumers. However, we recognise that, on occasion, things can go wrong. This Complaints Handling Procedure sets out how we receive, record, acknowledge, and resolve any complaint made to our organisation, in line with **PAS 2030:2023** and other latest standards for retrofit and installation.

We are also a **TrustMark Registered Business** under the Government-endorsed Quality Scheme. This means we must comply with the **TrustMark Framework Operating Requirements** and the relevant **Code of Conduct** and **Customer Charter**. We therefore handle disputes fairly, transparently, and within the prescribed time frames, ensuring that consumer wishes and welfare are upheld. Our approach is to promote consumer confidence in the quality mark and to protect their homes, property, and rights throughout the complaint process.

Where a complaint **specifically** relates to a **Retrofit Assessment**, we also follow the relevant scheme provider's procedures (for instance, ecmk's complaints process). Their policy is available at: [ecmk – Complaints Procedure for Homeowners](#)

For measures under **ECO4** or other grant-funded schemes, we must also adhere to rules ensuring suitable financial protection for the consumer. Under TrustMark, a **minimum** 2-year warranty is required for relevant works, but certain energy efficiency measures (e.g., Cavity Wall Insulation, External Wall Insulation) often come with longer-term guarantees (sometimes 25 years or more) to cover both the product and workmanship. Any issues about these guarantees also fall under this Complaints Handling Procedure.

In keeping with **PAS 2030:2023**, we guarantee that all consumers can access a swift, clear, and user-friendly dispute process that is free of charge up to the point of Alternative Dispute Resolution (ADR). We aim to minimise the need for legal action, endeavour to find amicable solutions, and promote consumer confidence.

This procedure is documented in our Integrated Management System (IMS) and updated to reflect any changes or developments. The purpose of this document is to describe how we handle complaints from receipt through to resolution, and how this process integrates with our broader quality assurance and auditing measures. Through effective monitoring of issues, staff training, and contractor oversight, we strive for continuous improvement in both our workmanship and our services, so that we meet or exceed consumer expectations first time, on time, every time.

Finally, all staff involved in these processes (whether directly employed or sub-contracted for ECO or other grant-funded works) will be trained, coached, and competent in complaints handling. We ensure that any new trends or recurring problems are highlighted so that we can resolve them effectively and ensure that the same mistakes are not repeated.

2. Overall Scope

This Complaints Handling Procedure covers:

- Complaints from domestic consumers, installers, sub-contractors, assessors, or any other third parties regarding any measure or service we provide, particularly under ECO or other grant-funded programmes.
- Complaints associated with consumer guarantees or warranties related to installed measures.
- Both external and internal aspects of complaints resolution, including how we coordinate with Scheme Providers, TrustMark, or relevant Ombudsman Services.

3. Complaints Handling Procedure: Aims

Our principal aims are:

1. **Clarity of Process:** Ensure the consumer understands how to make a complaint. This information will be available on our website, in relevant documentation and via verbal explanation if needed. The primary contact point for complaints is **compliancehub@ecohomeinsulation.co.uk**.
2. **Speedy and Accessible Resolution:** Provide a free, simple and user-friendly process up to the point of ADR. We aim to reduce the need for legal intervention and to deal with complaints in line with PAS, TrustMark, MCS and RECC timescales.
3. **Single Point of Contact:** Nominate a responsible individual (e.g. Head of Compliance) who logs and oversees every complaint from start to finish, coordinating with the Retrofit Coordinator, MCS Nominee and Data Protection Lead where appropriate.
Amicable Solutions: Resolve complaints with mutual agreement wherever possible, protecting consumer interests and enhancing satisfaction.
4. **Staff Compliance:** Train all staff on handling consumer disputes, ensuring compliance with TrustMark, MCS, RECC, PAS 2030:2023, and (where relevant) PAS 2035:2023.
5. **Compliance with PAS, MCS and RECC:** Ensure our process remains compliant with PAS 2030:2023 and PAS 2035:2023 where applicable, with MCS scheme rules and with Section 9 of the RECC Consumer Code. For domestic MCS customers, we will report complaint findings clearly within 10 working days and arrange inspections within RECC timescales.
6. **Data Protection and ICO Compliance:** Handle personal data relating to complaints lawfully, fairly and securely in line with UK GDPR and the Data Protection Act. Provide clear information on how complaint data is used, stored and retained, and signpost the ICO where appropriate.
7. **Staff Compliance and Code of Conduct:** Train all staff on handling consumer disputes, ensuring compliance with TrustMark, PAS, MCS, RECC and our internal Code of Conduct and the Trustmark Customer Charter. Handle any breach of the Code of Conduct or Customer Charter swiftly, minimising further detriment to the consumer.
8. **Fairness and Proportionality:** Remain firm but fair when dealing with vexatious or unwarranted complaints, while still meeting our legal and regulatory obligations.
9. **Cooperation with External Bodies:** Provide full cooperation to local consumer advice bodies, energy suppliers, insurance backed guarantee providers, MCS Specifiers and any other intermediaries or regulatory bodies involved in the complaint.
10. **TrustMark, MCS and RECC Liaison:** Cooperate fully with TrustMark, our MCS Certification Body and RECC if they request documents, statements or an independent site inspection for dispute resolution.
11. **Record Keeping and Learning:** Retain copies of all complaints in compliance with data protection legislation for at least six years or for the duration of any guarantee, whichever is longer. Use complaint data to support continuous improvement.

When acting as a **Retrofit Installer**, we accept full responsibility for compliance with all relevant Codes of Conduct and legislation, including any sub-contractors we employ.

EXAMPLE PROCESS Dealing with complaints



Registered Business who carried out the works

ECO Home Insulation
2B, Edward VII Quay, Riversway, Ashton-on-Ribble, Preston.
PR2 2YF
0333 444 1062
www.ecohomeinsulation.co.uk

PAS Scheme Provider

British Assessment Bureau
30 Tower View, Kings Hill, West Malling
ME19 4UY
0800 404 7007
www.british-assessment.co.uk

MCS Scheme Provider

NAPIT Certification
4th Floor, Mill 3, Pleasley Vale Business Park,
Mansfield,
Nottinghamshire, NG19 8RL
0345 543 0330
www.napit.org.uk

4. Complaints Handling: Example External Process

4.1 PAS / ECO / TrustMark Complaints

Dealing with complaints

Should you encounter any issues, your first step is to get in touch with ECO Home Insulation, who carried out the work, ideally by emailing compliancehub@ecohomeinsulation.co.uk. We take pride in our service and want the opportunity to understand your concerns and put things right. If you feel you have fully

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pursued this process without reaching an agreement, your next step would be to contact our Scheme Provider for additional support, or the relevant Ombudsman or ADR service as directed in our final response.

For ECO4 or other grant funded schemes, the Scheme Provider has a responsibility to oversee members' behaviour and can suggest an Independent ADR route if the matter remains unresolved.

TrustMark emphasises fair, timely and cost-effective solutions and coordinates with Scheme Providers to ensure that businesses and consumers follow the correct procedure. TrustMark does not individually investigate consumer complaints but ensures that the processes are properly followed.

Our PAS TrustMark License Number is: **1728809**

4.2 MCS and RECC Complaints

For MCS installations (such as solar PV and heat pumps) carried out for domestic customers, we must also follow the MCS scheme rules and the Renewable Energy Consumer Code (RECC), in particular Section 9 of the Consumer Code.

Our MCS Scheme Provider and Certification Body is NAPIT Certification.

Our MCS TrustMark registration number is **1855814**.

We will cooperate with NAPIT, TrustMark and RECC where required as part of any complaint or dispute resolution process.

Key points are:

- We must inform domestic customers of our complaints procedure and ensure it is compliant with RECC Section 9.
- We will record all MCS related complaints on our complaint log and, where used, on any MCS specific complaint record.
- The domestic customer may use a consumer representative or observer to help deal with the complaint. We will co operate fully with this person.
- The person dealing with the complaint will consider the details and report their findings clearly to the customer within 10 working days of receiving the complaint.
- Where appropriate, we will arrange to inspect the customer's system within 5 working days of receiving the complaint and within 24 hours where a domestic customer is without heating or hot water as a result of the situation that has led to the complaint.
- We will attempt to find an agreed course of action to resolve the complaint speedily and effectively to the customer's satisfaction.
- Where timescales for any agreed actions cannot be met, the customer will be kept fully informed of the reasons for the delay and new timescales will be agreed.
- Where we are not able to resolve any complaint received from a domestic customer, the customer will be informed that they should direct their complaint to the RECC Administrator and we will signpost the RECC dispute resolution process available via the RECC website.

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- If the complaint is referred to RECC, we are required to co operate with any mediation being carried out between ourselves and the customer.
- If mediation does not resolve the issue, either party may request use of RECC's Renewable Adjudication Service in line with the Consumer Code. We must comply with any request by the customer to refer to this service. Findings from the Renewable Adjudication Service are final and binding if accepted by the customer.

MCS 023 Complaints:

Where MCS 023 work is involved, we are required to inform the Specifier of any complaints or findings that arise from the installation. This includes details of any customer issues that they may be required to resolve or information that may impact other contractors carrying out the installation of other energy efficiency measures.

5. Complaints Handling Procedure (Internal) – Step-by-Step

This section outlines our internal end-to-end process, from the moment we receive a complaint to final resolution, including responsibilities and time frames. We have also considered any specific references to **PAS 2030:2023, MCS, RECC and TrustMark** within each step.

Step 1: Special Allowance for Vulnerable Consumers

Objective:

Ensure that any vulnerable customer is not disadvantaged when raising a complaint.

Action:

If a consumer has special requirements (for example mental or physical impairment, financial vulnerability, or being a non native English speaker), we allow them to have a trusted third party or advocate present. Additional time and care will be taken to ensure that the consumer's needs are addressed properly.

Reference:

Our Vulnerable Customer Procedure is used to train staff on how to handle these situations effectively and empathetically.

Step 2: Complaints Received by Telephone

Receiving the complaint:

When a complainant contacts us by telephone, staff must:

- Listen carefully and treat the caller with courtesy and respect.
- Explain that the complaint will be logged and that a written summary will be sent to them if requested.
- Encourage the complainant to confirm key details in writing or by email to ***compliancehub@ecohomeinsulation.co.uk*** for clarity.

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Recording the complaint:

Staff must immediately record key details on the Customer Complaints Form and in the Complaints Record Log. For MCS complaints, the MCS Nominee must ensure that the details are also captured in any MCS Complaint Record as required by the scheme.

Acknowledgement:

Within 7 working days we will provide written acknowledgement of the complaint (normally by email), summarising:

- The complaint as we understand it.
- Our complaints handling procedure and relevant time frames.
- Any applicable external routes (for example TrustMark, Scheme Provider, RECC and Ombudsman or ADR options).

For domestic MCS customers covered by RECC, the acknowledgement will confirm that we will provide our findings within 10 working days of receiving the complaint.

Notification:

Within 24 hours of receiving the complaint, the staff member informs:

- The nominated Complaints Handler or Managing Director.
- The Retrofit Coordinator where the complaint relates to PAS retrofit works.
- The MCS Nominee where the complaint relates to an MCS installation.
- The Data Protection Lead where the complaint involves personal data concerns.

Step 3: Complaints Received in Writing or via Email

Receiving the complaint:

Complaints received by letter, email (including to compliancehub@ecohomeinsulation.co.uk) or via any web form are treated as formal complaints.

Recording the complaint:

We complete a Customer Complaints Form and log the complaint in the Complaints Record Log. For MCS complaints the MCS Nominee updates the relevant MCS complaint record.

Acknowledgement:

Within 7 working days we issue a written acknowledgement similar to that described in Step 2, confirming the process and time frames. For domestic MCS customers we will clearly state that we will provide our findings within 10 working days and arrange any required inspection within RECC timescales.

Notification:

The staff member receiving the written complaint must inform the Managing Director and relevant technical leads within 24 hours. Where it concerns a Retrofit Assessment, the relevant Scheme Provider may also be notified in line with their requirements.

Step 4: Complaints via Customer Feedback Form or Surveys

Purpose:

After completion of an installation or measure, we often invite customers to complete a feedback form or survey. If this reveals a complaint or indicates dissatisfaction that meets the definition of a complaint, we treat it as an official complaint.

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Action:

- Record the issue on the Customer Complaints Form and Complaints Record Log.
- Acknowledge the complaint within 7 working days and set out our process and time frames, including MCS and RECC requirements where applicable.
- Notify the Managing Director, Retrofit Coordinator and MCS Nominee as appropriate.

Archiving and analysis:

The completed feedback form plus any related analysis is kept in a dedicated folder. We track all feedback to identify patterns and trends that may require corrective or preventive action.

Step 5: Internal Review of the Complaint

Objective:

Ensure that each complaint is investigated thoroughly and consistently.

Process:

The nominated Complaints Handler, Managing Director or another senior person will:

- Examine the background to the complaint, including contract documents, installation records, photographs, drawings, commissioning data and communication logs.
- Consult relevant staff, subcontractors, assessors or specifiers as required.
- For MCS 023 work, consider whether the Specifier needs to be notified and what information they require.
- Assess whether there are any immediate safety or safeguarding concerns that require urgent action.

Documentation:

All discussions, findings and decisions are documented on the Customer Complaints Form or attached reports, ensuring a clear audit trail.

Step 6: Deciding and Implementing the Action

Outcome:

After full investigation, we decide how best to address the complaint which may include:

- Additional explanation or clarification.
- Remedial works or replacement of goods.
- Partial or full refund where appropriate.
- A plan to complete outstanding works to an agreed standard.

Time frames:

- For all complaints we aim to resolve the matter as quickly as possible and in any event within 8 weeks from the initial complaint date, in line with standard ADR expectations.
- For domestic MCS customers, we will provide our findings clearly within 10 working days of receiving the complaint.
- Where appropriate, we will arrange to inspect the customer's system within 5 working days of receiving the complaint and within 24 hours where the customer is without heating or hot water as a result of the situation that has led to the complaint.

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If these time frames cannot be met, we will explain the reasons for the delay in writing and agree revised time frames with the customer.

Site visits:

If the complaint suggests potential safety or performance issues, we arrange a site visit within the relevant time frames. Findings are documented and shared with the customer and, where required, with the Scheme Provider, MCS Certification Body, Specifier or insurer.

Reporting:

We supply a clear written outcome to the customer, setting out:

- What we have found.
- What we propose to do.
- Any external options available if they remain dissatisfied, including RECC, TrustMark, Scheme Provider or ADR bodies.

Step 7: Final Outcomes, MCS 023 Notification and Record Analysis

Closing the complaint:

Once a complaint is resolved, we:

- Record the final outcome on the Customer Complaints Form and Complaints Record Log.
- Ensure that any agreed remedial works or payments have been completed.
- Update the customer in writing to confirm closure and to signpost any further external options if they remain dissatisfied.

MCS 023 and Specifier notification:

Where MCS 023 work is involved, we will:

- Inform the Specifier of any complaints or findings that arise from the installation.
- Provide details of any issues that they may be required to resolve and any information that may impact other contractors carrying out the installation of other energy efficiency measures.

Corrective and preventive action:

Any required corrective or preventive actions are transferred to the relevant Corrective and Preventive Action Record and are reviewed at management meetings or internal audits.

Data retention and analysis:

We keep complaints records for a minimum of six years or for the life of any guarantees if longer, in line with data protection regulations. Complaint data is periodically reviewed to identify recurring issues and to plan staff or subcontractor retraining where required.

Step 8: Appeals Process and External Escalation

If the customer remains unsatisfied after our final response, we will:

- Provide details of any relevant Ombudsman or ADR entity and how to contact them.
- For MCS domestic customers, signpost the RECC complaints and dispute resolution process and how to contact the RECC Administrator.
- Explain that, where mediation does not resolve the issue, either party may seek to use the RECC Renewable Adjudication Service and that we will co operate with this process.

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- For ECO and other TrustMark linked schemes, direct the customer to the relevant Scheme Provider's dispute process and any linked ADR routes.

Under UK consumer law, a consumer is entitled to be directed towards an ADR entity if the dispute remains unresolved. Our duty is to furnish the consumer with these details. All steps in any appeal or external escalation are logged so that we can demonstrate how thoroughly we attempted to resolve the dispute.

Step 9: Contingency for Staff Absences

To ensure continuity if the main Complaints Handler or a key staff member is absent:

- At least one additional senior staff member is trained and authorised to manage complaints effectively.
- The Directors ensure that handover information and complaint records are kept up to date and accessible to authorised personnel.
- Complaint records are maintained in shared secure locations so that they can be accessed in the event of staff changes.

6. Data Protection and Confidentiality in Complaints Handling

We recognise that complaints will often involve the processing of personal data, including names, contact details, technical information about a property and sometimes sensitive information about health or vulnerability.

To comply with UK GDPR, the Data Protection Act and ICO expectations:

- We only collect information that is necessary to investigate and resolve the complaint and to meet our legal and regulatory obligations.
- We use complaint data only for the purposes of complaints handling, quality management, training, audit and compliance, unless another lawful basis applies.
- We keep complaint records accurate and up to date and store them securely with access restricted to authorised staff.
- We retain complaint records for at least six years or for the duration of any guarantee if longer, after which they are securely destroyed or anonymised, unless we are required to retain them for longer due to legal or regulatory reasons.
- We ensure that any sharing of complaint data with third parties such as Scheme Providers, MCS Certification Bodies, RECC, ADR entities, insurers or legal advisers is limited to what is necessary and is done securely.
- We respect data subject rights, including the right of access, rectification and restriction. Where a complaint also includes concerns about how we have handled personal data, we will treat this as a data protection complaint and involve our Data Protection Lead.
- We will inform complainants that they have the right to raise concerns with the Information Commissioner's Office (ICO) if they are unhappy with how we have handled their personal data.

7. Annual Review of the Complaints Procedure

We commit to an annual review of this Complaints Handling Procedure. During each review, we:

- Incorporate any relevant changes in legislation, including updates to PAS 2030, PAS 2035 and UK consumer law.
- Reflect any modifications within the TrustMark Framework Operating Requirements, MCS scheme rules or the RECC Consumer Code, including any updated timescales for communication and inspection.

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- Consider any new demands from Scheme Providers, consumer protection bodies, MCS Specifiers or the ICO.
- Review historical complaint data to see if new measures, training or system changes are required.

Our goal is always to resolve consumer complaints amicably, respecting their needs and ensuring that we improve our processes. By ensuring staff compliance, thorough record keeping, robust data protection and timely responses, we aim to maintain consumer confidence in ECO Home Insulation as a trustworthy, professional business.

Wherever possible, we will continue to learn from each complaint to improve our service, maintain high quality workmanship and uphold the values of PAS 2030:2023, PAS 2035:2023, TrustMark, MCS, RECC and ICO guidance.

Last Reviewed: 26/03/2026

Next Review Date: 26/03/2027

Name: Daniel Marsden

Position: Managing Director

Signature:

A handwritten signature in black ink, appearing to read "D.J. Marsden".