



ROOF CARE MEMBERSHIP TERMS & CONDITIONS (CORE PLAN)

1. The Parties

This Agreement is between:

L&G Roofing & Externals, a sole trader trading at 312a Baddow Rd, Chelmsford, Essex, CM2 9QX (“the Contractor”),

and

The person named in the membership application (“the Member”).

2. Nature of Agreement

2.1 This is a roof maintenance service agreement.

2.2 It is not an insurance policy, warranty, or guarantee.

2.3 The Contractor does not provide insurance services and is not regulated by the Financial Conduct Authority.

3. Membership Fee

3.1 The membership fee is £29 per calendar month.

3.2 Payment is collected by Direct Debit or other agreed recurring method.

3.3 The minimum term is 12 months.

3.4 Membership renews automatically after the initial term unless cancelled in accordance with Section 10.

4. Cooling-Off Period

4.1 Where this agreement is entered into at a distance or off-premises, the Member has a 14-day cooling-off period under the Consumer Contracts Regulations 2013.

4.2 If cancelled within 14 days, any payments made will be refunded unless services have already been provided at the Member's request.

5. Services Included

During each 12-month membership period the Member is entitled to:

- One (1) annual roof inspection
- One (1) annual gutter clearance
- Minor roof repairs up to a total value of £150 per membership year
- Ladder-access repairs only
- 10% discount on additional quoted works
- Priority booking over non-members

The £150 repair allowance:

- Applies to labour and standard materials only
 - Resets each membership year
 - Has no cash value
 - Cannot be carried forward
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6. Exclusions

The following are expressly excluded:

- Scaffolding or specialist access equipment
- Storm, accidental, or impact damage
- Pre-existing defects identified before membership
- Structural movement or subsidence

- Flat roof coverings over 15 years old (unless approved in writing)
- Damage caused by third parties
- Major repairs exceeding the annual allowance

Where scaffolding is required, this will be quoted separately.

7. Initial Inspection & Acceptance

7.1 Membership is subject to an initial inspection.

7.2 The Contractor reserves the right to refuse membership if the roof is deemed unsafe or beyond reasonable maintenance condition.

7.3 Any pre-existing defects identified must be repaired at the Member's expense before membership benefits apply.

8. Repairs Exceeding Allowance

8.1 If required repairs exceed £150 in any membership year, the Contractor will provide a quotation for the additional cost.

8.2 Work exceeding the allowance will not proceed without Member approval.

9. Standard of Service

9.1 All services will be carried out with reasonable care and skill in accordance with the Consumer Rights Act 2015.

9.2 The Contractor shall not be liable for loss or damage arising from hidden defects not reasonably identifiable during inspection.

10. Cancellation

10.1 The Member may cancel after the initial 12-month term by providing 30 days written notice.

10.2 If the Member cancels within the first 12 months, the remaining balance of the minimum term becomes payable.

10.3 The Contractor may cancel the membership if:

- Payments are missed
 - Access to the property is refused
 - Unsafe conditions are present
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11. Missed Payments

11.1 If payment fails, services may be suspended.

11.2 Continued non-payment may result in termination.

12. Limitation of Liability

12.1 Nothing in this agreement excludes liability for death or personal injury caused by negligence.

12.2 The Contractor's liability for any claim relating to this agreement shall not exceed the total membership fees paid in the preceding 12 months.

13. Access

The Member agrees to provide safe and reasonable access to the property for inspections and maintenance.

14. Data Protection

The Contractor will process personal data in accordance with the Data Protection Act 2018 and UK GDPR.

Details are set out in the Contractor's Privacy Policy.

15. Governing Law

This Agreement shall be governed by the laws of England and Wales.