

Homeowners Handbook

premier[®]
guarantee[®]



Congratulations
on buying your
new home!

Your new home comes with a Premier Guarantee structural warranty, which means it's covered for 10 years against structural defects.

What is a structural warranty?

A structural warranty (or latent defects insurance as it's also referred to) is an insurance policy that covers major faults (defects) in the workmanship, design, or materials used in the construction of your home.

What is a structural defect?

We define a defect as a structural issue that has resulted from a failure to comply with our technical manual, the standards that we ask all our registered developers to build to. Whilst your home was being built, we undertook risk management inspections to reduce the risk of these defects occurring.

A defect becomes a problem when it has or will result in major physical damage to the structure of your home or the waterproof elements of its external envelope. If this occurs, you should contact us straight away.

What is a snag?

It's important to note that your policy does not cover snagging issues. These are minor issues or problems in your home. Typically things that are damaged, broken, not fitted properly or look unfinished, such as scratches on windows, marked/chipped walls or missing hinges. These issues are usually cosmetic.

On handover, you should undertake a snagging inspection of your home and report any of these items to your house builder. It will be their responsibility to fix any snagging issues for you.

We have included an example snagging list in the back of this guide to help you.

How does your policy work?

Your policy is valid for 10 years, and includes two key periods; the first two years of the policy (called the Defects Insurance Period DIP) and years three to ten (known as the Structural Insurance Period SIP).

These sections of our policy dictate who is responsible for resolving any problems you may have. The following provides an example of how the New Homes policy works. Not all policies will include all sections of cover. To see which sections of cover apply to your home refer to your Certificate of Insurance and policy document.

Please bear in mind that your policy starts on the date stated on your Certificate of Insurance, not the date you moved in to your new home.



Defects Insurance period (DIP) - First 2 years after completion

During this period the developer is responsible for rectifying any defects (which are deemed to be a failure to comply with our Technical Manual). You must report any faults to the developer in writing as soon as possible, making sure you keep a copy of this correspondence.

If you have reported these to your developer within the defects period and either;

- a) They have failed to rectify them within a reasonable time period, or;
- b) they are unable to rectify them due to their insolvency,

then we may be able to help through our Developer Resolution Service. Please note that we will only be able to assist with issues governed by our Technical Manual. See Section 3.2 of your policy document for details.



Structural Insurance Period (SIP) - Remaining 8 years of the policy

During this period your home is protected from structural damage and if you feel that there is a structural defect then you're entitled to make a claim through us.

If you need to make a claim on your policy, you need to contact our claims team who will assess your claim for you. We will assist you in organising any necessary repair work, and if needed, arrange alternative accommodation while work is being carried out.



Contaminated Land - Years three to ten of cover

If a Statutory Notice is served on your property, this section of our policy will cover the costs incurred in removing any substance from the land you own, where the contamination existed before the completion of your home.



Machinery Inherent Defects - Years one to five of cover

This section of cover protects you from the cost of repairing or replacing certain mechanical and electrical equipment, such as boilers, lifts and air conditioning systems which are affected by inherent faults.

Knowing who to contact

Before making a claim have a look at the following chart to understand who you should contact.

Developer

This refers to the Developer's warranty period. This will normally be the first two years for newly built homes and for converted properties. Please check your policy wording for endorsements on the other certificates.

Developer/Warranty Provider

This refers to Insurance cover when the Developer's Warranty has expired. Please check your policy wording for endorsements on the other certificates.

Home Insurance

Accidental, weather, or human damage is not covered by this policy, it can however be covered by your household insurance policy. Please refer to your policy for details of the level of cover.

General Maintenance

This policy excludes cover for minor blemishes, chips or scratches that won't endanger the structure of your new home. These can however be fixed as a part of the general maintenance.

Technical Manual Section	Description Of The Problem	Possible Cause	You Should Refer To
5 Drainage	Gutter or downpipe leaking	Downpipe/gutter blocked	Developer
		A joint in the downpipe/gutter is defective	Developer
	Drainage above ground is leaking	The pipe has cracked due to accidental damage	Home insurance
		The pipe has cracked due to incorrect installation	Developer
		A joint in the pipe is not holding	Developer
	Wastepipe emits an odour	Wastepipe is blocked	General maintenance/practical advice
		Water trap removed	General maintenance/practical advice
	Water not draining away	The wastepipe, gully or drain is blocked	General maintenance/practical advice
		The gully is damaged due to ground movement	Developer/warranty provider
		The wastepipe or drain was not installed at the correct angle	Developer/warranty provider
	Bath, basin or sink are cracked or damaged	Damaged prior to installing	Developer
		Accidental damage	Home insurance
	Shower not working	Isolation switch and/or valve is in the "on" position	Switch isolation valve to "off" and run the shower
		Electric: there is no hot water or water at all	Developer
		Power: there is no power or water	Developer
		Mixed: there is no water at all	Developer
	Tap dripping	The washer is worn	General maintenance
		Tap is defective	General maintenance
	Sink surround is leaking	A seal has not been fitted	Developer
		The seal is broken	Developer
	Wastepipe is leaking	The pipe is cracked or punctured due to accidental damage	Home insurance
		The pipe has cracked or punctured due to incorrect installation	Developer
		The pipe has cracked due to inadequate insulation	Developer
		A joint is not holding	Developer
	No water supply or low pressure	The water main has not been turned on or is not fully open	Open the valve
		Low pressure in the mains	Check the valve to the tank is open
Faulty mains water supply pump		Developer/warranty provider	
The pipes are noisy	The pipework is not adequately secured	Developer	
	The pipework is not protected where it passes through joists or walls	Developer	

Knowing who to contact - 2

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6/7 Internal and External Walls	Damp penetration	The property has not been ventilated properly	Developer/warranty provider
		Damp proof membrane/course is not lapped correctly	Developer/warranty provider
		The damp proof course has been bridged	Developer/warranty provider
	Render coming away on external masonry walls	Render has been poorly applied	Developer/warranty provider
		An incorrect render mix was used	Developer/warranty provider
		An inappropriate product has been placed	Developer/warranty provider
	Paint flaking	Poor surface preparation	Developer
		Inappropriate type of paint applied	Developer
		Damp penetration	Developer
	Moisture or staining on walls	Condensation	General maintenance/practical advice
		Water ingress	Developer
		Leaking plumbing	Developer
Inadequate ventilation		Developer	
Cracks in plasterwork	Normal shrinkage	General maintenance/practical advice	
	Movement	Developer/warranty provider	
8 Windows and Doors	Excessive draughts through external doors and windows	No draught strips fitted	Developer
		Door is warped or twisted	Developer/home insurance
	Rain coming in underneath or through a door	Storm or accidental damage	Home insurance
		No weather bar fitted	Developer
		The door fits badly	Developer
		Door panels are warped or shrunk	Developer/home insurance
	Lock not working	The lock has been damaged by an attempted break in	Home insurance
		The mechanism has seized	Developer
		The lock does not align properly with its keep	Developer
	Glass broken	Accidental damage	Home insurance
	Draughts coming in through the window	There are no draught strips fitted	Developer
		The window fits badly	Developer
The window is warped or twisted		Developer	
Rain coming in through the window	The window fits badly	Developer/warranty provider	
	The design of the window is not suitable for the exposure	Developer/warranty provider	

Knowing who to contact - 3

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11 Roofs	Roof leaking	Storm damage	Home insurance
		Defective roof covering	Developer
		Inadequate mortar mix	Developer
	Roof/ridge tiles loose or missing	Accidental damage or storm damage	Home insurance
		Tiles not installed correctly	Developer/warranty provider
		Accidental or storm damage	Home insurance
	Pointing to eaves, ridge valleys cracked	Not properly installed	Developer
		Lead flashing installed incorrectly	Developer/warranty provider
		Affected due to frost	General maintenance
The surface in not laid to fall		Developer	
14 Driveways and Paving	Driveways, paths not draining	Ground movement	Developer
		Ground movement	Developer
	Cracking in concrete and drives	Weight of traffic	Developer
		Airlock in the radiator	General maintenance/practical advice
15 Heating Services	Radiator not producing heat	Radiator valve has seized	General maintenance/practical advice
		Boiler is not working	Developer/warranty provider
		Blocked pipe	Developer
		Gas supply is off	Turn on the gas supply and follow the instructions for your boiler on how to relight
	Boiler not working	Thermostat or programmer is not working correctly	Developer/warranty provider
		The pilot light has gone out	Developer/warranty provider
		The boiler is not wired to the circuit or is faulty	Developer/warranty provider
		A circuit breaker has tripped at the consumer unit	General maintenance/practical advice
17 Electrical Services	No power	The light(s) or socket(s) are not wired to the circuit	Developer
		Faulty electrical distribution system	Developer/warranty provider
		A circuit breaker has tripped	General maintenance/practical advice
	Electrical installations not working	A fuse has blown	Check instructions replace fuse
		Appliance is not wired to the circuit	Developer
		Accidental damage	Home insurance
		Incorrectly fixed	Developer
		Faulty fixed installation	Developer/warranty provider
		Faulty lift or escalator	Developer/warranty provider

How to make a claim

We hope you will never have to make a claim on your new home, however, if you do, our specialist claims team will help to guide you through the claims process.

You can make a claim through our claims portal on the homeowners section of our website www.premierguarantee.com/homeowners

Alternatively, if you would prefer to speak to one of our claims advisors directly contact us on **0800 107 8446** and ask to speak to our claims team.

New Homes Review

The New Homes Review provides an independent insight in to the quality of new homes being built for sale in the UK and the level of customer satisfaction. This is based on feedback directly from new home owners and they need your help.

Have your say

Your feedback will be used to provide your housebuilder and the house building industry an overview of how buyers feel about the quality and service provided – this information can be accessed by future buyers and may help them make decisions about the home they are buying.

Complete the survey

To complete the NHR survey, visit www.newhomesreview.com and click the survey button. Your feedback will be collated in to an annual report to help potential new home owners with their buying decisions. You will also receive a postcard reminder of this 3 months after you move in.

Consumer Code for Home Builders

This property is covered by the Consumer Code for Home Builders.

The Consumer Code for Homebuilders was developed by the home-building industry to make the home buying process fairer and more transparent for purchasers. The Code aims to ensure that all buyers are treated fairly, know what levels of service to expect, are fully informed about their purchase and their consumer rights before and after they move in, and are provided with a speedy, low cost dispute resolution scheme to deal with complaints.

The Code contains requirements that all home builders who are registered with the UK's main new home warranty providers, including Premier Guarantee, must comply with the Code.

If you find yourself in the unfortunate position where your Developer is unwilling to help and the issue does not fall under your structural warranty or household insurance cover, the Consumer Code for Home Builders may be able to help and full details can be found at www.consumercodeforhomebuilders.com

Where to go with a dispute?

If your Developer fails to meet the requirements of the Consumer Code, you can make a complaint to the Code's independent Dispute Resolution Scheme. Disputes are resolved using an adjudication process. You should contact Premier Guarantee to start the process.

During this process, a trained adjudicator reviews written submissions from both parties and issues an award based on his or her conclusions. This Dispute Resolution Scheme is independent of the Home Warranty Bodies. Contact your warranty provider for details.

For full details and to download a copy of the Consumer Code go online to www.consumercodeforhomebuilders.com



Snagging List

When purchasing a new property you will be asked by your developer to undertake a handover inspection of the property.

Any damage such as marks, chips, scuffs, scratches and staining must be noted to your developer at the time of the inspection as such damage is not covered by Premier Guarantee. This is only a guide and should not be considered a complete list of all areas to be checked. For a copy of the New Home Warranty Policy or if you require any further information on Premier Guarantee, please visit our website. www.premierguarantee.com or call us on **0800 107 8446** for more information.

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Item		Yes/No	Comments
General	Have all builders' materials and rubbish been removed from the home and garden? Is the home and garden clean and tidy?		
Inside your home			
Decorations	Is the plasterwork smooth and neatly finished around sockets, switches, pipes, etc? Are plasterboard joints and nail fixings invisible? Is the decoration throughout the home complete and to a consistently acceptable standard?		
Flooring	Are you happy that the timber floors don't creak excessively? Has sheet flooring been laid level and is it free of bubbling or unevenness beneath the covering that might cause premature failure? Is floor tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted?		
Wall tiling	Is wall tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted? Has a flexible sealant been provided at corners and junctions with shower trays, baths, basins and kitchen units?		
Kitchens and bathrooms	Are all kitchen units and appliances clean and undamaged? Are all the sanitary fittings clean and undamaged? Is the water flow to taps, showers and appliances satisfactory? Are any leaks evident beneath sinks, sanitary-ware and appliances? Check waste pipes for leaks also. Do all doors and drawers to kitchen units operate correctly? Are extractor fans fitted and operating?		
Windows and doors	Are keys supplied for all window and door locks? Do all locks and handles work and operate freely? Do all windows and doors open and shut properly and engage with the weather seals? Do self-closing devices, where fitted, fully close the doors after opening? Is all glazing crack-free? Are double-glazed units free of condensation between the panes?		
Heating and electrical	Do all light fittings and socket outlets work? Are radiators securely fixed and free of leaks? Is exposed horizontal and vertical pipe-work adequately supported? Are the joints leak-free?		
Lofts	Is the loft space fully insulated? Is boarding provided to give access to tanks etc.?		
Outside your home			
Decorations	Are external decorations complete and to a consistently acceptable standard?		
Fences and gates	Are all fences and gates complete? Are timber or steel parts protected?		
Paths and drives	Are all paths and drives complete and laid to an even finish?		
Drainage	Do gutters and downpipes appear securely fixed and complete? Are they leak-free during rainfall? Are gullies and inspection chambers free of debris?		
Roof coverings	Do any tiles or slates appear cracked or loose? Are all lead flashings complete and secure?		

For a copy of the New Home Warranty Policy or if you require any further information on Premier Guarantee, please visit our website www.premierguarantee.com or call us on **0800 107 8446** for more information.

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