

# A quick introduction to **NHBC Buildmark**

---

## **What is Buildmark?**

Buildmark is a 10-year builder warranty and insurance policy for newly-built or newly-converted homes.

It provides the first purchaser of the home with deposit protection between exchange of contracts and completion, should the builder become insolvent. Once the home is complete, it provides a two-year builder warranty followed by a further eight years' insurance protection against certain defects.

Buildmark is for the home and is transferable to subsequent owners.

Buildmark is recognised and accepted by all major mortgage lenders.

## **Why do builders choose NHBC?**

Builders choose to work with us because as well as being the market-leading provider of new-home warranty and insurance cover, we support them in raising standards in house building.



Raising Standards. Protecting Homeowners



# What you can expect from your Buildmark policy

Buildmark provides the following cover, subject to the terms and conditions set out in your Buildmark policy, including the financial limits.

## Before the home is complete

Insurance protection if you lose your deposit, or have to pay more to complete the build of your home, because your builder becomes insolvent.

## The Builder Warranty period

For the first two years after completion, your builder must put right any defect, or physical damage caused by a defect, arising because they haven't complied with NHBC requirements contained within the NHBC Standards. NHBC guarantees the obligations of the builder during this period. If you get into a dispute with your builder, and our resolution service is suitable for your situation, we may be able to help you resolve the dispute.

## NHBC Insurance Cover

A further eight years' insurance cover is provided for damage to your home resulting from defects to specific parts of your property (predominantly but not exclusively structural parts) caused by the failure of your builder to meet the NHBC requirements. In some circumstances, we will also cover the cost of alternative accommodation and storage of your furniture and other costs. If the land on which your home is built is deemed to be contaminated and you receive a statutory notice or one could be issued, we will cover the work required to improve the condition of your land.

## What isn't covered

Buildmark doesn't cover all damage to your home, there are exclusions including but not limited to:

- damage caused by storms, fire or flood (so it's important you have separate home and contents insurance to cover these events) and items covered by manufacturers' warranties e.g. boilers, domestic appliances
- wear and tear, neglect and failure to carry out appropriate maintenance
- any alteration, modification, or addition to the home carried out after NHBC final inspection. e.g. extensions or loft conversions changes in colour, texture or staining of external finishes
- loss of use, inconvenience or distress, reduction in value
- theft or accidental damage to your home.

For claims made during the eight years of insurance cover, if the cost of the works you are claiming for is below the minimum claim value which can be found in your policy certificate, there is no valid claim. If the cost of the works is more, we will pay in full (subject to terms and conditions and your policy financial limit). There is no minimum claim value during the first two years (the builder warranty period).

**NOTE: Please check the policy documents for specific details about the cover, conditions and exclusions that apply.**

Full details can be found in your Buildmark policy document.

Visit [www.nhbc.co.uk](http://www.nhbc.co.uk) or call 0344 633 1000 and ask for 'Customer Services'.

NHBC, NHBC House,  
Davy Avenue, Knowlhill,  
Milton Keynes,  
Bucks, MK5 8FP

Tel: 0344 633 1000

Fax: 01908 747255

[www.nhbc.co.uk](http://www.nhbc.co.uk)

• National House-Building Council (NHBC) is authorised by the Prudential Regulation Authority  
• and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in  
• respect of carrying on its insurance business and its insurance distribution activities. NHBC  
• is registered in England and Wales under company number 00320784. NHBC's registered  
• address is NHBC House, Davy Avenue, Knowlhill, Milton Keynes, Bucks, MK5 8FP.  
• Note that only certain parts of NHBC's products and services are within the scope of  
• UK financial services regulation. For more information on our products and services,  
• please see our website [nhbc.co.uk](http://nhbc.co.uk) or your NHBC product documentation.

• This leaflet has been printed on  
• material which is produced from  
• well-managed forests and is fully  
• recyclable and biodegradable,  
• ECF (elemental chlorine free)  
• and is made to ISO 14001  
• Environmental Certification.

