



# BUILD WARRANTY<sup>®</sup>

Official Partners of  **PlanningPortal**

## Home Buyers Guide

 0203 966 5409

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5.0 out of 5

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2024 ASSOCIATE MEMBER

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**WELCOME TO YOUR NEW HOME!**

**GLOSSARY OF TERMS**

Build Warranty	<b>Build Warranty Insurance Services Ltd</b> is a leading home warranty provider.
New Home Warranty Code	The <b>Code</b> sets out the mandatory requirements each member of the <b>Directory of Developers</b> must adhere to when marketing and selling their homes.
Developer	A person, sole trader, partnership, company, or other organisation that constructs new, or newly converted homes under contract and is a registered member of the <b>New Home Warranty Code</b> .
Homeowner	A person who owns a house, or owns the house or apartment they live in.
Occupier	The person who legally lives in the house, apartment, or other dwelling in question.

## 1. INTRODUCTION

### 1.1 Who We Are

**Build Warranty Insurance Services Ltd (Build Warranty)** is a leading provider of home warranties. The **Build Warranty Insurance Services Ltd** is an Appointed Representative of Servca Ltd who are authorised and regulated by the Financial Conduct Authority (FCA). We ensure that new homes are built to high standards and are protected by comprehensive warranties.

### 1.2 What We Do

We help you by making sure your home is built correctly and covered by a warranty. Our team works with your **Developer** to monitor the construction process, ensuring everything meets quality standards. Once your home is ready, we issue a 10-year warranty to protect it.

### 1.3 New Home Warranty Code

Our Consumer **Code** ensures that:

- You receive clear and accurate information about your home.
- You are treated fairly throughout the home-buying process.
- Any disputes are resolved fairly, with access to a dispute resolution service if needed.

## 2. WARRANTY PROTECTION OVERVIEW

### 2.1 First 2 Years After Completion

For the first two years, your **Developer** is responsible for fixing any issues with your home. If something goes wrong, contact them directly. If they don't fix the problem, you can use our free Dispute Resolution Service.

### 2.2 3-10 Years After Completion

After the initial two years, **Build Warranty** will cover any major structural issues with your home. This coverage lasts until 10 years after your home is completed.

### 2.3 How to Make a Claim

If you need to make a claim, call us at 0203 966 5409. Have your policy number ready and be prepared to provide details and photos of the issue. Each claim is assessed individually, and we'll guide you through the process.

## 3. YOUR NEW HOME

### 3.1 Before Completion

Before you move in, your **Developer** will give you a tour of your new home. This is your chance to:

- Check that everything you requested is in place.
- Identify any issues that need to be fixed before you move in.

### 3.2 On Moving Day

Congratulations on your new home! Take some time to:

- Inspect your home and report any issues to the **Developer**.
- Make sure you have instructions for all systems and appliances.
- Check that the garden boundaries and any shared areas (for flats) are as expected.

## 4. WHO IS RESPONSIBLE FOR WHAT?

Different parties are responsible for different aspects of your home:

- **You (Homeowner)**: Responsible for regular maintenance and upkeep.
- **Occupier**: The person living in the home (could be different from the owner).
- **Developer**: Responsible for the construction and initial two-year warranty.
- **Home Insurance Provider**: Covers damages and losses related to household incidents.
- **Warranty Provider (Build Warranty)**: Covers major structural issues after the first two years.

## 5. LOOKING AFTER YOUR NEW HOME

Your home will need regular maintenance to stay in good condition. Here are some key responsibilities:

- **Settling**: Allow your home to dry out gradually. Small cracks may appear as materials settle.

- **Heating Systems:** Service your boiler and other heating systems annually.
- **Gutters and Roofs:** Clean gutters regularly and inspect flat roofs annually.
- **Paintwork:** Repaint external surfaces every few years to protect them from the weather.
- **Gardening:** Take care when planting trees or shrubs, especially on clay soil.

## 6. COMPLAINTS PROCEDURE

If you have a complaint, follow these steps:

1. **Contact Your Developer:** If the issue is within the first two years.
2. **Use the Dispute Resolution Service:** If the **Developer** doesn't resolve the issue.
3. **Contact The Property Ombudsman:** If the issue still isn't resolved after using the Dispute Resolution Service.

## 7. SUMMARY OF RESPONSIBILITIES Table 1

– Homeowner/Occupier

LOCATION	ISSUE	POSSIBLE CAUSE
Roof coverings	Pointing to eaves, ridge valleys cracked.	Affected due to frost.
Superstructure (internal)	Moisture or staining on walls.	Condensation.
	Cracks in plasterwork.	Normal shrinkage.
Building services – Drainage above ground	Waste pipe emits an odour.	Waste pipe blocked. Water trap removed.
	Shower not working.	Isolation switch and/or valve is in the “on” position.
	Water not draining away.	The waste pipe, gully or drain is blocked.
	Tap dripping.	The washer is worn, or tap is defective.
	No power.	A circuit breaker has tripped.
	No water supply or low pressure.	The water main has not been turned on or is not fully open. Low pressure in the mains.
Building services – Electrical Installation	Electrical fittings not working.	A circuit breaker has tripped. A fuse has blown.
Building services – Heating and Mechanical	Radiator not producing heat.	Airlock in the radiator. Radiator valve has seized.
	Boiler not working.	Gas supply is off.
External works	Cracking in concrete and drives.	Weight of traffic.

## 8. SUMMARY OF RESPONSIBILITIES

Table 2 – Developer

LOCATION	ISSUE	POSSIBLE CAUSE
Finishes and Fitted Furniture	Cupboard door is sticking or loose.	Poorly fitted.
	Worktop is damaged or loose.	Poorly fitted.
Damp proofing	Damp penetration.	The property has not been ventilated properly. Damp proof membrane/course is not lapped correctly. The damp proof course has been bridged.
Finishes	Render coming away on external masonry walls.	Render has been poorly applied. An incorrect render mix was used. An inappropriate product has been placed.
	Paint flaking.	Poor surface preparation. Inappropriate type of paint applied. Damp penetration.
Windows and Doors	Rain coming in underneath or through a door.	Weather bar poorly fitted or absent. The door fits badly. Door panels are warped or shrunk.
	Lock not working.	The mechanism has seized. The lock does not align properly with its keep.
	Draughts coming in through the window.	There are no draught strips fitted. The window fits badly. The window is warped or twisted.
	Rain coming in through the window.	The window fits badly. The design of the window is not suitable for the exposure.
Chimneys	Chimney pot loose.	Not fitted correctly.
	Pointing to chimney deteriorating.	The pot has not been installed properly.
	Water ingress through chimney.	Not installed correctly.



Roof coverings	Roof leaking.	Defective roof covering. Inadequate mix.
	Roof/ridge tiles loose or missing.	Tiles not installed correctly.
	Pointing to eaves ridge valleys cracked.	Not properly installed. Lead flashing installed incorrectly.
Superstructure (internal)	Moisture or staining on walls.	Water ingress. Leak in plumbing. Inadequate ventilation.
	Cracks in plasterwork.	Movement.
Building services	Gutter or downpipe leaking.	Downpipe/gutter blocked. A joint in the downpipe/gutter is defective.
Building services – Drainage below ground	Drainage above ground is leaking.	The pipe has cracked due to incorrect installation. A joint in the pipe is not holding.
Building services – Drainage above ground	Water not draining away.	The gully is damaged due to ground movement. The wastepipe or drain was not installed at the correct angle.
	Bath, basin or sink are cracked or damaged.	Damaged prior to installing.
	Shower not working.	Electric: There is no water or hot water. Power: There is no power or water. Mixed: There is no water.
	Sink surround is leaking.	A seal has not been fitted. The seal is broken.
	Waste pipe is leaking.	The pipe has cracked or punctured due to incorrect installation. The pipe has cracked due to inadequate insulation. A joint is not holding.

	The pipes are noisy.	The pipework is not adequately secured. The pipework is not protected where it passes through joists or walls.
Building services – Electrical Installation	No power.	The light(s) or socket(s) are not wired to the circuit.
	Electrical fittings not working.	Appliance is not wired to the circuit. Incorrectly fixed.
	Radiator not producing heat.	Boiler is not working.
Building services – Heating and Mechanical		Blocked pipe.
	Boiler not working.	Thermostat or programmer is not working correctly. The pilot light has gone out. The boiler is not wired to the circuit or is faulty.
External works	Driveways, paths not draining.	The surface is not laid to fall. Ground movement.
	Cracking in concrete and drives.	Ground movement. Weight of traffic.

## 9. SUMMARY OF RESPONSIBILITIES

Table 3 – Build Warranty Policy – Likely Items Covered

LOCATION	ISSUE	POSSIBLE CAUSE
Damp proofing	Damp penetration.	The property has not been ventilated properly. Damp proof membrane/course is not lapped correctly. The damp proof course has been bridged.
Finishes	Render coming away on external masonry walls.	Render has been poorly applied. An incorrect render mix was used. An inappropriate product has been placed.
Windows and Doors	Rain coming in through the window.	The window fits badly. The design of the window is not suitable for the exposure.
Chimneys	Pointing to chimney deteriorating.	The pot has not been installed properly.
Roof coverings	Roof/ridge tiles loose or missing.	Tiles not installed correctly.

	Pointing to eaves, ridge valleys cracked.	Lead flashing installed incorrectly.
Superstructure (internal)	Cracks in plasterwork.	Movement.
Building services: Drainage above ground	Water not draining away.	The gully is damaged due to ground movement. The waste pipe or drain was not installed at the correct angle.
	Waste pipe is leaking.	The pipe is cracked or punctured due to accidental damage.

## 10. SUMMARY OF RESPONSIBILITIES

Table 4 – Home Insurance Provider – Likely Items Covered

LOCATION	ISSUE	POSSIBLE CAUSE
Finishes and Fitted Furniture	Cupboard door is sticking or loose.	Accidental damage.
	Worktop is damaged or loose.	Accidental damage.
Windows and Doors	Excessive draughts in through external doors and windows.	Door is warped or twisted.
	Rain coming in underneath or through a door.	Storm or accidental damage. Door panels are warped or shrunk.
	Lock not working.	The lock has been damaged by an attempted break in.
	Glass broken.	Accidental damage.
Chimneys	Pointing to chimney deteriorating.	Storm or accidental damage.
	Chimney not drawing properly.	Storm or accidental damage.
	Water ingress through chimney.	External conditions.
Roof coverings	Roof leaking.	Storm damage.
	Roof/ridge tiles loose or missing.	Accidental damage or storm damage.
	Pointing to eaves, ridge valleys cracked.	Accidental or storm damage.

Building services – Drainage below ground	Drainage above ground is leaking.	The pipe has cracked due to accidental damage.
Building services - Drainage above ground	Bath, basin or sink are cracked or damaged.	Accidental damage.
Building services – Electrical Installation	Electrical fittings not working.	Accidental damage.

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