

# Homeowner's Handbook



**PREMIER<sup>®</sup>  
GUARANTEE**  
ON YOUR SITE, BY YOUR SIDE



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

## What is a structural warranty?

Also known as latent defects insurance, structural warranties cover 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 the standards that we ask all of our registered developers to build to.

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, effecting the health and safety of you living in it. 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. A snagging issue might be something that's damaged or broken, or where things appear unfinished or not properly fitted, such as scratches on windows, marked/chipped walls or missing hinges. These are minor, typically cosmetic, issues.

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?

## Periods of cover explained:

- **During the Defects Insurance Period (first two years after completion), or DIP**, the developer is responsible for rectifying any defects. You must report any faults to the developer in writing as soon as possible, making sure you keep a copy of this correspondence.

We may be able to help through our Dispute Resolution Service if you have reported these to your developer within the defects period and either they have failed to rectify them within a reasonable time period, or they are unable to rectify them due to their insolvency.

- **The Structural Insurance Period (remaining eight years of policy), SIP**, is when your home is protected from structural damage. 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, 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 10 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.
- **Mechanical & Electrical cover (years one to 5 of cover), or Machinery Inherent Defects Insurance** protects you from the cost of repairing or replacing certain mechanical and electrical equipment affected by inherent faults. This can include boilers, lifts and air conditioning systems.

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 into your new home.



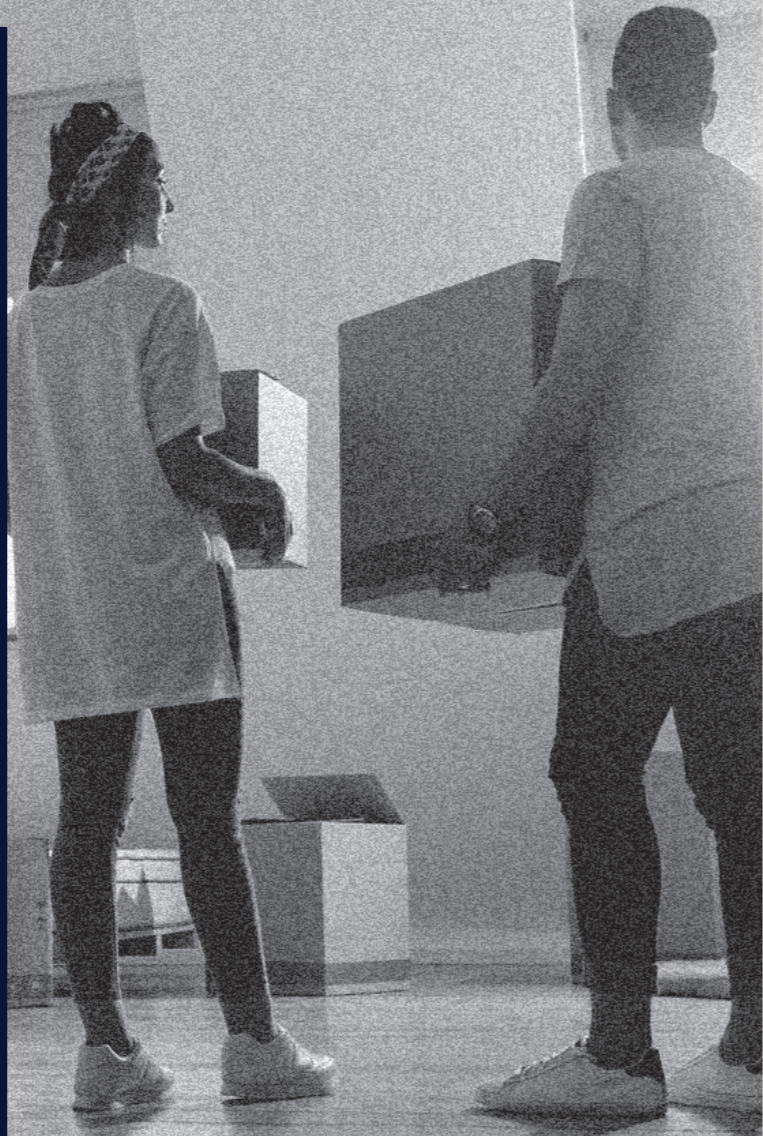
# How to make a claim

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 homeowner's section of our website [www.premierguarantee.com/homeowners](http://www.premierguarantee.com/homeowners).

Alternatively, if you would prefer to speak to one of our claims advisors directly, please contact us on 0151 650 4343.

**SCAN HERE TO ACCESS THE CLAIMS PORTAL**



# Consumer Code Protection

In addition to your cover provided by Premier Guarantee, your new home is protected by one of the two leading new-build consumer codes in the UK – the Consumer Code for Homebuilders or the New Homes Quality Code.

What's covered, which rights you have as a home buyer, and how the code is enforced will depend on which code covers your property. Contact your builder for more details.

## CONSUMER CODE FOR HOMEBUILDERS GUIDE



**CONSUMER CODE FOR HOME BUILDERS**  
[www.consumercode.co.uk](http://www.consumercode.co.uk)



*Protection for new-build home buyers*

## NEW HOMES QUALITY CODE



**NEW HOMES QUALITY CODE**



# Knowing who to contact

Technical Manual section	Description of the problem	Possible cause	You should refer to			
			Developer	Warranty provider	Home insurance	General maintenance
Finishes & Fitted Furniture	Cupboard door is sticking or loose	Accidental damage			✓	
		Poorly fitted	✓			
	Worktop is damaged or loose	Accidental damage			✓	
		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 & Doors	Excessive draughts through external doors	No draught strips fitted	✓			
		Door is warped or twisted	✓		✓	
	Rain coming in underneath or through a door	Storm or accidental damage			✓	
		No weather bar fitted	✓			
		The door fits badly	✓			
		Door panels are warped or shrunk	✓		✓	

Technical Manual section	Description of the problem	Possible cause	You should refer to			
			Developer	Warranty provider	Home insurance	General maintenance
Windows & Doors	Lock not working	The lock has been damaged by an attempted break in			✓	
		The mechanism has seized	✓			
		The lock does not align properly with its keep	✓			
	Glass broken	Accidental damage			✓	
	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	Storm or accidental damage			✓	
		The pot has not been installed properly	✓	✓		
	Chimney not drawing properly	Storm or accidental damage			✓	
		Not installed correctly	✓			
	Water ingress through chimney	External conditions			✓	
		Not installed correctly	✓			

Technical Manual section	Description of the problem	Possible cause	You should refer to			
			Developer	Warranty provider	Home insurance	General maintenance
Roofs	Roof leaking	Storm damage			✓	
		Defective roof covering	✓			
		Inadequate mortar mix	✓			
	Roof/ridge tiles loose or missing	Accidental damage or storm damage			✓	
		Tiles not installed correctly	✓	✓		
	Pointing to eaves, ridge valleys cracked	Accidental or storm damage			✓	
		Not properly installed	✓			
		Lead flashing installed incorrectly	✓	✓		
Affected due to frost					✓	
Internal Walls	Moisture or staining on walls	Condensation				✓
		Water ingress	✓			
		Leaking plumbing	✓			
		Inadequate ventilation	✓			
	Cracks in plasterwork	Normal Shrinkage				✓
		Movement	✓	✓		
Drainage	Gutter or downpipe leaking	Downpipe/gutter blocked	✓			
		A joint in the downpipe/gutter is defective	✓			
	Drainage above ground is leaking	The pipe has cracked due to accidental damage			✓	
		The pipe has cracked due to incorrect installation	✓			
		A joint in the pipe is not holding	✓			
	Wastepipe emits an odour	Wastepipe is blocked				✓
		Water trap removed				✓



Technical Manual section	Description of the problem	Possible cause	You should refer to			
			Developer	Warranty provider	Home insurance	General maintenance
Drainage	Water not draining away	The wastepipe, gulley or drain is blocked				✓
		The gulley 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	✓			
		Accidental damage			✓	
	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	✓			
		Power: there is no power or water	✓			
		Mixed: there is no water at all	✓			
	Tap dripping	The washer is worn				✓
		Tap is defective				✓
	Sink surround is leaking	A seal has not been fitted	✓			
		The seal is broken	✓			
	Wastepipe is leaking	The pipe is cracked or punctured due to accidental damage			✓	
		The pipe has cracked or punctured due to incorrect installation	✓			
		The pipe has cracked due to inadequate insulation	✓			
		A joint is not holding	✓			
	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	✓	✓		
	The pipes are noisy	The pipework is not adequately secured	✓			
		The pipework is not protected where it passes through joists or walls	✓			



Technical Manual section	Description of the problem	Possible cause	You should refer to			
			Developer	Warranty provider	Home insurance	General maintenance
Electrical Installation	No power	A circuit breaker has tripped at the consumer unit				✓
		The light(s) or socket(s) are not wired to the circuit	✓			
		Faulty electrical distribution system	✓	✓		
	Electrical installations not working	A circuit breaker has tripped				✓
		A fuse has blown	Check instructions, replace fuse			
		Appliance is not wired to the circuit	✓			
		Accidental damage			✓	
		Incorrectly fixed	✓			
		Faulty fixed installation	✓	✓		
		Faulty lift or escalator	✓	✓		
Heating and Mechanical	Radiator not producing heat	Airlock in the radiator				✓
		Radiator valve has seized				✓
		Boiler is not working	✓	✓		
		Blocked pipe	✓			
	Boiler not working	Gas supply is off	Turn on the gas supply and follow the instructions for your boiler on how to relight			
		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 in not laid to fall	✓			
		Ground movement	✓			
	Cracking in concrete and drives	Ground movement	✓			
		Weight of traffic	✓			

# Snagging list

	Item	Description of the problem	Y / N	Comments
	<b>General</b>	Have all builders' materials and rubbish been removed and is the home and garden clean and tidy?		
Inside your home	<b>Decorations</b>	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?		
	<b>Flooring</b>	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?		
	<b>Wall tiling</b>	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?		
	<b>Kitchens and bathrooms</b>	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?		
	<b>Windows and doors</b>	Are keys supplied for all window and door locks and 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?		
	<b>Heating and electrical</b>	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?		
	<b>Lofts</b>	Is the loft space fully insulated? Is boarding provided to give access to tanks etc.?		
	Outside your home	<b>Decorations</b>	Are external decorations complete and to a consistently acceptable standard?	
<b>Fences and gates</b>		Are all fences and gates complete? Are timber or steel parts protected?		
<b>Paths and drives</b>		Are all paths and drives complete and laid to an even finish?		
<b>Drainage</b>		Do gutters and downpipes appear securely fixed and complete? Are they leak-free during rainfall? Are gullies and inspection chambers free of debris?		
<b>Roof coverings</b>		Do any tiles or slates appear cracked or loose? Are all lead flashings complete and secure?		

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 Homes Warranty Policy or if you require any further information on Premier Guarantee, please visit our website: [www.premierguarantee.com](http://www.premierguarantee.com) or call us on 0800 107 8446 for more information.





[premierguarantee.com](https://premierguarantee.com)

**2 Shore Lines Building, Shore Road, Birkenhead, Wirral, CH41 1AU**  
**T: 0800 107 8446 | E: [info@premierguarantee.co.uk](mailto:info@premierguarantee.co.uk)**

Premier Guarantee is a trading name of MD Insurance Services Limited. Registered in England No: 03642459. MD Insurance Services Limited is the scheme administrator for the Premier Guarantee range of structural warranties. MD Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. © Premier Guarantee 2024

