

# Homeowner's Handbook

**premier**  
guarantee<sup>®</sup>



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 as 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. While 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, 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?

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

These two periods 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 into 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 Dispute 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 3-10 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.



## **Machinery Inherent Defects (Years 1-5 of cover) -**

During the first five years following the completion of your home, this section of cover 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. Please refer to your policy document for full details of your cover.

# Knowing who to contact (Part 1 of 4)

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 minor blemishes, chips or scratches that will not put in danger 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
1.1.5 Finishes & Fitted Furniture	Cupboard door is sticking or loose	Accidental damage	Home insurance
		Poorly fitted	Developer
	Worktop is damaged or Loose	Accidental damage	Home insurance
		Poorly fitted	Developer
Damp Proofing	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
6/7 External Walls & Interior Walls	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
8 Windows & Doors	Excessive draughts through external doors and windows	No draught strips fitted	Developer
		Door is warped or twisted	Developer/warranty provider
	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/warranty provider
	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 (Part 2 of 4)

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 minor blemishes, chips or scratches that will not put in danger 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
13 Chimneys	Chimney pot loose	Not fitted correctly	Developer
	Pointing to chimney deteriorating	Storm or accidental damage	Home insurance
		The pot has not been installed properly	Developer/warranty provider
	Chimney not drawing properly	Storm or accidental damage	Home insurance
		Not installed correctly	Developer
Water ingress through chimney	External conditions	Home insurance	
	Not installed correctly	Developer	
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
	Pointing to eaves, ridge valleys cracked	Accidental or storm damage	Home insurance
		Not properly installed	Developer
		Lead flashing installed incorrectly	Developer/warranty provider
7 Internal Walls	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
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	

# Knowing who to contact (Part 3 of 4)

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 minor blemishes, chips or scratches that will not put in danger 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
9.2 Building Services - drainage above ground	Water not draining away	The wastepipe, gulley or drain is blocked	General maintenance/practical advice
		The gulley 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
	Tap dripping	Mixed: there is no water at all	Developer
		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	
9.3 Building Services - electrical installation	No power	A circuit breaker has tripped at the consumer unit	General maintenance
		The light(s) or socket(s) are not wired to the circuit	Developer
		Faulty electrical distribution system	Developer/warranty provider
9.3 Building Services - electrical installations	Electrical installations not working	A circuit breaker has tripped	General maintenance/practical advice
		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		

# Knowing who to contact (Part 4 of 4)

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 minor blemishes, chips or scratches that will not put in danger 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
9.4 Building Services - heating and mechanical	Radiator not producing heat	Airlock in the radiator	General maintenance/practical advice
		Radiator valve has seized	General maintenance/practical advice
		Boiler is not working	Developer/warranty provider
		Blocked pipe	Developer
	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	Developer/warranty provider
		The pilot light has gone out	Developer/warranty provider
11.1 External Works	Driveways, paths not draining	The surface is not laid to fall	Developer
		Ground movement	Developer
	Cracking in concrete and drives	Ground movement	Developer
		Weight of traffic	Developer



# 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 **0800 107 8446** and ask to speak to our claims team.





# 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.



# 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.

Item	Yes/No	Comments
<b>General</b>		
		Have all builders' materials and rubbish been removed from the home and garden? Is the home and garden clean and tidy?
<b>Inside your home</b>		
<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? 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.?
<b>Outside your home</b>		
<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?

Premier Guarantee  
2 Shore Lines Building  
Shore Road  
Birkenhead  
Wirral  
CH41 1AU

T: 0800 107 8446

E: [info@premierguarantee.co.uk](mailto:info@premierguarantee.co.uk)

W: [www.premierguarantee.com](http://www.premierguarantee.com)



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.  
01B-016-10.00-290421 © Premier Guarantee 2021