Homeowner's Handbook

PREMIER® 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 as 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.**

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

Please be aware that all claims are subject to the excess amount on your policy. For details relevant to your excess, please review your certificate of insurance.

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

ctsi APPROVED CODE TradingStandards.uk

Protection for new-build home buyers

NEW HOMES QUALITY CODE

NEW HOMES QUALITY CODE

NEW HOMES OMBUDSMAN SERVICE

Knowing who to contact

Technical Manual section	Description of the problem
Finishes & Fitted Furniture	Cupboard door is sticking or loose
	Worktop is damaged or loose
Damp Proofing	Damp penetration
Finishes	Render coming away on external masonry walls
	Paint flaking
Windows & Doors	Excessive draughts through external doors
	Rain coming in underneath or through a door

Possible cause	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
Accidental damage			✓	
Poorly fitted	✓			
Accidental damage			✓	
Poorly fitted	✓			
The property has not been ventilated properly	✓	✓		
Damp proof membrane/course is not lapped correctly	✓	✓		
The damp proof course has been bridged	✓	✓		
Render has been poorly applied	✓	✓		
An incorrect render mix was used	✓	✓		
An inappropriate product has been placed	✓	✓		
Poor surface preparation	✓			
Inappropriate type of paint applied	✓			
Damp penetration	✓			
No draught strips fitted	✓			
Door is warped or twisted	✓		✓	
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
Windows & Doors	Lock not working
	Glass broken
	Draughts coming in through the window
	Rain coming in through the window
Chimneys	Chimney pot loose
	Pointing to chimney deteriorating
	Chimney not drawing properly
	Water ingress through chimney

Possible cause	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
The lock has been damaged by an attempted break in			✓	
The mechanism has seized	✓			
The lock does not align properly with its keep	✓			
Accidental damage			✓	
There are no draught strips fitted	✓			
The window fits badly	✓			
The window is warped or twisted	✓			
The window fits badly	✓	✓		
The design of the window is not suitable for the exposure	✓	✓		
Not fitted correctly	✓			
Storm or accidental damage			✓	
The pot has not been installed properly	✓	✓		
Storm or accidental damage			✓	
Not installed correctly	✓			
External conditions			✓	
Not installed correctly	✓			

Technical Manual section	Description of the problem
Roofs	Roof leaking
	Roof/ridge tiles loose or missing
	Pointing to eaves, ridge valleys cracked
Internal Walls	Moisture or staining on walls
	Cracks in plasterwork
Drainage	Gutter or downpipe leaking
	Drainage above ground is leaking
	Wastepipe emits an odour

Possible cause	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
Storm damage			✓	
Defective roof covering	✓			
Inadequate mortar mix	✓			
Accidental damage or storm damage			✓	
Tiles not installed correctly	✓	✓		
Accidental or storm damage			✓	
Not properly installed	✓			
Lead flashing installed incorrectly	✓	✓		
Affected due to frost				✓
Condensation				✓
Water ingress	✓			
Leaking plumbing	✓			
Inadequate ventilation	✓			
Normal Shrinkage				✓
Movement	✓	✓		
Downpipe/gutter blocked	✓			
A joint in the downpipe/gutter is defective	✓			
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 is blocked				✓
Water trap removed				✓

Technical Manual section	Description of the problem
Drainage	Water not draining away
	Bath, basin or sink are cracked or damaged
	Shower not working
	Tap dripping
	Sink surround is leaking
	Wastepipe is leaking
	No water supply or low pressure
	The pipes are noisy

Possible cause	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
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	✓	✓		
Damaged prior to installing	✓			
Accidental damage			✓	
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	✓			
The washer is worn				✓
Tap is defective				✓
A seal has not been fitted	✓			
The seal is broken	✓			
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	✓			
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 pipework is not adequately secured	✓			
The pipework is not protected where it passes through joists or walls	✓			

Technical Manual section	Description of the problem
Electrical Installation	No power
	Electrical installations not working
Heating and Mechanical	Radiator not producing heat
	Boiler not working
External Works	Driveways, paths not draining
	Cracking in concrete and drives

Possible cause	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
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	✓	✓		
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	✓	✓		
Airlock in the radiator				✓
Radiator valve has seized				✓
Boiler is not working	✓	✓		
Blocked pipe	✓			
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	✓	✓		
The surface in not laid to fall	✓			
Ground movement	✓			
Ground movement	✓			
Weight of traffic	✓			

Snagging list

	Item	Description of the problem
	General	Have all builders' materials and rubbish been removed and 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 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?
	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?

	Y / N	Comments

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 or call us on 0800 107 8446 for more information.

PREMIER GUARANTEE

premierguarantee.com

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

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