

EXAMPLES OF POSSIBLE DEFECTS

KEY

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 from cover 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	
1.7 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	
6.3 DAMP PROOFING	Damp penetration	The property has not been ventilated properly	GENERAL MAINTENANCE	
		Damp proof membrane/course is not lapped correctly	GENERAL MAINTENANCE	
		The damp proof course has been bridged	GENERAL MAINTENANCE	
7.1 FINISHES	Render coming away on external masonry walls	Render has been poorly applied	GENERAL MAINTENANCE	
		An incorrect render mix was used	GENERAL MAINTENANCE	
		An inappropriate product has been placed	GENERAL MAINTENANCE	
	Paint flaking	Poor surface preparation	DEVELOPER	
		Inappropriate type of paint applied	DEVELOPER	
		Damp penetration	DEVELOPER	
7.4 WINDOWS & DOORS	Excessive draughts through external doors and windows	No draught strips fitted	DEVELOPER	
		Door is warped or twisted	DEVELOPER, HOME INSURANCE	
	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, HOME INSURANCE	
	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	GENERAL MAINTENANCE	
	The design of the window is not suitable for the exposure	GENERAL MAINTENANCE		
7.5 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	GENERAL MAINTENANCE	
	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		

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7.9 ROOF COVERINGS	Roof leaking	Storm damage	HOME INSURANCE
		Defective roof covering	DEVELOPER
	Roof/ridge tiles loose or missing	Inadequate mortar mix	DEVELOPER
		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	
8 SUPERSTRUCTURE (INTERNAL)	Moisture or staining on walls	Affected due to frost	HOME INSURANCE
		Condensation	HOME INSURANCE
		Water ingress	DEVELOPER
	Cracks in plasterwork	Leaking plumbing	DEVELOPER
		Inadequate ventilation	DEVELOPER
9 BUILDING SERVICES	Gutter or downpipe leaking	Normal shrinkage	HOME INSURANCE
		Movement	DEVELOPER/WARRANTY PROVIDER
	9.1 BUILDING SERVICES - DRAINAGE BELOW GROUND	Drainage above ground is leaking	Downpipe/gutter blocked
A joint in the downpipe/gutter is defective			DEVELOPER
The pipe has cracked due to accidental damage			HOME INSURANCE
9.2 BUILDING SERVICES - DRAINAGE ABOVE GROUND	Waste pipe emits an odour	The pipe has cracked due to incorrect installation	DEVELOPER
		A joint in the pipe is not holding	DEVELOPER
	9.2 BUILDING SERVICES - DRAINAGE ABOVE GROUND	Water not draining away	Waste pipe is blocked
Water trap removed			HOME INSURANCE
Bath, basin or sink are cracked or damaged		The waste pipe, gulley or drain is blocked	HOME INSURANCE
		The gulley is damaged due to ground movement	DEVELOPER/WARRANTY PROVIDER
		The waste pipe or drain was not installed at the correct angle	DEVELOPER/WARRANTY PROVIDER
Shower not working		Damaged prior to installing	DEVELOPER
		Accidental damage	HOME INSURANCE
	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	
Tap dripping	Power: there is no power or water	DEVELOPER	
	Mixed: there is no water at all	DEVELOPER	
	The washer is worn	HOME INSURANCE	
		Tap is defective	HOME INSURANCE

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9.2 BUILDING SERVICES - DRAINAGE ABOVE GROUND	Sink surround is leaking	A seal has not been fitted	DEVELOPER
		The seal is broken	DEVELOPER
	Waste pipe 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
	No water supply or low pressure	A joint is not holding	DEVELOPER
		The water main has not been turned on or is not fully open	Open the valve
	The pipes are noisy	Low pressure in the mains	Check the valve to the tank is open
		The pipework is not adequately secured	DEVELOPER
	9.3 BUILDING SERVICES - ELECTRICAL INSTALLATION	No power	The pipework is not protected where it passes through joists or walls
A circuit breaker has tripped			DEVELOPER/ WARRANTY PROVIDER
Electrical fittings not working		The light(s) or socket(s) are not wired to the circuit	DEVELOPER
		A circuit breaker has tripped	DEVELOPER/ WARRANTY PROVIDER
		A fuse has blown	Check instructions replace use
		Appliance is not wired to the circuit	DEVELOPER
9.4 BUILDING SERVICES - HEATING AND MECHANICAL	Radiator not producing heat	Accidental damage	HOME INSURANCE
		Incorrectly fixed	DEVELOPER
		Airlock in the radiator	DEVELOPER/ WARRANTY PROVIDER
		Radiator valve has seized	DEVELOPER/ WARRANTY PROVIDER
	Boiler not working	Boiler is not working	DEVELOPER
		Blocked pipe	DEVELOPER
		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
11.1 EXTERNAL WORKS	Driveways, paths not draining	The pilot light has gone out	DEVELOPER
		The boiler is not wired to the circuit or is faulty	DEVELOPER
	Cracking in concrete and drives	The surface is not laid to fall	DEVELOPER
		Ground movement	DEVELOPER
		Ground movement	DEVELOPER
		Weight of traffic	DEVELOPER