

Your Buildmark cover - 10 years' protection

NHBC Buildmark cover is a 10 year policy included by your builder in the purchase price of your property, providing your builder has already registered the plot. It covers you against specific things that might go wrong with your new home.

It is unusual to have serious problems with a new home and we really hope it doesn't happen to you. However, if it does, you'll have the reassurance that Buildmark could cover you, subject to certain exclusions and financial limits, in the following ways*:

1. Before completion

If, due to insolvency or fraud, your builder does not start or fails to finish building or converting your home, we will reimburse the deposit you have paid the builder. If the property is started but not finished, we can pay for the property to be finished in accordance with our Standards.

2. Builder's obligations after completion

For the first two years after your purchase, the builder will cover you against any damage and defects that result from the builder failing to meet our Standards.

Under this part of Buildmark, your builder is responsible for any repairs that are necessary. You should report any faults to the builder as soon as possible. We recommend that you do this in writing and keep a copy. If the builder fails to rectify the problem, we may offer a resolution service to help you sort out the dispute with the builder. We will also help to arrange any remedial work needed if the builder still fails to do so. And, if your builder has become insolvent, we will step in and pay for the necessary repairs.

3. NHBC's obligations (after the period covered by section 2)

Buildmark covers you against the cost of putting right any physical damage to the home caused by a defect in any of the following:

- foundations
- load-bearing walls
- non load-bearing partition walls
- wet-applied wall plaster
- external render and external vertical tile hanging

- load-bearing parts of the roof
- roof coverings
- ceilings
- load-bearing parts of the floors
- staircases and internal floor decking and screeds where these fail to support normal loads
- retaining walls necessary for the structural stability of the home, its garage or other permanent outbuilding
- double or triple glazing panes to external windows and doors (in converted properties they must be newly installed at the time of conversion)
- below-ground drainage for which you are responsible
- defective chimneys and flues causing a danger to the health and safety of occupants.

In addition, we will cover contamination in, on or under your land that existed at the date of completion and has resulted in the service on you of a Statutory Notice.

4. NHBC's obligations for breaches of Building Regulations (after the period covered by section 2)

Sometimes, your builder may have appointed us to inspect the development for compliance with Building Regulations. If this is the case then Buildmark may cover the cost of the necessary repairs if your home does not comply with certain Building Regulations. Your insurance certificate will show if this cover applies to your new home.

What's not covered?

Buildmark does not cover general wear and tear, condensation, normal shrinkage, or damage caused by failure to maintain the property.

Also excluded, in years 3 to 10, are items such as gutters, central heating, fixtures and fittings and any damage covered by an alternative insurance policy.

***Please note:** This guide is only designed to give you an indication of the main benefits of Buildmark cover. Your insurance certificate and policy booklet will confirm the precise terms and conditions (including any exclusions and financial limits) that apply to the cover. If you have any queries, our Customer Services Team will be happy to help on 0844 633 1000.



All you need to know

Your solicitor or licensed conveyancer should check if your plot has been registered and give you all the Buildmark documents, including your policy booklet. You should also receive our 'Guide to your new home' which gives you useful information about 'running-in' your new home and how to minimise some of the more common problems like shrinkage and condensation.

More about NHBC

We are an independent, expert authority on the housing industry with approximately 18,000 builders on our register, and 1.7 million homes currently protected with our home warranty.

Only builders and developers who can demonstrate financial standing and technical competence can be registered with NHBC. They must follow the NHBC Rules and build homes to NHBC's Standards of construction.

Want to know more about NHBC Buildmark cover?

Our Customer Services team will be happy to answer any queries you may have. They are available Monday to Friday between 08:30 and 17:30.

You can contact them:

- by telephone on 0844 633 1000 and ask for 'Customer Services'
- by email to cssupport@nhbc.co.uk
- in writing to Customer Services, NHBC, NHBC House, Davy Avenue, Knowlhill, Milton Keynes MK5 8FP.

You can also access more information about our products and services in the 'Homeowner' section of our website at www.nhbc.co.uk

Consumer Code for Home Builders

As well as protection under Buildmark home buyers also have cover under the home-building industry's independent Consumer Code for Home Builders from 1 April, 2010. This Code is a set of core principles that home builders registered with NHBC must adopt to protect the interests of new home buyers. More details are available at www.consumercodeforhomebuilders.com.

This brochure helps your builder to provide information to you about the Buildmark cover available with your new home as required by the Consumer Code for Home Builders.