

premier
guarantee



Homeowner's Handbook

Congratulations on buying your new home

This booklet will provide you with important information on the warranty cover for your new home which has been arranged by your developer. It also provides useful information on what to look out for when you first move in to make sure you're completely happy with your new home.

Please take the time to have a read through this booklet, to make sure you know what to do should you have any problems with your property.



Who is Premier Guarantee

Premier Guarantee provide structural warranties on a wide range of developments, from individual residential properties like yours, to shopping centres, factories and warehouses.

A structural warranty covers a wide range of faults relating to the structure of your property, which otherwise would be expensive to repair. A copy of your policy will have been provided by your developer, so make sure you read this so you know exactly what is covered.

If you need any further information on your policy contact us on **08444 120 888** or email **info@premierguarantee.co.uk**.

Your Structural Warranty

It is unlikely that you have ever had to make a claim on a new property and, although we hope you won't have any problems in your new home, it is important that you understand what you need to do should you need to make a claim.

It is also important to remember that our policy does not cover you for general "wear and tear" and relates only to the structure of your property.

Our policy is valid for 10 years, and includes two key periods; the first two years of the policy (called the defects insurance period) and years three to ten (known as the structural insurance period). These sections of our policy dictate who is responsible for resolving any problems you may have. Please bear in mind that your policy starts on the date stated on your certificate of insurance, not the date you moved in to your new home.

Defects Insurance Period

During this period, it is the responsibility of your developer to repair any problems with your property, so if you have any issues with your home, you need to notify your developer in writing as soon as possible.

If you encounter any problems, you should contact our claims team.

Structural Insurance Period

During this period, if you need to make a claim on your policy, you need to contact our claims team who will assess your claim for you. If your claim is valid, we will assist you in organising any necessary repair work, and should it be necessary, arrange alternative accommodation while work is being carried out.

To notify us of a possible claim, or for further information, contact our claims team on **08444 120 888** or email **claims@premierguarantee.co.uk**.



What to look out for in your New Home

When you first move into your new home (and if possible, before final hand-over) you should look for the following issues which could be the signs of a possible future claim.

Cracking

Small cracks are common in newly built properties. If however you feel these cracks are more significant, report them to your developer as soon as possible as they may be the first signs of movement in the structure.

Water Staining

If you find evidence of any water staining on the walls or ceilings of your property, again report these to your developer as soon as possible. This could be the result of faulty plumbing, or the first signs of water entering the property through the external walls or roof.

Other “snagging” Issues

Keep an eye out for any scuffs, scratches or marks on any of your walls, surfaces or appliances. Although these are not covered under your policy, you will need to make your developer aware of them to ensure you get them remedied as soon as possible.

If you have any areas of concern, take photographs. This is not only to evidence the problem, but will also allow you to determine if the problem worsens over time.



“Running in” your New Home

Your new home will need to get used to being lived in as much as you need to get used to living in your new home, and there are two common problems which may arise within the first few months of moving in. Please note that these issues are not covered under your policy:

Drying Out

Many materials used in building a house are mixed using water, such as plaster, concrete and mortar. This means that water will evaporate from these materials and may cause condensation in your home. This process is known as “drying out” and usually only last for about six months.

The following steps will help you reduce the effects of drying out:

- Wipe away any condensation on windows and other glass surfaces
- Cover pans when cooking
- Wherever possible, dry clothing outdoors. If you use a tumble dryer, make sure it vents outdoors or is fitted with a condenser
- Do not block air bricks or vents
- When possible, leave windows or trickle-vents open
- Close doors when taking a bath or shower to avoid moisture spreading

Drying out can also cause salts to be deposited on internal and external walls. These might appear as white marks and can be easily wiped away. If the problem persists, this could indicate a water leak, in which case you should contact your developer.

Shrinkage

As your home is lived in and heated, the timber and plaster used to build your home will shrink which may cause small cracks to appear. These cracks are not an indication of subsidence or any structural defects and can be permanently repaired.

To minimise cracking, try to keep an even temperature throughout your house, and whenever possible, don't have the heating on too high.

If cracks appear, they should be left for a few months before you try to seal them. If you redecorate, use good quality filler on any gaps.



DIY and Maintenance

When carrying out any DIY or maintenance work, it is important to remember that damages caused by such work are unlikely to be covered by our policy.

Care should be taken to ensure that the work you undertake is done safely, and follows the guidelines provided by the manufacturers of the products and materials you use.

One of the most common reasons for damage during DIY occurs when fixing heavy items to walls, such as mirrors, shelving or cabinets. This often happens because the type of wall being worked on has not been considered. Different wall types will need to be dealt with in different ways:

Masonry walls with plaster finish

When working on this type of wall, you should use an electric drill fitted with a masonry drill bit, and ensure that any holes you make are at least 25mm (1 inch) into the wall.

A proprietary wall plug (often called “Rawlplugs”) should then be inserted into the hole to allow the item you want to fix to the wall to be screwed into place. It is important to make sure that the drill bit and wall plug you use are the same size.

Heavy items may require you to use a deeper hole to ensure that the item is securely fixed into place.

Dry-lined walls

Dry-lined walls are masonry walls which are finished using plasterboard. You should use the method described for masonry walls for this type of wall, but make sure that any holes you drill are deeper and any plugs you use are slightly longer to allow them to bridge the gap between the plasterboard and the masonry behind it.

Timber-frame partitions

For some heavy items, you will need to locate a vertical timber “stud” to fix your items to. Once located, you can screw items directly into these studs. Stud detectors are widely available to help you locate the studs in your walls, or alternatively try making a few small holes in your walls to help you find them.

It is important to take care to avoid damaging wires or pipes which will be located in your walls. If you are unsure where these are located, you can buy detection devices from DIY retailers.

Extensions and Alterations

An extension or alteration allows you to personalise your home by creating space or character. However care must be taken to make sure this work does not damage your property.

Damage caused by this kind of work may not be covered by your structural warranty, and could in some cases, invalidate your policy. Please refer to us before you carry out any extension or alteration work.

Building Control and Building Regulations

There may be instances where you might need to talk to your Local Authority Building Control office before you start extension or alteration work. Building Control will help you ensure your building work complies with Building Regulations – a set of quality criteria, designed to make sure building work is carried out correctly.

You may need to talk to Building Control if you are:

- Building an extension
- Converting your loft or garage into another room
- Removing or altering internal walls
- Installing insulation
- Installing new windows
- Replacing new roof coverings (such as tiles) which are different to the covering being replaced

If you are unsure, please speak to your Local Authority Building Control office for further information.



Structural Warranty Cover

The following outlines some of the key features of the structural warranty cover provided on this property. All terms highlighted in bold have specific meanings which are outlined in the Definitions section of our Policy wording.

To download a copy, visit www.premierguarantee.co.uk.

Defects Insurance

(Relates to Section 3.2 of the policy)

During the Defects Insurance Period a claim will be paid for any costs incurred in repairing, replacing or rectifying a Defect in the Housing Unit for which the Developer is responsible. Such claim has to be discovered during the Defects Insurance Period and notified to the Underwriter within 6 months of the expiry date of the Defects Insurance Period.

A claim will only be met if:

- The Developer has refused to respond to the claim within a reasonable time period.
- The Developer has withheld consent to resolve the dispute by using the Conciliation Service.
- The Developer has accepted the decision of a building surveyor after using the Conciliation Service but has failed to carry out the works or repairs recommended in the surveyor's report within the time stipulated.
- The Developer has not effected the repairs or works determined by a binding legal process.
- The Developer has failed to carry out such repair, replacement or rectification work due to its insolvency.

Structural Insurance

(Relates to Section 3.3 of the Policy)

The policy covers all claims for the cost of complete or partial rebuilding or rectifying work to the Housing Unit which has been affected by Major Damage provided always that the liability of the Underwriter does not exceed the reasonable cost of rebuilding each Housing Unit to its original specification. This section of policy also includes the cost of repairing or making good any defects in the chimneys and flues of each Housing Unit which was newly constructed by the Developer causing an imminent danger to the health and safety of occupants.

Contaminated Land

(Relates to Section 3.4 of the Policy)

This section of the policy covers any Remediation Expenses incurred in treating or isolating or removing any substance from the Policyholder's Land in a controlled manner in accordance with the requirements of any Statutory Notice.

This part of the cover only applies if an Approved Inspector has carried out the Building Control function. The Certificate of Insurance will show if cover is applicable. It only applies in England, Northern Ireland and Wales.

Additional Cover for the Building Control Function

(Relates to Section 3.5 of the Policy)

The cost of repairing, replacing or rectifying the Housing Unit where such repair, replacement or rectification cost is the result of a present or imminent danger to the physical health and safety of the occupants of the Housing Unit because the Housing Unit does not comply with Building Regulations that applied to the work at the time of construction, conversion or refurbishment in relation to the following:

- Structure
- Fire Safety
- Site preparation and resistance to moisture
- Hygiene
- Drainage and waste disposal
- Heat-producing appliances
- Protection from falling, collision and impact
- Glazing – safety in relation to impact opening and cleaning

This part of the cover only applies if an Approved Inspector has carried out the Building Control function. The Certificate of Insurance will show if cover is applicable. It only applies in England, Northern Ireland and Wales.

For a copy of the New Home Warranty Policy or if you require any further information on Premier Guarantee, please visit our website. www.premierguarantee.co.uk or call us on **08444 120 888** for more information.

Consumer Code of Conduct for Home Owners

This property is covered by the Consumer Code for Home Builders. For more information, go on-line to www.consumercodeforhomebuilders.com

**CONSUMER
CODE FOR
HOME BUILDERS**



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