

Guidance notes

| The Building Control Guarantee Period |

These notes are for guidance only. Please read your Buildmark booklet for precise details of the cover on your home.

From the information you have given us so far, we will assess your claim under the cover set out in Section 4 of the Buildmark which gives additional cover where NHBC Building Control Services Ltd carried out Building Control.

This part of the cover applies only if NHBC Building Control Services Limited has carried out Building Control in place of the local authority. The Insurance Certificate or Ten Year Notice will confirm if this is the case.

What is covered

You are insured for the cost of repairs needed where there is a present or imminent danger to the physical health and safety of the occupants of the home, because the home does not comply with the requirements of the Building Regulations in relation to the following:

- a structure;
- b fire safety;
- c site preparation and resistance to moisture;
- d drainage and waste disposal; or
- e heat-producing appliances.

For properties registered from 1 April 1999, the following additional Regulations are also included:

- f hygiene;
- g protection from falling, collision and impact;
- h glazing - safety in relation to impact, opening and cleaning.

The Building Regulations applicable to your home are those that applied to the work at the time the approval was accepted by the local authority.

Our investigation

If we need to visit your home to inspect the defects, we will make an appointment to call during normal working hours.

Our limits of liability

Special conditions apply to claims you make under this part of the cover. Generally, we would not be liable for the following:

- a Costs which we or the builder could pay under any other section of the Buildmark.
- b Defective work which does not cause a present or imminent danger to the physical health and safety of the people in the home.
- c Costs, loss or liability for which compensation is provided by legislation or which is covered by any other insurance policy.

Please read your Buildmark booklet for more details about the limits of liability under this section.



Consequential costs

Whether you can claim for removal expenses, alternative accommodation and storage costs will depend on the type of insurance cover you have. Please read your Buildmark booklet for details.

If you have this cover, we will pay for agreed reasonable costs you incur. We will not be liable for items such as normal living expenses, for example the cost of meals and food.

If you wish to call in your own professional adviser, such as an architect, surveyor or solicitor, you are free to do so. However, we will not normally pay these fees as part of a claim, as we employ our own staff to investigate and assess the remedial work needed.

Second owners

When you buy a home which has already been occupied, you or your solicitor should ask the seller about any defects that exist, and whether any claim has been made to us or any other insurer.

If you are not the first owner of the property, we will not meet a claim for any defect which you knew about when you bought the property and which resulted in a reduction in the purchase price you paid, or which was taken into account within any other arrangement.

The application form

We will need you to complete and return an application form. You should complete the form in black ink, detail the defects causing you concern, sign it, and return it as requested in the covering letter.

If there are only a few items of claim, we will have printed the details on the form but you must still check and sign it.

Questions about your cover or these notes

If you have any queries on the extent of the cover or any other matter in these guidance notes, please contact the Claims Department of the NHBC office shown on the covering letter.



NHBC Claims

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