



NHBC Claims Charter

Our commitment to our customers is to provide a claims handling and resolution service that is effective, professional, courteous, impartial and timely.

Our offices are open from 8.30am until 5.30pm
Monday to Friday



Our aims are:

- To answer calls within 20 seconds after any advisory message, or provide the choice to leave a message.
- To respond to telephone messages within 1 working day.
- To respond to correspondence within 5 working days.

Please note - calls that you make to an Investigator's home office may be recorded on an answerphone. These will be responded to within normal working hours when the Investigator returns. Therefore please direct any emergency calls to the claims department.

Telephone calls may be recorded for our records and for monitoring and training purposes.

When you first contact us:

To provide you with the best possible service, it would be helpful if you could give us the following information when you contact us:

- Buildmark or other NHBC policy number
- Property address, including postcode
- Builder's name
- Details of items causing concern

If we consider the problem may be covered by Buildmark our aims are:

- Within 1 working day of you contacting us, to inform you who will carry out the investigation, or in cases of disputes with your builder, provide you with information as to how we can help you resolve the dispute.
- To contact you within 2 further working days to arrange the investigation.
- To set the investigation date as soon as possible.
- To issue Resolution Service reports within 4 working days of our Investigator's visit.
- To inform you about whether your claim is valid within 4 working days of our Investigator's visit.
- For valid claims, where NHBC arranges the work and repairs cost less than £5,000, to place a works order with a remedial contractor within 4 working days of our Investigator's visit.

Please note - it may take longer to place an order on larger repairs, depending on the scale and complexity of the work or the availability of specialist advice and materials.

If we cannot meet these service standards, or if your claim needs further investigation, we will tell you what we are doing and keep you informed of progress. In all cases we will give you details of the NHBC dispute procedure. We will also outline the options available to you if you consider that our service does not meet your expectation.

Complaints and disputes procedure

If you are not satisfied with the way we have handled your request for assistance or your claim, please write to the Claims Manager at NHBC's Milton Keynes office at NHBC House, Davy Avenue, Knowlhill, Milton Keynes, Bucks MK5 8NB. The Claims Manager will contact you after your file has been reviewed. Please quote NHBC's claim reference number in all your letters.

If you are still not satisfied after the review, please write to the General Manager - Claims at the above address. The General Manager - Claims' own staff will investigate or review your file and give you a written response.

Our aim is to review your file and respond to you within 10 working days of receiving your complaint.

The Financial Ombudsman Service

If you remain dissatisfied after the General Manager has reviewed your claim, you are entitled to ask the Financial Ombudsman Service to investigate the handling of your claim. There is no charge for this service, which is completely independent of NHBC.

You can obtain a leaflet giving details of the independent Financial Ombudsman Service direct from NHBC, or from:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 0845 080 1800 www.financial-ombudsman.org.uk

The Financial Ombudsman Service will inform you of its findings following investigation. We must accept its decision, but you need not.

The Financial Ombudsman Service can only consider complaints against NHBC relating to our insurance cover. The Financial Ombudsman Service is unable to consider issues relating to the builder's obligations.

Arbitration

If you do not wish to refer your dispute with us to the Financial Ombudsman Service, or if you do not agree with its decision, you may refer the dispute to independent arbitration. You may also refer a dispute with the builder to arbitration where we are unable to assist under our Resolution Service, or if you disagree with our Resolution Service report.

The Arbitrator (or Arbiter in Scotland) will be appointed by the Chairman or Vice-President of the Chartered Institute of Arbitrators.

You can obtain details of the arbitration procedure and appropriate application forms from:

The Chartered Institute of Arbitrators
12 Bloomsbury Square, London, WC1A 2LP
Tel: 020 7421 7444

The arbitration scheme is completely independent of NHBC. If you have any questions about the arbitration procedure, you should consult a solicitor or a Citizens Advice Bureau.

Under the Consumer Arbitration Agreements Act 1988 you may have the right to pursue claims in court rather than at arbitration.

NHBC complies with the Association of British Insurers' Claims Code.

The code can be viewed on the ABI's website: www.abi.org.uk, or we can send a copy to you on request.



NHBC Claims

NHBC House, Davy Avenue, Knowlhill, Milton Keynes, Bucks MK5 8NB

Tel: 0870 241 4329 Fax: 0870 241 4330 www.nhbc.co.uk

NHBC is authorised and regulated by the Financial Services Authority