

WARRANTY
& INSURANCE



CONSUMER
CODE FOR
HOME BUILDERS

www.consumercode.co.uk



Raising Standards. Protecting Homeowners

Welcome to NHBC Buildmark

For homes registered from 1 November 2022

This document also contains information about the consumer code schemes that may be available.

A guide to buying a new home with NHBC Buildmark

First, many congratulations on reserving your new home. At this exciting time, you probably don't want to be thinking about protecting yourself if things were to go wrong.

However, as with any insurance, it's important to make sure that your Buildmark policy is set up correctly at the right time. We also have a duty to make sure you are aware of the cover available to you before you exchange contracts.

After reservation

After you have reserved your plot, your builder will provide us with your contact information. We will send you an email containing your Buildmark Policy Pack. This will include a policy booklet with all the terms and conditions of the cover, the Insurance Product Information Document (IPID) and Buildmark pro-forma policy document.

What you need to do

In the email pack, you will receive an invitation to register with our online Home User Guide (HUG). Please do this as soon as possible so that we can confirm that we have the correct contact details for you. You can also see information about your plot and obtain your Buildmark policy number.

Who is NHBC?

We were established in 1936, as the National House Builders Registration Council (NHBRC), to tackle the sub-standard building practices seen in the inter-war years.

Renamed in 1973, the National House-Building Council (NHBC) is now the UK's leading provider of warranty and insurance for new homes. Our purpose is to raise standards in house building by championing high-quality homes and protecting homeowners. We do this through training and quality services and by assessing, inspecting and directly insuring new homes registered with us.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Your NHBC Buildmark policy

What is Buildmark?

Buildmark is an agreement between your builder and NHBC to provide warranty and insurance on your newly-built or converted home.

Protection is provided to you, the purchaser, from exchange of contracts with deposit protection insurance. This is followed by a post-completion builder warranty (typically for two years), supported, where appropriate, by an NHBC dispute resolution service and guarantee. So, if you encounter any problems with your home during this time, contact your builder in the first instance and they should put things right. If you remain dissatisfied after you have exhausted your builder's complaints process, you can contact us for assistance.

- **The resolution service:** if our resolution service is suitable for your circumstances, we will contact the builder about the problems you have reported to us. If the builder does not deal with the matter to your satisfaction, we will investigate and decide what the builder must do to meet our requirements.
- **The guarantee:** in certain circumstances, you are protected by the NHBC guarantee for what we or a court decides the builder should have done to meet their responsibilities. If the builder does not meet their responsibilities, we will do so on their behalf, or we will pay you what it would cost us to have the work done.

After the initial two-year builder warranty period, NHBC provides insurance cover (during years 3-10) against damage to the home caused by the failure of your builder to build specific parts of your home to NHBC requirements. We will pay the cost or carry out remedial works for issues covered by the policy if the cost exceeds the minimum claim value (MCV).

What does Buildmark cover?

- **Before completion:** Loss of your exchange deposit, or having to pay more to complete the build of your home, because your builder is insolvent.
- **Builder warranty period:** NHBC guarantee the obligations of the builder during this period. Failure by the builder to meet NHBC requirements when building your home or preparing your land.
- **Insurance after the builder warranty period:** Physical damage to your home because the builder failed to build specific parts of your home to meet NHBC requirements. Reasonable costs for removing and storing your possessions and alternative accommodation, if necessary, while work is being done.
- **Insurance for contaminated land:** Contamination on or in your land which could have resulted in a statutory notice being issued under the legislation or official guidance in force at that time.

What's not covered by Buildmark?

Buildmark only protects you against the items outlined in your Buildmark policy document. There are some things that are not our responsibility, such as, but not limited to:

- wear and tear, neglect and failure to undertake appropriate maintenance
- damage caused by storms and other severe weather conditions
- fire and smoke damage
- damp, condensation and shrinkage which is not a result of the builder failing to meet NHBC requirements.

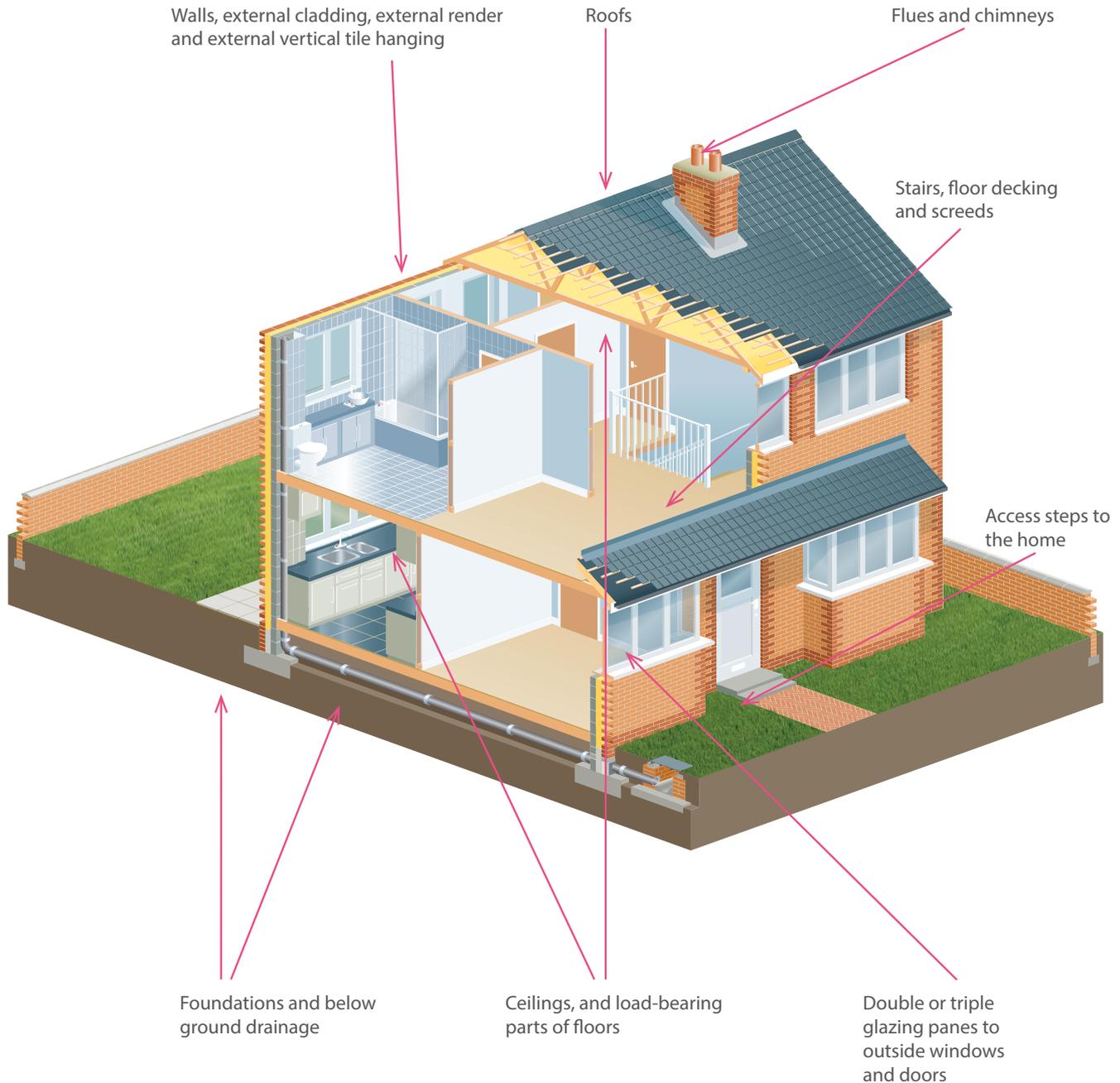
In the event of a claim there is no excess to pay but there is a minimum claim value. The cost of the claim will need to exceed this threshold for NHBC to deem it valid.

Full details and definitions of key words and phrases can be found in the Buildmark policy booklet.

An illustration of what's covered

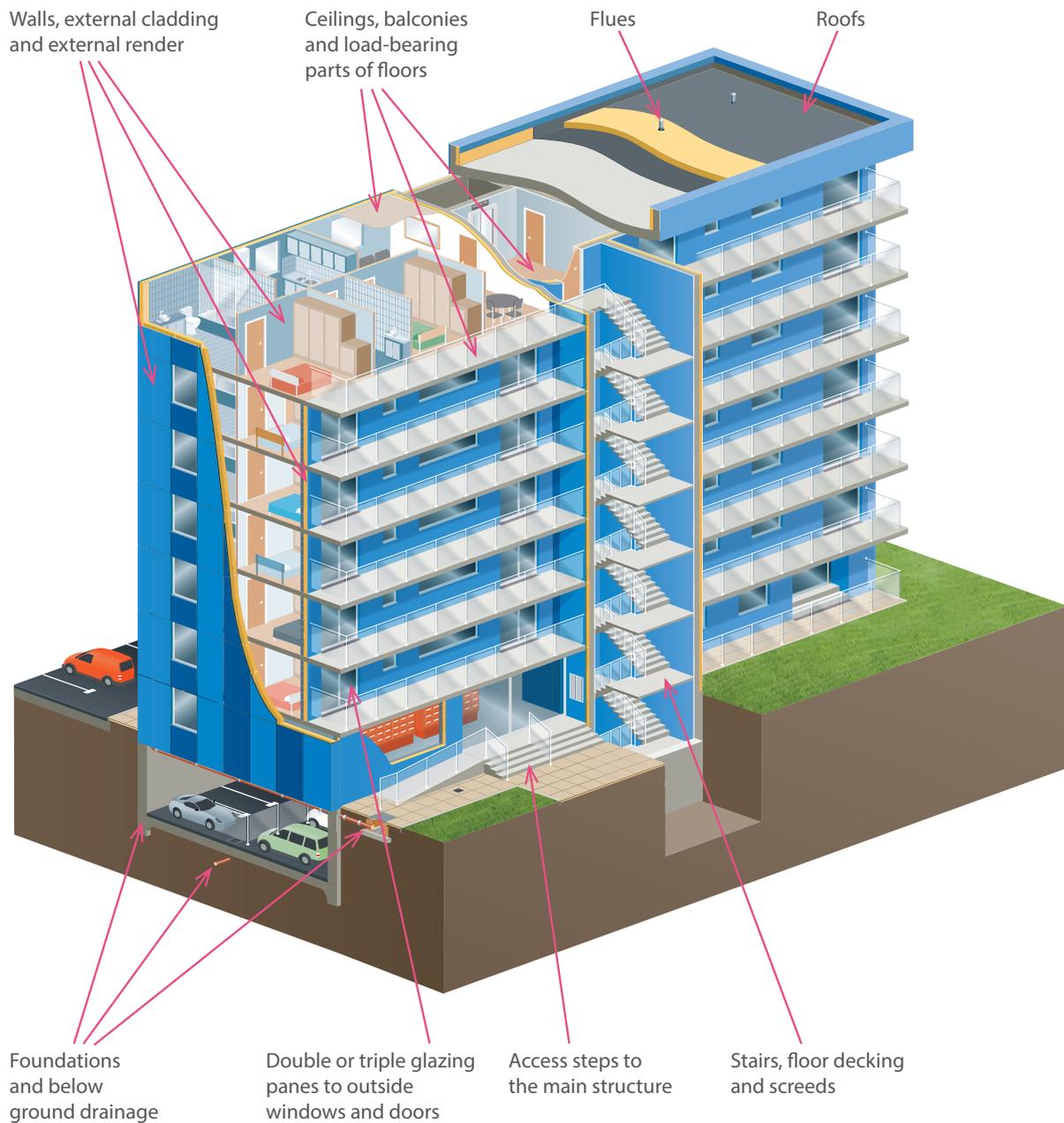
During the insurance period, after the initial builder warranty period has expired, Buildmark is designed to insure your home against damage caused where specific parts of the property have not been built to NHBC requirements. These diagrams show you the parts of the home that are typically covered.

If your home is in a continuous structure, protection provided by Buildmark may differ from responsibilities under your lease agreement for maintenance and repair.



Whether your new home is a house or an apartment, there are some things that you should be aware of:

- these images are for illustration purposes only
- the Buildmark policy does not take the place of buildings or contents insurance
- there are certain conditions, limits and exclusions that apply; different periods and conditions also apply to common parts
- please read your policy schedule and booklet for full details about your cover.



Are there financial limits?

Standard limits that apply to new build properties for claims under Buildmark are as follows:

- Pre-completion: the exchange deposit paid in part payment of your home, up to 10% of the original purchase price or £100,000, whichever is lower
- Post-completion: the original purchase price, up to a maximum of £1m.

Limits can vary and are different for conversions and continuous structures: see your policy schedule and booklet for more details.

What is a minimum claim value?

We do not require policyholders to pay the first part of any claim. Instead, we operate a minimum claim value (MCV).

If the cost of the repairs required under the cover provided by Buildmark is below the MCV, we will not do the work or pay anything towards the cost. If it exceeds the MCV, we will pay the cost or complete the work in full and you will not have to make a contribution.

There is no MCV during the first two years (the builder warranty period). The MCV applies to claims made to NHBC after the builder warranty has expired. Please refer to your policy schedule and booklet for more details.

Helping you before, during and after your move

Your conveyancer will give you your Buildmark policy documents, including your Buildmark certificate and policy schedule, when you buy your new home. You should read these carefully to check for specific details about the cover, conditions and exclusions. You can also access all of this information using our Home User Guide (HUG).

We also have a wealth of information to support you before, during and after your move. Our website www.nhbc.co.uk/homeowners is a great starting point for helpful information and guidance.

NHBC Home User Guide

Your new home comes with a free NHBC Home User Guide (HUG), a secure online portal that holds all the information you need about your Buildmark policy and your policy certificate.

HUG also provides lots of useful guidance about living in your new home, all you need is your Buildmark policy number (which you can get from your builder) to register.

Simply go to <https://www.nhbc.co.uk/homeowners/home-user-guide>

Making sure your policy is set up correctly

We, your builder and your conveyancer all have a role to play in making sure you are provided with the right information about the Buildmark cover on your new home and that your policy is set up correctly. There are also some things that you need to do.

Your builder has done the right thing in providing this 'Welcome to NHBC Buildmark' guide. However, to get the policy information that applies specifically to your new home, we also need to take you through the following steps...

Between reserving your plot and exchange of contracts

Your builder should provide us with your name and contact details as soon as you reserve your plot. We will then contact you by email with a link to your Buildmark policy information.

We will ask you to check and confirm that the details we have on file about you and your new home are correct.

Once they are, you will be able to access these three documents:

- your IPID (Insurance Product Information Document)
- a personalised pro-forma copy of your policy information
- your Buildmark policy booklet.

The NHBC cover (Section 1) on your new home will start as soon as you exchange contracts/missives. To ensure that your conveyancer/solicitor receives all the relevant policy information and certification before cover starts please provide us with their contact details.

You should register for our Home User Guide (HUG) which is our online portal where your Buildmark documents are stored and which you can access at any time. We will include a registration link to HUG when we contact you.

At or after exchange of contracts

Buildmark includes cover for the loss of the deposit you pay when you exchange contracts or if you have to pay more to complete the build of your home because your builder is insolvent. It is therefore important that your conveyancer activates this part of your policy once you have exchanged contracts, and you will receive a Section 1 certificate.

On completion of your purchase

When you have completed your purchase, your conveyancer will activate the rest of your policy and will give you your Buildmark Certificate and policy schedule. This certificate, as well as a summary of your cover, will also be available via the HUG portal if you have registered for access.

If you require any further information, please contact ccsupport@nhbc.co.uk or call **0344 633 1000** and ask for 'customer services'.

Visit www.nhbc.co.uk
or call **0344 633 1000**

Consumer codes

There are two available consumer code schemes builders can choose to adopt. These are the Consumer Code for Home Builders and the New Homes Quality Code.

The primary aim of both schemes is to ensure builders treat new home buyers fairly throughout the sales process and throughout the first two years after legal completion.

Your builder will let you know which code scheme applies to your new home.

To find out more about the protection offered by each consumer code visit:

New Homes Quality Code **www.nhqb.org.uk**

Consumer Code for Home Builders **www.consumercode.co.uk**

Who to contact and when

In the first instance, if you have any questions about your property, please speak with your builder. They are your first port of call before you move in and for the first two years after legal completion.

If you need our help, please either visit our website www.nhbc.co.uk/homeowners or contact us on 0344 633 1000 or at cssupport@nhbc.co.uk.

Our lines are open Monday to Friday 09:00 to 17:00

General enquiries

Email for general enquiries: cssupport@nhbc.co.uk

Email for complaints about NHBC: nhbc.consumeraffairs@ukemail.icasework.com

Write to:

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

Visit **www.nhbc.co.uk**
or call **0344 633 1000**
(Monday to Friday 09:00 to 17:00)

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**NHBC, NHBC House,
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www.nhbc.co.uk**

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