



YOUR NEW HOME



CONGRATULATIONS ON BUYING YOUR NEW HOME

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

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

Who are LABC Warranty?

LABC Warranty provides structural warranties to protect you, the homeowner. Having arranged warranties since 2007, we have become the warranty provider of choice for some of the country's leading developers.

Our years of expertise in surveying, construction methods and claims mean that we can apply this knowledge to ensure quality in construction. What's more, all our policies are underwritten by 'A' rated global insurers, giving you the reassurance that we will be there when you need us most.



YOUR STRUCTURAL WARRANTY

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)
- 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 the developer is responsible for rectifying any defects (which are deemed to be a failure to comply with our Technical Manual). You must report any faults to the developer in writing as soon as possible, making sure you keep a copy of this correspondence.

If you have reported these to your developer within the defects period and either;

- a) They have failed to rectify them within a reasonable time period, or;
- b) They are unable to rectify them due to their insolvency

Then we may be able to help through our Dispute Resolution Service. Please note that we will only be able to assist with issues governed by our Technical Manual.

To notify us of a possible dispute or for further information, contact us on 0800 183 1755 or email drs@labcwarranty.co.uk

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 0800 183 1755 or email claims@labcwarranty.co.uk.

“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.

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 lasts 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

It is inevitable that small cracks may appear in the plaster and woodwork as part of the drying out process. These will not affect the structural integrity of the property and can be dealt with easily by redecorating.

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

Condensation

Condensation accounts for approximately 70% of domestic damp, and is commonly attributed to a lack of balance between heating and ventilation, resulting a rise in relative humidity. An average family can produce up to 17 litres of water vapour a day from drying wet clothes on radiators or using a tumble dryer, having hot baths or showers, boiling kettles, cooking and breathing. An excess of condensation can cause peeling wallpaper, crumbling plaster, discolouration and even health issues, such as the growth of mould on walls and ceilings, or dust mites.

To control the excess of moisture, you can close kitchen and bathroom doors to prevent steam going into other colder rooms, opening windows each day, even in the winter to allow a change of air, wiping down surfaces when moisture settles and maintaining low background heat.

Normal condensation issues that do not endanger the structural integrity of the property are excluded from the policy.

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.

Cracking

Small cracks are common in newly built properties. To minimise cracking, the drying process needs to be gradual, therefore you should ventilate as much as possible and use your heating moderately. When minor cracks appear, these should be left and sealed during decoration, once the drying out process is complete.

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.

Efflorescence

Efflorescence typically occurs during initial cure of a cementitious product, when water moving through a wall or other structure, or water being driven out as a result of the heat of hydration as cement stone is being formed. A white deposit is formed, which can normally be removed by wiping or brushing with a dry, stiff brush. It is important that you must not try to wash off the salts, since this may make matters worse.

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 resolved 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.

Please note that these are not covered under our policy, and you should go directly to your developer.



LIFESTYLE AND YOUR HOME

All newly built homes are required to meet good levels of insulation and air tightness, this potentially means that buildings do not 'breathe' as well as an older building. For this reason new houses will retain moisture from cooking and bathing for longer periods, which could cause condensation.

To avoid condensation, buildings are now installed with various methods of ventilation systems which may include the following:

- Local extract fans in kitchens and bathrooms
- Continuous mechanical extract systems
- Whole house ventilation systems with heat recovery

It is important in all of the above methods of ventilation, that you familiarise yourself with the controls and operation of each system. Here are a few suggestions to ensure your new home is correctly ventilated.

Local extract fans in kitchens and bathrooms

Switch on extract fans during cooking, bathing and showering, leave switched on for an additional 20 minutes.

Continuous mechanical extract systems

Do not switch off or isolate and ensure that trickle vents to habitable rooms are left open.

Whole house mechanical ventilation with heat recovery

Do not switch off or isolate, ensure the correct mode (where applicable i.e. summer or winter) is set and provide maintenance to the system in accordance with the manufacturers recommendations.



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.

Painting woodwork

New woodwork absorbs considerable amounts of paint, so the first painting of a house needs extra attention. If you are painting for the first time, surfaces must be clean, prepared properly and be completely dry before repainting.

Outside woodwork should be repainted more regularly.

General DIY

Your property may be constructed from a number of different materials and you should ensure the correct fixing method is adopted, having regard to size weight and use of any shelving.

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 will not be covered by your structural warranty, and could in some cases, invalidate your policy.

GENERAL MAINTENANCE AND USEFUL ADVICE

The following section provides advice on how to deal with common issues that can be easily fixed.

Long periods of vacancy

In the event that your new home would be unoccupied, especially during winter time, it is highly recommended to leave a thermostat set to 10 °C and set the programmer or time control to keep this temperature steady. This will avoid an excess of moisture in the house, as well as the risk of service pipes freezing.

Looking after your heating

In order to keep your boiler in good conditions, you must have it serviced once a year. You should not try to do it yourself, as it must be done by a Gas Safe Approved Contractor.

Do not close or block ventilators in the room where the boiler is, as this would limit the supply of air to the boiler. You should always check the type of flue you have with your boiler, as boilers with balanced flue incorporate their own air supply.

If any part of the system shows signs of corrosion or leakage, this may be an indication that the system or parts need to be repaired or replaced. However small surface rust on radiators can be considered normal and is easily removed by a gentle sanding before repainting as a part of normal redecoration.

When you redecorate your new home, you must not paint over the small valves at the top of the radiators.

Gas safety

If you are suspicious about a gas leak; you must not turn on the lights. Turn off the gas tap, open doors and windows, do not operate any electrical appliance and notify your gas supplier on their emergency number.

Always remember not to seal off or obstruct vents, by keeping fresh air circulating around appliances. You should check your gas appliances regularly. Stains around a gas fire, or orange flames can be signs of poor functioning.

Fire safety

It is important to check on a regular basis the operation of smoke alarms, by pressing the test button. When you are moving in, you should consider the means of escape and a safe open space to shelter, in the unfortunate event of a fire.

Resetting a trip switch

Electric circuits are designed to carry certain amounts of electric load. To prevent this load being exceeded, circuit breakers called trip switches have been installed. This may lead to localised failure of the electricity supply in the home.

If the electricity is not working, only on certain appliances or light bulbs, it is highly possible that a trip switch has operated. To fix this problem, you need to:

1. Make sure your hands are completely dry
2. Localise the consumer unit. All the trip switches are located there
3. Open the cover of the consumer unit
4. Check which switches have tripped to the OFF position, and put it back to on

If you have trip switches operating on a regular basis, it can mean that a faulty appliance is plugged to that electric circuit. You might need to identify which circuit is causing the problem (e.g. Microwaves can load over 2500 watts), each trip switch should be labelled.

Clearing a blocked wastepipe or toilet

It is a very common problem to have blocked sinks and basins. Blockage in sinks is normally caused by the accumulation of fat, tea leaves, hair, etc. It is highly recommended to clean wastes with hot water, or a proprietary bio-degradable cleaner at least once a month.

Toilets are normally blocked by unusual objects such as nappies, toys and air fresheners. If however, more than one fitting is blocked, the problem may be in the soilstack or main drain. This can be cleaned using rods.

Drains and Gutters

Gutters and downspouts need to be checked and cleaned twice annually and more often during autumn and winter if there are tall trees near the house. Use a small garden shovel to clean gutters and insert a hose into gutter drains to flush the downspouts.

Planting trees

Part of decorating your new home, is to shape your new garden. If you therefore intend to plant trees, or cut the existing ones down, there are some aspects that you should consider.

The roots of all vegetation take water from the soil to make good the water lost from the leaves. If the soil contains clay it will shrink as it is dried, or swell if it is allowed to rehydrate. If the shrinking or swelling extends below the foundations, the foundations will subside or heave respectively. If the movements are in excess of those that can be tolerated by the building, damage is likely to occur.

You should consequently obtain advice from an expert before planting or removing any tree. Not only can trees cause damage to the structure, but drains can be damaged, as well as your neighbour's property.



HOW DOES YOUR POLICY WORK?

The below provides an example of how your New Homes policy works. This is only an example and not all policies have the same sections of cover. To see which sections of cover apply to your home refer to your Certificate of Insurance.

First two years after completion (developer warranty period)

Your developer must rectify any part of your new home not built to our technical standards. If your developer does not do so, then you should contact our Dispute Resolution Service for further advice. See section 3.2 of the policy document for details.

Remaining eight years of the policy (structural warranty period)

Your home is protected from structural damage, if you feel that there is a structural defect then you are entitled to make a claim.

You may also be protected from the costs of treating contaminated land and for rectifying any failure to comply with Building Regulations.

See your Certificate of Insurance and sections 3.3, 3.4 and 3.5 for details.

If you feel that there is a defect in your new home, you are entitled to make a claim. However before making a claim, it is highly recommended to look at the chart which shows some examples, in order to refer to the appropriate body.

EXAMPLES OF POSSIBLE DEFECTS

Description of problem	Possible cause
Fitted furniture	
Cupboard Door is Sticking or Loose	Accidental Damage
	Poorly fitted
Worktop is damaged or Loose	Accidental Damage
	Poorly fitted
Damp proofing	
Damp penetration	The property has not been ventilated properly
	Damp proof membrane/course is not lapped correctly
	The damp proof course has been bridged
Finishes	
Render coming away on external masonry walls	Render has been poorly applied
	An incorrect render mix was used
	An inappropriate product has been placed
Paint Flaking	Poor surface preparation
	Inappropriate type of paint applied
	Damp penetration
Windows and doors	
Excessive draughts in through external doors and windows	No draught strips fitted
	Door is warped or twisted
Rain coming in underneath or through a door	Storm or accidental damage
	No weather bar fitted
	The door fits badly
	Door panels are warped or shrunk
Lock not working	The lock has been damaged by an attempted break in
	The mechanism has seized
	The lock does not align properly with its keep
Glass Broken	Accidental Damage
Draughts coming in through the window	There are no draught strips fitted
	The window fits badly
	The window is warped or twisted
Rain coming in through the window	The window fits badly
	The design of the window is not suitable for the exposure
Chimneys	
Chimney pot loose	Not fitted correctly
Pointing to chimney deteriorating	Storm or accidental damage
	The pot has not been installed properly

	Developer warranty period	Structural insurance period	Household insurance	General maintenance
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Description of problem	Possible cause
Chimneys	
Chimney not drawing properly	Storm or accidental damage
	Not installed correctly
Water ingress through chimney	External conditions
	Not installed correctly
Roof	
Roof Leaking	Storm Damage
	Defective roof covering
	Inadequate mortar mix
Roof/ridge tiles loose or missing	Accidental Damage or storm damage
	Tiles not installed correctly
Pointing to eaves, ridge valleys cracked	Accidental or storm damage
	Not properly installed
	lead flashing installed incorrectly
	affected due to frost
Walls	
Moisture or staining on walls	condensation
	Water ingress
	Leaking plumbing
	Inadequate ventilation
Cracks in plasterwork	Normal Shrinkage
	Movement
Drainage	
Gutter or downpipe leaking	Downpipe/gutter blocked
	A joint in the downpipe/gutter is defective
Drainage above ground is leaking	The pipe has cracked due to accidental damage
	The pipe has cracked due to incorrect installation
	A joint in the pipe is not holding
Wastepipe emits an odour	Wastepipe is blocked
	Water trap removed
Water not draining away	The wastepipe, gulley or drain is blocked
	The gulley is damaged due to ground movement
	The wastepipe or drain was not installed at the correct angle
Bath, basin or sink are cracked or damaged	Damaged prior to installing
	Accidental damage
Shower not working	Isolation switch and/or valve is in the "on" position
	Electric: There is no hot water or water at all
	Power: There is no power or water
	Mixed: There is no water at all

	Developer warranty period	Structural insurance period	Household insurance	General maintenance
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Description of problem	Possible cause
Drainage	
Tap dripping	The washer is worn
	Tap is defective
Sink surround is leaking	A seal has not been fitted
	The seal is broken
Wastepipe is leaking	The pipe is cracked or punctured due to accidental damage
	The pipe has cracked or punctured due to incorrect installation
	The pipe has cracked due to inadequate insulation
	A joint is not holding
No water supply or low pressure	The water main has not been turned on or is not fully open
	Low pressure in the mains
The pipes are noisy	The pipework is not adequately secured
	The pipework is not protected where it passes through joists or walls
Electrics	
No power	A circuit breaker has tripped
	The light(s) or socket(s) are not wired to the circuit
Electrical fittings not working	A circuit breaker has tripped
	A fuse has blown
	Appliance is not wired to the circuit
	Accidental Damage
	Incorrectly fixed
Heating	
Radiator not producing heat	Airlock in the radiator
	Radiator valve has seized
	Boiler is not working
	Blocked pipe
Boiler not working	Gas supply is off
	Thermostat or programmer is not working correctly
	The pilot light has gone out
	The boiler is not wired to the circuit or is faulty
External works	
Driveways, Paths not draining	The surface is not laid to fall
	Ground Movement
Cracking in concrete and drives	Ground Movement
	Weight of traffic

	Developer warranty period	Structural insurance period	Household insurance	General maintenance
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MAKING A CLAIM

We hope you will never have to make a claim on your new home, however if you do, our specialist claims team will help to guide you through the claims process.

If you think you have a claim, our claims application forms are accessible on our website. Please read the descriptions carefully to ensure you are downloading the correct form. If you are unsure, please contact us on 0800 183 1755 and ask to speak to our claims team.

THE CONSUMER CODE FOR HOMEBUILDERS

As one of the founding members of the Consumer Code all Developers registered with LABC Warranty must comply with the Code's rules. This means that you have added protection.

The Code requires that all Home Buyers are treated fairly, know what levels of service to expect, are fully informed about their purchase and their consumer rights before and after they move in, and are provided with a speedy, low cost dispute resolution scheme to deal with complaints about breaches of the Code.

For more information on the Code and how to make a claim to the Independent Dispute Service visit their website www.consumercode.co.uk

**CONSUMER
CODE FOR
HOMEBUILDERS**

www.consumercode.co.uk

THE NEW HOMES REVIEW

Do you want to provide feedback on your new home and your developer? The New Homes Review (NHR) provides the ideal opportunity.

The NHR uses feedback from buyers of newly built homes to show levels of customer satisfaction and provide ratings for developers. To learn more and have your say visit their website www.newhomesreview.com



SNAGGING CHECKLIST

This is only a guide and should not be considered a complete list of all areas to be checked.

Item	
General	Have all builders' materials and rubbish been removed from the home and garden? Is the home and garden clean and tidy?
Inside your home	
Decorations	Is the plasterwork smooth and neatly finished around sockets, switches, pipes, etc? Are plasterboard joints and nail fixings invisible? Is the decoration throughout the home complete and to a consistently acceptable standard?
Flooring	Are you happy that the timber floors don't creak excessively? Has sheet flooring been laid level and is it free of bubbling or unevenness beneath? Is there any premature failure? Is floor tiling fully adhered (i.e. sounding hollow if tapped) and complete?
Wall tiling	Is wall tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted? Has a flexible sealant been provided at corners and junctions with shower trays, etc?
Kitchens and bathrooms	Are all kitchen units and appliances clean and undamaged? Are all the sanitary fittings clean and undamaged? Is the water flow to taps, showers and appliances satisfactory? Are any leaks evident beneath sinks, sanitary-ware and appliances? Check waste pipes. Do all doors and drawers to kitchen units operate correctly? Are extractor fans fitted and operating?
Windows and doors	Are keys supplied for all window and door locks? Do all locks and handles work and operate freely? Do all windows and doors open and shut properly and engage with the weatherstripping? Do self-closing devices, where fitted, fully close the doors after opening? Is all glazing crack-free? Are double-glazed units free of condensation between the panes?
Heating and electrical	Do all light fittings and socket outlets work? Are radiators securely fixed and free of leaks? Is exposed horizontal and vertical pipe-work adequately supported? Are the joints sealed?
Lofts	Is the loft space fully insulated? Is boarding provided to give access to tanks etc.?
Outside your home	
Decorations	Are external decorations complete and to a consistently acceptable standard?
Fences and gates	Are all fences and gates complete? Are timber or steel parts protected?
Paths and drives	Are all paths and drives complete and laid to an even finish?
Drainage	Do gutters and downpipes appear securely fixed and complete? Are they leak-free during rainfall? Are gullies and inspection chambers free of debris?
Roof coverings	Do any tiles or slates appear cracked or loose? Are all lead flashings complete and secure?

CONTACT US

2 Shore Lines Building Shore Road Birkenhead Wirral CH41 1AU

T 0800 183 1755 E enquiries@labcwarranty.co.uk

www.labcwarranty.co.uk



@LABC_Warranty



LABC Warranty

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