



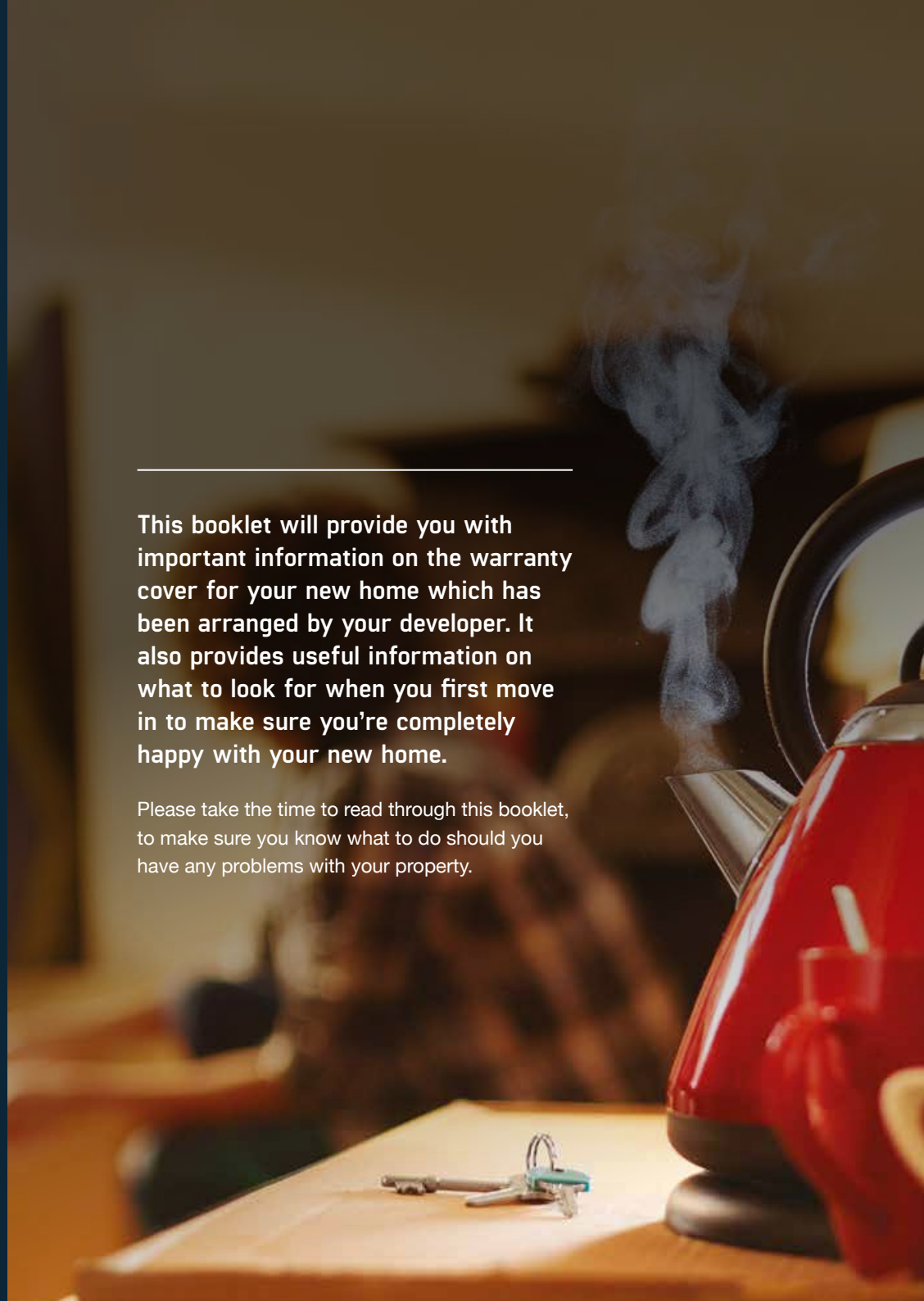
HOMEOWNERS HANDBOOK



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 for when you first move in to make sure you're completely happy with your new home.

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





WHO ARE PREMIER GUARANTEE?

Premier Guarantee provides structural warranties on a wide range of developments, from individual residential properties through to large commercial developments.

If you need any further information on your policy contact us on 0800 107 8446 or email info@premierguarantee.co.uk



YOUR STRUCTURAL WARRANTY

It is unlikely that you will have to make a claim on your new property however, 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 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 Developer Resolution Service. Please note that we will only be able to assist with issues governed by our Technical Manual.



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 107 8446** or email claims@premierguarantee.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 for about 6 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.

As part of drying out, it is possible for small cracks to appear in the plaster and woodwork. These will not affect the structural integrity of the property, and they should be dealt with easily during normal redecoration process.

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.

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 humidity. An average family can produce up to 17 litres of water vapour a day, this from, for example, drying clothes on radiators or using a tumble dryer, having hot baths or showers, boiling kettles and cooking.

An excess of condensation can cause wallpaper to peel, plaster to crumble, 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, open windows each day, even in the winter, to allow a change of air, wipe down surfaces when moisture settles, and maintain low background heat.

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

SHRINKAGE AND CRACKING

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 choose to redecorate once the drying out process is complete, use good quality filler on any gaps.

If you feel the 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, 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 is the release of salts from cement whilst it is drying which forms as a white deposit that 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.



LIFESTYLE AND YOUR HOME

All newly built houses are required to meet good levels of insulation and air tightness, potentially meaning that these houses do not “breathe” as well as older buildings.

For this reason new houses will retain moisture from cooking, bathing, drying clothes, etc, for longer periods which could cause condensation. To avoid condensation, houses 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 how each system works. Here are a few suggestions to ensure your new house 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, the surface 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 with 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 advice shall direct you on what to do if a problem occurs. Most of the problems are common amongst all the properties, and therefore can be easily fixed. If you have a problem that is not listed below, or have any further questions, contact a suitable person.

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 preventing the service pipes from freezing.

Clearing a blocked wastepipe or toilet

It is a very common problem to have blocked sinks and basins. Blockages in sinks are normally caused by the accumulation of fat, tea leaves, hair, etc. It is highly recommended to clean drains with hot water, bleach or a similar product 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 soil stack 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 the rainy season 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.

Resetting a trip switch

Electric circuits are designed to carry certain amounts of electric load. To prevent the fuses from melting once this load has been 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. Localize 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 regularly 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.

Looking after your heating

In order to keep your boiler in good condition, 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 a balanced flue incorporate their own air supply.

If any part of the system shows signs of corrosion or leakage, it 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 prior to 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 event of a fire.

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 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 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.

A hand holding a paint roller with a grey and red striped cover, applying white paint to a wall. The background is a soft-focus image of a wall being painted.

HOW DOES YOUR POLICY WORK?

The below provides an example of how the New Homes policy works. This is only an example. Not all policies will include all sections of cover. To see which sections of cover apply to your home refer to your Certificate of Insurance and the rest of this policy document.

FIRST 2 YEARS AFTER COMPLETION

Your Developer must rectify any defects arising as a result of any part of your New Home not being built to our technical standards. If your Developer does not do so, then you should contact our Developer Resolution Service for further advice.

See Section 3.2 of the policy document for details

REMAINING 8 YEARS OF THE POLICY

Your home is protected from structural damage, if you feel that there is a structural defect then you're 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

Not all policies will include all sections of cover. To see which sections of cover apply to your home refer to your Certificate of Insurance and the rest of this policy document.

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

Examples of possible defects.

DEVELOPER

This refers to the Developer's warranty period. This will normally be the first two years for newly built homes and for converted properties. Please check your policy wording for endorsements on the other certificates.

DEVELOPER/ WARRANTY PROVIDER











This refers to Insurance cover when the Developer's Warranty has expired. Please check your policy wording for endorsements on the other certificates.

HOME INSURANCE

Accidental, weather, or human damage is not covered by this policy, it can however be covered by your household insurance policy. Please refer to your policy for details of the level of cover.

GENERAL MAINTENANCE

This policy excludes from cover minor blemishes, chips or scratches that will not put in danger the structure of your new home. These can however be fixed as a part of the general maintenance.

TECHNICAL MANUAL SECTION	DESCRIPTION OF THE PROBLEM	POSSIBLE CAUSE	YOU SHOULD REFER TO
1.7 FINISHES & FITTED FURNITURE	Cupboard door is sticking or loose	Accidental damage	
		Poorly fitted	
	Worktop is damaged or loose	Accidental damage	
		Poorly fitted	
6.3 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	
7.1 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	
7.4 WINDOWS & DOORS	Excessive draughts 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	
7.5 CHIMNEYS	Chimney pot loose	Not fitted correctly	
	Pointing to chimney deteriorating	Storm or accidental damage	
		The pot has not been installed properly	
	Chimney not drawing properly	Storm or accidental damage	
		Not installed correctly	
	Water ingress through chimney	External conditions	
		Not installed correctly	

































Examples of possible defects.

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TECHNICAL MANUAL SECTION	DESCRIPTION OF THE PROBLEM	POSSIBLE CAUSE	YOU SHOULD REFER TO
7.9 ROOF COVERINGS	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	
8 SUPERSTRUCTURE (INTERNAL)	Moisture or staining on walls	Condensation	
		Water ingress	
		Leaking plumbing	
		Inadequate ventilation	
	Cracks in plasterwork	Normal shrinkage	
		Movement	
9 BUILDING SERVICES	Gutter or downpipe leaking	Downpipe/gutter blocked	
		A joint in the downpipe/gutter is defective	
9.1 BUILDING SERVICES - DRAINAGE BELOW GROUND	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	
9.2 BUILDING SERVICES - DRAINAGE ABOVE GROUND	Waste pipe emits an odour	Waste pipe is blocked	
		Water trap removed	
	Water not draining away	The waste pipe, gulley or drain is blocked	
		The gulley is damaged due to ground movement	
		The waste pipe or drain was not installed at the correct angle	
		Damaged prior to installing	
	Bath, basin or sink are cracked or damaged	Accidental damage	
		Isolation switch and/or valve is in the "on" position	Switch isolation valve to "off" and run the shower
	Shower not working	Electric: there is no hot water or water at all	
		Power: there is no power or water	
		Mixed: there is no water at all	
		The washer is worn	
	Tap dripping	Tap is defective	

Examples of possible defects.

DEVELOPER

This refers to the Developer's warranty period. This will normally be the first two years for newly built homes and for converted properties. Please check your policy wording for endorsements on the other certificates.

DEVELOPER/ WARRANTY PROVIDER



























This refers to Insurance cover when the Developer's Warranty has expired. Please check your policy wording for endorsements on the other certificates.

HOME INSURANCE

Accidental, weather, or human damage is not covered by this policy, it can however be covered by your household insurance policy. Please refer to your policy for details of the level of cover.

GENERAL MAINTENANCE

This policy excludes from cover minor blemishes, chips or scratches that will not put in danger the structure of your new home. These can however be fixed as a part of the general maintenance.

TECHNICAL MANUAL SECTION	DESCRIPTION OF THE PROBLEM	POSSIBLE CAUSE	YOU SHOULD REFER TO
9.2 BUILDING SERVICES - DRAINAGE ABOVE GROUND	Sink surround is leaking	A seal has not been fitted	
		The seal is broken	
	Waste pipe 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	Open the valve
		Low pressure in the mains	Check the valve to the tank is open
	The pipes are noisy	The pipework is not adequately secured	
		The pipework is not protected where it passes through joists or walls	
9.3 BUILDING SERVICES - ELECTRICAL INSTALLATION	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	Check instructions replace use
		Appliance is not wired to the circuit	
		Accidental damage	
		Incorrectly fixed	
9.4 BUILDING SERVICES - HEATING AND MECHANICAL	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	Turn on the gas supply and follow the instructions for your boiler on how to relight
		Thermostat or programmer is not working correctly	
		The pilot light has gone out	
		The boiler is not wired to the circuit or is faulty	
		The boiler is not wired to the circuit or is faulty	
11.1 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	



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 107 8446** and ask to speak to our claims team.

NEW HOMES REVIEW



The New Homes Review provides an independent insight in to the quality of new homes being built for sale in the UK and the level of customer satisfaction. This is based on feedback directly from new home owners and they need your help.

HAVE YOUR SAY...

Your feedback will be used to provide your housebuilder and the house building industry an overview of how buyers feel about the quality and service provided – this information can be accessed by future buyers and may help them make decisions about the home they are buying.

COMPLETE THE SURVEY

To complete the NHR survey, visit www.newhomesreview.com and click the survey button. Your feedback will be collated in to an annual report to help potential new home owners with their buying decisions. You will also receive a postcard reminder of this 3 months after you move in.

CONSUMER CODE FOR HOME BUILDERS

**CONSUMER
CODE FOR
HOME BUILDERS**

www.consumercode.co.uk



This property is covered by the Consumer Code for Home Builders.

The Consumer Code for Homebuilders was developed by the home-building industry to make the home buying process fairer and more transparent for purchasers. The Code aims to ensure that all 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.

The Code contains requirements that all home builders who are registered with the UK's main new home warranty providers, including Premier Guarantee, must comply with the Code.

If you find yourself in the unfortunate position where your Developer is unwilling to help and the issue does not fall under your structural warranty or household insurance cover, the Consumer Code for Home Builders may be able to help and full details can be found at www.consumercodeforhomebuilders.com

WHERE TO GO WITH A DISPUTE?

If your Developer fails to meet the requirements of the Consumer Code, you can make a complaint to the Code's independent Dispute Resolution Scheme. Disputes are resolved using an adjudication process. You should contact Premier Guarantee to start the process.

During this process, a trained adjudicator reviews written submissions from both parties and issues an award based on his or her conclusions. This Dispute Resolution Scheme is independent of the Home Warranty Bodies. Contact your warranty provider for details.

For full details and to download a copy of the Consumer Code go online to www.consumercodeforhomebuilders.com

A hand is shown using a trowel to smooth a wall of reddish-brown plaster. The plaster has a rough, textured appearance with some visible cracks and imperfections. The trowel is held at an angle, and the hand is positioned to guide it across the surface. The overall scene is set against a background of the same textured plaster.

SNAGGING LIST

When purchasing a new property you will be asked by your developer to undertake a handover inspection of the property.

Any damage such as marks, chips, scuffs, scratches and staining must be noted to your developer at the time of the inspection as such damage is not covered by Premier Guarantee.

SNAGGING LIST

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

Item		Yes/No	Comments
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 the covering that might cause premature failure? Is floor tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted?		
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, baths, basins and kitchen units?		
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 for leaks also. 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 weather seals? 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 leak-free?		
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?		

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