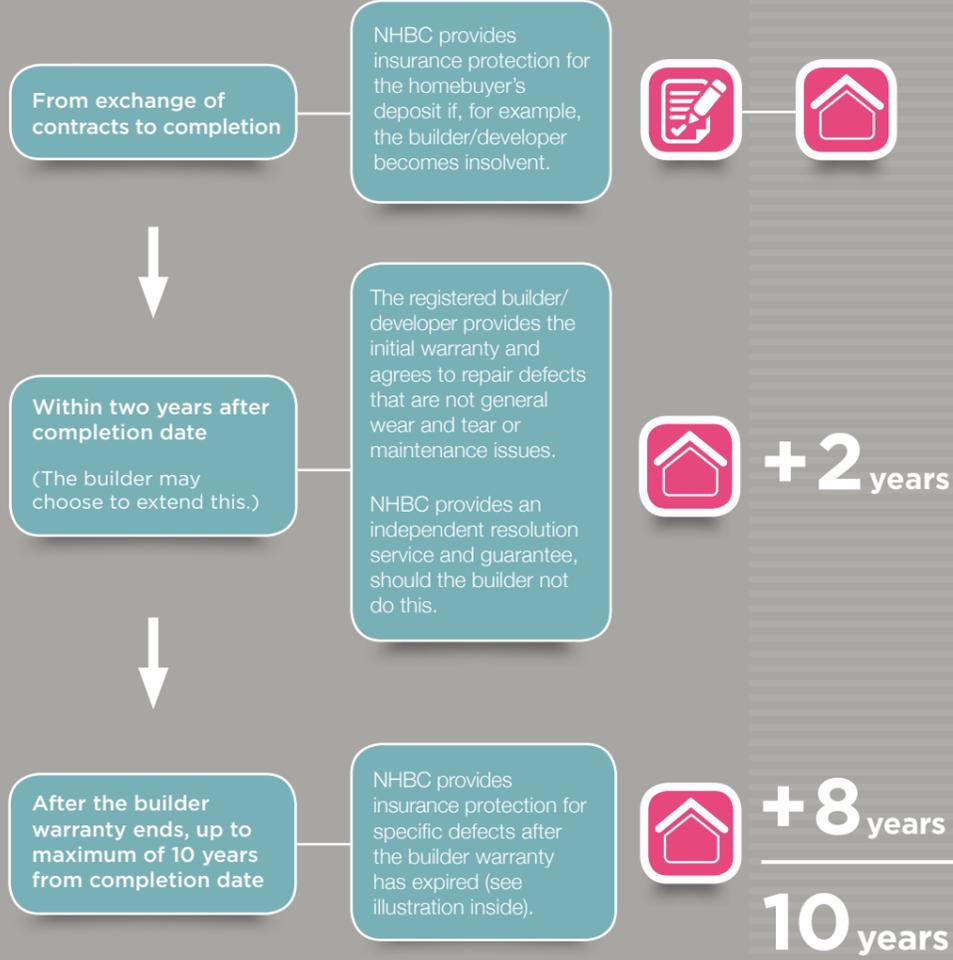


How it works



Additional cover for failing to comply with building regulations and land contamination may also apply following certain conditions. Different periods and conditions also apply to common parts – full details can be found in the policy document, which can be downloaded from www.nhbc.co.uk.

Visit www.nhbc.co.uk
or call **0844 633 1000**
and ask for 'Customer Services'.

Your guide to Buildmark

Warranty and insurance protection for newly built homes



What is Buildmark?

Buildmark is a joint agreement between registered builders/developers and NHBC to provide warranty and insurance protection on newly built homes, from exchange of contracts up to a maximum period of 10 years after the completion date.

Why is Buildmark the best choice?

- Leading warranty and insurance protection for new homes.
- Recognised and accepted by mortgage lenders.
- Properties are inspected at key stages during construction.

Why NHBC?

- Unrivalled technical teams and highly qualified surveyors.
- Over 75 years' knowledge of the house-building industry.
- Independent of government and house builders.

NHBC, NHBC House, Davy Avenue, Knowlhill, Milton Keynes, Bucks MK5 8FP
Tel: 0844 633 1000 Fax: 0844 633 0022
www.nhbc.co.uk

NHBC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

NHBC is registered in England and Wales under company number 00320784. NHBC's registered address is NHBC House, Davy Avenue, Knowlhill, Milton Keynes, Bucks, MK5 8FP.



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The mark of a quality home

Your guide to Buildmark

What you can expect

Buying a home is generally the largest investment people make. Buildmark has been designed to protect this investment from major structural defects where the property has not met NHBC's technical standards.

Like any insurance policy, there are exclusions, including:

- storms, fire or flood (separate home insurance should be purchased by the homebuyer to cover these things)
- cracking, spalling or mortar erosion which does not impair the structural stability or protection from the weather
- wear and tear, neglect and failure to do proper maintenance
- changes in colour, texture or staining of external finishes
- replacement of solar tiles or panels solely because they do not generate heat or electricity
- any additional work done to the property after the completion date that is not as a result of the responsibilities of the builder or NHBC under Buildmark
- damage to roof covering, unless the damage results in entry of water into the home.

NOTE: Check the policy documents for specific details about the cover, conditions and exclusions that apply.

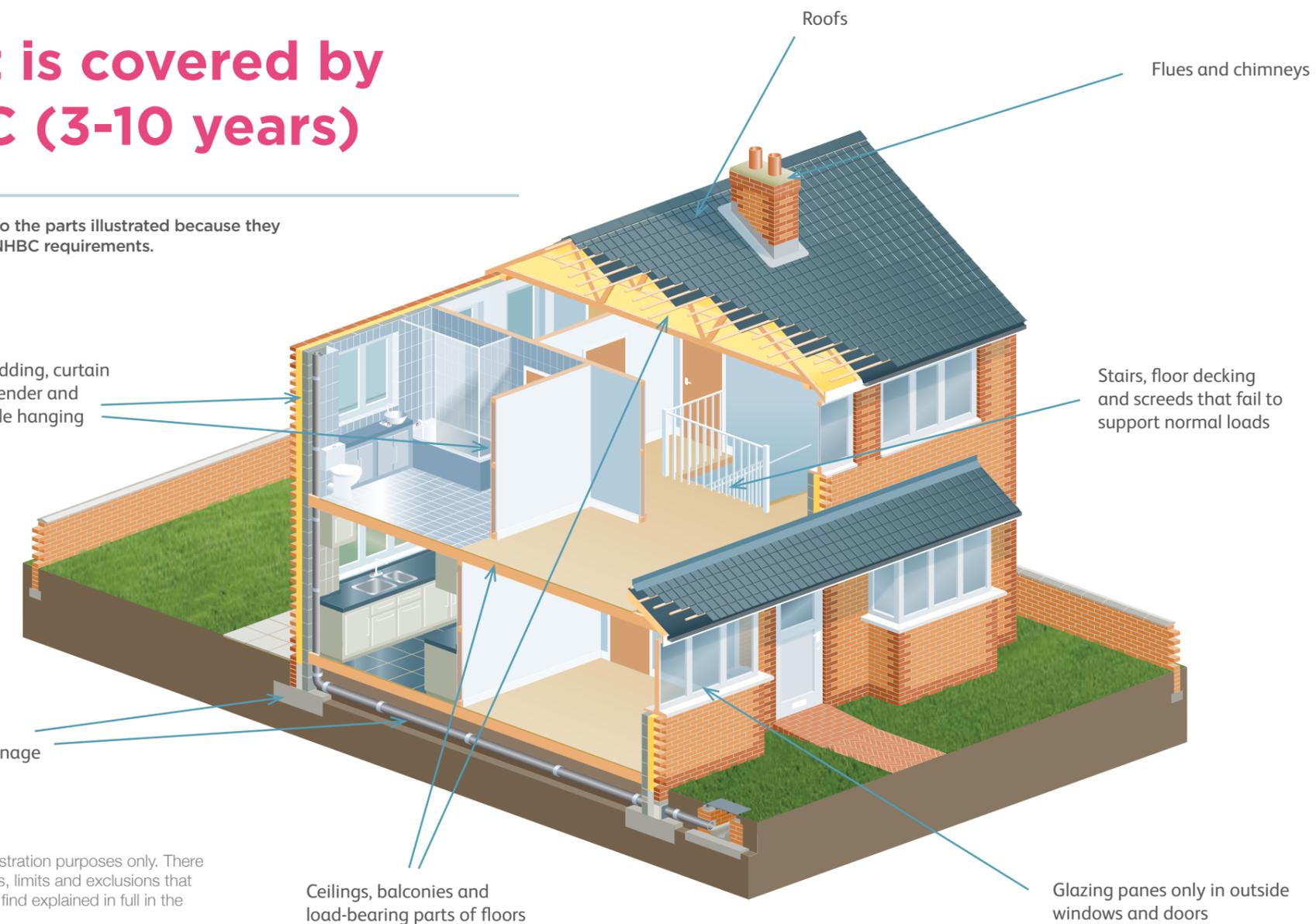
What is covered by NHBC (3-10 years)

Physical damage to the parts illustrated because they were not built to NHBC requirements.

Walls, external cladding, curtain walling, external render and external vertical tile hanging

Foundations and below ground drainage

NOTE: This is for illustration purposes only. There are certain conditions, limits and exclusions that apply, which you will find explained in full in the policy document.



Important things you should know

NHBC Resolution Service and guarantee

Our Resolution Service is available if there is a dispute with the builder fulfilling their obligation under the two-year builder warranty backed by our guarantee. This means where there is a valid claim, we will also complete the work if the builder is not able to.

Minimum Claim Value (MCV)

The MCV applies to claims made to NHBC after the builder warranty has expired and is set at £1,500, with effect from 1 April 2016 (increased by £50 on 1 April each subsequent year).

This means that, for any repairs that cost less than the MCV, the homeowners will need to arrange for the work to be done and cover the cost themselves.

If, however, the cost is greater than the MCV, NHBC will arrange for the work to be completed where there is a valid claim and pay the full cost.

Main limits

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

The homebuyer's deposit

- 10% of the original purchase price, up to £100,000.

After completion

- The original purchase price up to a maximum of £1m.

Other limits may apply depending on the type of property. Limits represent the total limit for the lifetime of the policy irrespective of change of ownership. Please refer to the policy for full details and when they apply.

