



NHBC Claims Charter

Our charter for dealing with
claims and resolutions



Our commitment to our customers is to deal with claims and resolutions in an efficient and effective manner and to treat all our customers fairly.

Contacting us:
NHBC Claims is open 8:30am to 5:30pm, Monday to Friday.

You can telephone us on 0844 633 1000 or email us at claims@nhbc.co.uk.



When you telephone us, we aim to:

- answer your call promptly
- enable you to speak to an advisor who can deal with your enquiry
- provide you with the choice to leave a message.

When you write or send an email to us, we aim to:

- respond without unreasonable delay, usually within 10 working days
- ensure that our response is clear and concise.

The information we need from you:

To provide you with the best possible service, it really helps if you can 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 we may be able to assist you under Buildmark we will contact you within three working days to arrange an investigation.

Within four working days of our Investigator's visit, we then aim to:

- issue a Resolution Service report (if applicable)
- inform you about whether your claim is valid and, if so, how your claim will be progressed.

It may take longer to complete investigations in more complex cases. In these circumstances we will tell you what we are doing and keep you informed of progress.

Complaints and disputes procedure

If you are not satisfied with the way we have handled your request for assistance or your claim, please contact the Claims Customer Liaison Manager (quoting the claim reference number) at NHBC House, Davy Avenue, Knowlhill, Milton Keynes, Bucks MK5 8FP. The Claims Customer Liaison Manager will then arrange for your concerns to be assessed by a member of the Customer Liaison team.

We will:

- take your complaint seriously
- carry out an impartial review of your complaint
- aim to provide a full response within 10 working days confirming the outcome of our review and the details of any action proposed. If this is not possible, we will contact you to explain the reason for the delay and when you can expect a full reply.

The Financial Ombudsman Service

If you remain dissatisfied after a member of the Customer Liaison team has reviewed your concerns, you may be entitled to refer your complaint to the Financial Ombudsman Service. There is no charge for this service and it is completely independent of NHBC. You can obtain a leaflet giving details of the 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 their investigation. NHBC must accept its decision, but you need not.

Please note that 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 or matters relating to our Resolution Service.

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 arbitration scheme is completely independent of NHBC and is administered by IDRS Ltd, a wholly owned subsidiary of the Chartered Institute of Arbitrators.

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

IDRS Ltd

24 Angel Gate, City Road, London EC1V 2PT

Tel: 020 7520 3800

Alternatively there may be other ways of resolving your dispute such as the courts. We recommend that you seek professional advice from your local Court Centre, Citizens Advice Bureau, Law Centre or a firm of solicitors on the most appropriate means of resolving your dispute.

NHBC is authorised and regulated by the Financial Services Authority.

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

