



Claims Charter

How we deal with claims and resolutions



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

Contacting us

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

You can telephone us on **0800 035 6422**, email us at **claims@nhbc.co.uk** or complete an online form at **www.nhbc.co.uk**

When you telephone us, we aim to:

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

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

- respond without unreasonable delay, usually within 10 working days
- make sure 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.

When you contact us

When you contact us to make a claim or ask us to provide our resolution service, we'll consider whether we can help under the policy.

If we think we can, we'll contact you within 3 working days to let you know what we'll do.

We then aim to issue a report (if applicable) within 4 working days of our assessment. We'll also let you know whether your case is valid and, if so, what we'll do next.

It may take longer to assess your case in some cases. If so, we'll tell you what we're doing and keep you updated.

Complaints or feedback about NHBC's Claims service

We value the opportunity to listen to feedback or look into concerns you may have about our service so that we can review the way we do things and make improvements where we can. We're committed to handling complaints thoroughly, fairly and promptly.

If you have a complaint about our service, or any company employed by us in dealing with your case, please contact our Consumer Affairs team on **01908 746 121** or at **consumeraffairsteam@nhbc.co.uk**. If you'd prefer to write, please address your letter to:

Consumer Affairs team
NHBC
NHBC House
Davy Avenue
Knowlhill
Milton Keynes
Buckinghamshire
MK5 8FP

Your complaint will be investigated and we'll contact you if we require further information to help us with our enquiries. We aim to resolve your complaint as soon as possible and within 20 working days. However, for more complex

issues, we may need a little longer to look into what has happened.

We'll keep you informed of the progress of our enquiries. In the unlikely event that we're unable to resolve your complaint within 8 weeks from the date you notified us of your concerns about our service, we'll contact you again with a further update.

Complaints about the builder's responsibilities or the resolution service

If we've been unable to offer you the resolution service, or if you disagree with our resolution report, you may refer your dispute with the builder to another form of dispute resolution process, such as arbitration or the courts.

If you're not happy with the outcome of your complaint

The Financial Ombudsman Service (FOS) was set up by law to provide consumers with a free, independent service for resolving disputes with financial firms.

Please note that the FOS requires you to have given us a chance to put things right (as detailed above) before they'll consider your complaint.

If the Consumer Affairs team are unable to resolve your complaint about our regulated insurance cover to your satisfaction, or if you don't receive a final written response within 8 weeks, you'll be entitled to refer your complaint to the FOS.

We can send you a leaflet about the FOS or you can obtain one directly from:

**The Financial Ombudsman Service
Exchange Tower
London
E14 9SR**

**Tel: 0800 023 4567
or 0300 123 9123**

www.financial-ombudsman.org.uk

It won't affect your rights against NHBC under your policy if you use our complaints procedure or refer your complaint to the FOS.

If you don't want to refer your complaint to the FOS, or you don't accept its decision, you can still pursue your complaint by other means, such as arbitration or the courts.

Arbitration and the courts

NHBC's nominated provider of arbitration services is CEDR (Centre for Effective Dispute Resolution).

The arbitration scheme is completely independent of NHBC and you can obtain details of the arbitration procedure and an application form from:

**CEDR
International Dispute Resolution Centre
70 Fleet Street
London
EC4Y 1EU**

**Tel: 020 7536 6060
www.cedr.com**

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 way to resolve your dispute.

Call us on **0800 035 6422**,
email us at **claims@nhbc.co.uk**
or complete an online form at
www.nhbc.co.uk

NHBC Claims, NHBC House, Davy Avenue,
Knowlhill, Milton Keynes, Bucks MK5 8FP
Tel: 0800 035 6422 www.nhbc.co.uk

NHBC is authorised by the Prudential Regulation
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