

A home is for life - not just for sale

What you should expect from your social housing warranty provider

When choosing any form of insurance, you are likely to look for a level of protection and back up service that is more than sufficient to cover those risks that matter most to you. You may also expect to receive good value and support.

You may find that peace of mind is promised up-front, but what does the small print and the policy wording really mean? What level of service is actually available, especially when things go wrong?

Next time you choose your warranty provider you might want to check out the following to ensure that you are comparing like-for-like and getting the most comprehensive cover and the best added-value service available. Also make sure you ask your warranty provider the following essential questions about improving quality and standards.

Warranty and insurance cover

Does it provide:

- a dedicated policy to meet your social housing needs?
- contractor insolvency cover? If so does this provide sufficient cover to satisfy the auditors?
- sufficient cover for the reasonable cost of alternative accommodation and loss of rent? Is this cover provided as standard or is it an extra cost option?
- double-glazing cover provided as standard, or is it an extra cost option?
- cover for the whole of the below-ground drainage system?
- automatic cover for outbuildings, existing structures and drainage systems, are they excluded or are they an extra cost option?
- a Dispute Resolution Service provided at no cost to the housing association, builder, contractor or homeowner? Is there a Claims Charter, with evidence of performance?
- a policy document with a Clear English Award, which clearly states what is, and is not covered?

Inspection and risk management

Does it provide:

- standards recognised throughout the industry?
- on average, six inspection visits on each home, including notified key stage inspections?
- a performance target to meet 95% of all notified inspections?
- an inspection service supported by hand-held PDA technology, which provides a comprehensive audit trail?

Technical support and value added services

Does it provide:

- updated standards, available in the format you require?
- definitive technical advice just a phone call away?
- regular technical updates on proposed regulatory changes and best practice?
- nominated senior staff in your region who you can readily call upon for expert advice and help across a wide range of warranty and service related matters?

Continuous improvement and industry feedback

Does it provide:

- an industry recognised national campaign for quality to provide added motivation for staff, e.g. NHBC's Pride in the Job?
- up-to-date information on industry issues and the latest independent research on the matters that impact on your business and people?



A comprehensive range of products, services and multi-disciplinary training under one roof

Does it provide:

- an established Building Control service, inspecting over 50% of all newly-built homes in England and Wales for compliance with Building Regulations?
- the largest range of construction management training, health and safety services in the UK?
- support and training for your development and housing management staff?
- EcoHomes and home energy rating services?

Influential voice

Does it provide:

- an authoritative voice for the industry, recognised by social housing regulators, agencies, government, builders, contractors and homebuyers?

Have you got positive answers to your questions?

If the answer to many of these questions is "no", talk to NHBC, as it is likely that the value of your current warranty is significantly less than Buildmark Choice from NHBC.

As the world's leading new home warranty and insurance provider, NHBC:

- offers, as standard, the most comprehensive new home cover in the UK. Our model has influenced warranty systems around the world.
- was established over 65 years ago as an independent, non-profit distributing company, whose primary purpose is to raise standards in the new house-building industry and provide consumer protection for social landlords and new home owners.
- has inspected and provided warranty and insurance protection on almost six million homes in the UK - that's over 30% of the existing private sector housing stock.
- recognises the distinctive needs of registered house builders, housing associations and self-builders by providing tailored 10 or 12 year warranties and insurance products for the homes they build.
- can demonstrate that its unique contribution has raised the quality and standard of homes in the UK.

NHBC gives you the big picture to make sure that your warranty and insurance delivers exactly what you think it does. To contact us, please call your Regional Director:

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