



Solo for Self Build

A guide to the cover

Choosing the plot, arranging planning permission and finance, designing and building your dream home and finally moving in.

Building your own home is without doubt, a challenging project which will probably involve the biggest investment you'll ever make.

Of course, you'll be keen to ensure that your new home is properly built to the highest standards, but even with the best intentions, things can go wrong and mistakes can happen. The consequences can be expensive and heartbreaking. That's why it is so important to ensure that your investment is protected.

NHBC has developed Solo for Self Build (Solo) to help provide protection for self builders.

This guide explains the role of NHBC and the protection provided by Solo.



NHBC is the standard setting body and leading warranty and insurance provider for new and newly converted homes in the UK. NHBC has approximately 18,000 registered builders who agree to comply with our Rules and Standards.

NHBC registers around 80% of new homes in the UK and around 1.7 million homeowners are currently benefiting from our 10 year warranty and insurance cover.

Established over 70 years ago as a non-profit distributing company, NHBC's primary purpose is to help raise standards in the house-building industry, and provide consumer protection for new home owners.

Why Solo?

Solo has been designed to address the particular risks of the self builder.

Although it does not cover everything, we believe it is the most comprehensive and cost effective method available for controlling these risks. Not all self builders have the same skills and experience. Whilst some will have a good understanding of the methods and organisation of the building process, others will be learning on the job.

With Solo, you have the freedom to:

- arrange for the building work to be done by individual contractors of your own choosing, or
- build some or all of the work yourself.

Who can apply for Solo?

Solo is exclusively for those who are building homes intended for their own occupation. The application form includes a declaration that this is the case. If you are a builder building a home for sale you should use the standard Buildmark warranty.

It is also a requirement that you must own the legal title to the plot before work commences, this does not preclude any legal charge or mortgage on the land for financing purposes.

What does Solo cover?

Solo offers a core 10 year insurance policy with additional options, depending on your needs. The core cover provides protection during two distinct phases.

Phase one - Construction and cover before completion

During the actual building process you must notify us, and we will inspect the work at carefully defined stages. If the work at any inspection stage does not meet our Technical Standards, we will tell you. Any such work must be brought up to standard so that every stage will have its own Stage Completion Certificate (SCC).

The benefits of the SCC are:

- Knowing that the work covered by an SCC has been professionally inspected by NHBC.
- Fewer disputes regarding quality, if it is made a condition of building contracts that payments are subject to our SCCs.
- Easier to obtain finance. Your mortgage lender is covered in respect of work for which we have issued an SCC in exactly the same way as you are.

The benefits of the insurance cover before completion are:

- NHBC will pay for the full cost, if it is more than £1000 Indexed, of putting right any physical **Damage** caused by a **Defect** in the foundations or substructure of the **Home**. By substructure we mean the structure below the lowest floor level of the building, including the floor itself and any newly built drainage beneath that floor.
- NHBC will also pay the cost of repairing and/or re-instating any other work affected by putting the defective work right in the foundations or substructure of the **Home**.

Phase two - Completion and cover after completion

When the building work is completed, or deemed to have been completed to our requirements, we will send you the Insurance Certificate covering the ten years following completion.

The benefits of the insurance cover after completion are:

NHBC will pay the full cost, if it is more than £1000 Indexed, of putting right any actual physical **Damage** caused by a **Defect** in any of the following parts of the **Home**:

- foundations
- load-bearing walls
- non load-bearing partition walls
- wet-applied wall plaster
- external render and external vertical tile hanging
- load-bearing parts of the roof
- tile and slate coverings to pitched roofs
- ceilings
- load-bearing parts of the floors
- staircases and internal floor decking and screeds where these fail to support normal loads

- newly built retaining walls necessary for the structural stability of the Home
- double or triple glazing panes to external windows and doors
- newly built below-ground drainage for which you are responsible.

NHBC will also cover:

- The cost of putting right any **Defect** in a flue or chimney which causes a present or imminent danger to the physical health and safety of anyone normally living in the **Home**.
- Any reasonable costs you incur by prior agreement with us for removal, storage and appropriate alternative accommodation if it is necessary for you or anyone normally living in the **Home** to move out so work can be done.

The cover is fully transferable to subsequent owners if you sell the home. Please refer to the policy document for the complete description of the cover and conditions.

Additional services

In addition to the core cover there are options available at extra cost:

■ Statutory Building Control (BC) inspections

All homes must comply with the Building Regulations, including self built homes. NHBC is an Approved Inspector, authorised by the Government to perform this work. We can provide this essential service in England and Wales, in conjunction with our regular inspection visits, for an additional fee. Please refer to our document 'NHBC Building Control for Self Builders' for a complete description of this service. (Please note that Building Control is entirely separate from Planning Consent, which can only be obtained from the local authority.)

■ Energy ratings and regulatory compliance

All new homes must reach the minimum standards, for energy efficiency and air tightness, which are regulated by Building control. You will require a Standard Assessment Procedure (SAP) rating at the design stage, followed by an Energy Performance Certificate (EPC) as the property nears completion.

NHBC is a leading provider of SAPs, EPCs air tightness and acoustic testing amongst other services. These can be combined with building control, in a compliance solution designed to make your life easier and save you money.

NHBC's technical research documents, Training and Health & Safety services could also help you plan and build your home.

Professional advice

We very strongly recommend that you employ a qualified professional to administer the contracts.

Please refer to the policy document for a complete description of the cover, including conditions.

Will Solo cover all risks?

No. There are other risks which Solo does not cover. We strongly recommend that you obtain professional advice regarding, amongst other things, the following:

- NHBC's Stage Completion Certificates relate only to the quality of the work. They are not concerned with the value, or any amounts due under any contract. In particular, Solo does not provide any compensation in respect of any losses arising from overpayment, or for work not completed due to insolvency of the contractor or for any other reason.

Solo does not provide a site supervision or clerk of works service; you must not rely on NHBC inspections for these purposes:

- Public and Employers Liability
- Contract Works Insurance
- Title Guarantee
- Personal Accident Insurance.

NHBC cannot provide any advice on these matters. Your own broker should be able to provide further information.

Will Solo help me arrange finance?

Mortgage lenders prefer to lend on homes that have a structural warranty because they know that the home will have been built in accordance with specified standards of construction.

What are the NHBC Standards?

NHBC's Standards are widely accepted as the principal standards for house construction in the UK. They have been developed over many years through experience and consultation. They are set by a committee representing organisations interested in improving the quality of house building. Builders, consumer organisations and professional institutions are represented on the committee. They take account of Building Regulations, British Standards and NHBC's own records of defects. NHBC believes that prevention is better than cure and our Standards are continually reviewed and amended to minimise defects. A complimentary copy of the Standards will be sent to you when we acknowledge receipt (not acceptance) of your application.

Building on Brownfield land

These days many homes are built on Brownfield land (i.e. a site with a history of previous use). Such sites may require special foundation solutions or possibly remedial treatment to make safe any contamination in the ground that may be harmful to human health. Both the Building Regulations and NHBC Standards require the investigation and/or treatment of land affected by contamination on residential developments. If you are considering building on Brownfield land then you should ensure that you consult a suitably qualified professional to investigate the potential risks.

What happens after I send in my application?

We acknowledge receipt of the application and fee, and send the details to your local inspector. They will contact you to arrange an appraisal meeting, to be held on site not later than 21 days from receipt.

On site we have the opportunity to discuss your self build project, identify any problems and answer any queries you may have. In particular we will explain the need for and the timing of the vitally important Stage Completion (SC) inspections and their Certificates (SCC). At this meeting we or you may decide not to proceed, in which case we will refund your payment in full.

If both parties decide to go ahead, we will accept your application, agree a start date and send you the insurance documents together with a VAT receipt.

The first SC inspection takes place when the foundation excavations are complete but before concreting. Your insurance cover starts when we issue the SCC in respect of the construction of the foundations and substructure. The remaining SC inspections are arranged directly between you and our inspector according to your programme and the type of home you are building. If you have a mortgage or loan to finance the building work, your lender will find the Stage Completion Certificates helpful and they may facilitate the release of funds. Please remember that you have responsibility throughout the building process for notifying us in good time (24 hours clear notice) of the need for each SC inspection.

You (or your agent agreed between us) must be present when an inspection is carried out; this is a vital part of the service which enables us to discuss problems with you, and cannot be entrusted to anyone else. If you do not notify us of a stage, you will be required to open up that work for checking and reinstate at your expense.

If you have also chosen NHBC to provide the statutory Building Control Service, you will have broadly similar responsibilities to notify us as various stages are reached.

When the final SCC has been issued, we will send you the Insurance Certificate. If the building work is not acceptable for insurance and is not rectified to bring it up to acceptable standards, then the policy is liable to be cancelled in accordance with the policy conditions.

Are there any NHBC conditions on the time that I can take to start and complete the building work?

Yes, building work must be started within one year of the date of acceptance of your Application by NHBC and completed within two years from the date of the foundations concreted.

How many inspections will I receive?

The Stage Completion inspections provide important protection during the actual building process. The number is dependent on the house type; for a typical brick and block home we would expect to inspect about nine times.

How much does Solo cost?

Each project is costed individually, depending on the total floor area of the home and the optional services you require. Our acceptance will be subject to our appraisal of the project on site with you. An application form can be obtained by calling NHBC Customer Services on **0844 633 1000**, or by visiting our website at www.nhbc.co.uk.

You may withdraw at any stage prior to our acceptance, which follows a satisfactory site meeting, and have a full refund. Cancellation following our acceptance may incur charges reflecting our costs.

This booklet is intended to explain the benefits of Solo. Solo is a product which contains an insurance and other contracts and nothing in this booklet may be construed to vary the content of that product. Please refer to the insurance policy document for a complete description of the cover available.



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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

