



Claims Charter

# How we deal with claims and resolutions

---



# We're committed to dealing with claims and resolutions in an efficient and effective manner and to treating 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, send us an email or contact us online, 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 help, 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 circumstances. If so, we'll tell you what we're doing and keep you updated.

### Feedback or complaints 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.

At various stages, we'll invite you to give us feedback using short surveys and we'd really appreciate you taking the time to complete these.

If you have any concerns at any time, please contact us straight away (you don't need to wait for a survey).

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

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

We're committed to handling complaints thoroughly, fairly and promptly. 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](http://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**

Our 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](http://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.

### **Information about you and data protection**

We'll collect, record, store, process and use personal information about you so that we can deal with your claim and fulfil our obligations to you under our policy cover. This includes your name, contact details and information about your property and claim. We'll do this as a data controller.

We may share your personal information with organisations outside of NHBC if they're involved in dealing with your claim, such as approved building contractors or loss adjusters.

Your telephone conversations with us may be recorded for our records and for monitoring purposes.

You have various rights under data protection legislation relating to the personal information we hold about you. These may include rights to access, correct, delete, move and restrict your personal information and to object to our processing of such data. For more information about these rights (and the contact details for our Data Protection Officer), and how we collect, retain, disclose and secure your personal information, please search for our 'privacy policy' on our website, **[www.nhbc.co.uk](http://www.nhbc.co.uk)**.

Please note that if you don't provide us with the information we need, you may delay or prejudice your claim.

---

Call us on **0800 035 6422**, email us at **[claims@nhbc.co.uk](mailto:claims@nhbc.co.uk)**  
or complete an online form at **[www.nhbc.co.uk](http://www.nhbc.co.uk)**

Call us on

**0800 035 6422,**

email us at

**claims@nhbc.co.uk**

or complete an  
online form at

**www.nhbc.co.uk**

Please call us if you'd like  
to receive this information  
in an alternative format,  
such as large print,  
audio or Braille.

---

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



This leaflet has been printed on material which is  
produced from well-managed forests and is fully  
recyclable and biodegradable, ECF (elemental  
chlorine free) and is made to ISO 14001  
Environmental Certification.