

# Your New Home Structural Insurance Policy Guide

A homebuyer's guide to everything you need  
to know about your Policy

# Welcome to your New Home



## CONTENT.

TAKING YOU STEP BY STEP THROUGH YOUR POLICY

<b>Who are Build-Zone</b>	<b>04</b>
Our Company	04
<b>Your New Home Structural Insurance Policy</b>	<b>06</b>
Cover	08
Lenders	12
Consumer Code	13
<b>If something goes wrong</b>	<b>15</b>
Claims	15
Complaints	16
<b>Insurance Product Information</b>	<b>18</b>
<b>Contact Information</b>	<b>20</b>

Build-Zone is a trading style of Sennocke International Insurance Services Limited of Horizon House, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Sennocke International Insurance Services Limited is an independent insurance broker who is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 309040.

# Build-Zone

Your New Home Warranty Provider



Build-Zone was established as a 10/12-year structural insurance provider in 2005.

We are experienced in underwriting structural insurance policies for all types of developments, from a single unit private dwelling house to some of the largest residential, mixed-use and commercial towers in the country.

We only use A-rated insurers, which gives you the comfort you are buying a product with the long-term financial security you require.

The Build-Zone New Home Structural Insurance Policy is approved by the majority of lenders in the UK and recognised industry wide.



“Brilliant customer service and very professional. We have been using their services for numerous years and recommended them to our friends and family too.”

SHARANJIT GILL  
BUILD-ZONE CUSTOMER



## Congratulations on purchasing your new home!

Buying a property can be a stressful process but rest assured your new home has the best protection possible, leaving you free to start unpacking all those boxes!

You are now a Build-Zone customer! Your home builder or developer has purchased a Build-Zone Structural Insurance Policy which is backed by A-rated insurers to protect your new home.

### What your developer should have provided you with:

1. Your Certificate and Policy Wording
2. Insurance Product Information Document (IPID)
3. The Build-Zone Consumer Code for Home Builders

### What do you need to do next?

Don't worry, as the new owner the Insurance Policy is automatically transferred to you on completion of your purchase.

### Why your choice of insurer has never been more important

Several unrated insurers have gone into liquidation in the last few years, leaving their policyholders without cover.

As a result, many homeowners have been left without a valid Structural Insurance Policy and, in turn, breach their mortgage terms.

Build-Zone only uses financially secure A-rated insurers, giving you that extra security that your property has the best protection.

## Your New Home Structural Insurance Policy

### Features

The structure is insured against defects in design, workmanship and materials for a period of 10/12 years



#### Lender Approved

Our New Home Structural Insurance Policy is UK Finance (Council of Mortgage Lenders) approved and recognized by the majority of Lenders in the UK.



#### A-Rated Insurers

All of our Warranties have A-Rated insurance backing giving your new home the best possible protection.



#### Consumer Code

Build-Zone have their own Consumer Code for Housebuilders.



#### Established Provider

We have a wealth of experience and have been providing Structural Warranties to new home buyers since 2005.

### The Defects Period

If your Certificate shows Section 4.1 is operative, during this period of time it is the developer's responsibility to deal with any defects for the period shown. You should contact the developer directly if you have any problems.

### The Structural Insurance Period

For the remaining period of the New Home Structural Insurance Policy (or for the full policy period for other policies), all claims should be directed to Build-Zone using the claims procedure outlined in your Policy. Your claim will be processed promptly to ensure a resolution as early as possible.

Please see your Certificate and Policy Wording for full details of the cover provided. Please contact Build-Zone if you need copies of these documents.

## Your Cover

Build-Zone offers a range of structural insurance policy options. Generally, each policy is effective for 10 or 12 years from the date of practical completion. Please be aware that general snagging issues are not covered under the policy. Please see your Policy Wording for full details of your cover.

### **Is your new home within an existing building which has been refurbished, renovated, and/or converted for residential use?**

If so, during the refurbishment, renovation, or conversion works, the developer may not have worked on some elements of the existing/retained structure. This Insurance Policy only covers New Works undertaken by the developer and/or contractor as part of their planning application for the development. Your conveyancing solicitor should be able to provide details of the New Works. Any loss or damage caused by, or attributable to, the failure of existing/retained structure or any elements of the existing/retained structure that were not worked upon, is excluded from cover.

### **What is covered under a New Home Structural Insurance Policy?**

Your policy covers the property described in the Certificate of Insurance, which includes:

- The Structure (which is deemed to be part of any new, conversion, refurbishment, renovation or extension work to the Housing Unit)
- Any Common Parts retaining or boundary walls forming part of or providing support to the Structure
- Any path or roadway providing access for the disabled
- The below ground drainage system within the perimeter of such property for which the Insured is responsible
- Any integral or attached conservatory or garage to the main Structure which was designed and included as part of the original plans and built at the same time as the main Structure
- Any detached garage(s), outbuildings and conservatories which was/were designed and included as part of the original plans, built at the same time as the main Structure, and noted on the Certificate of Insurance

Garages and outbuildings may not be covered under your policy. Please read your policy documents carefully to understand any exclusions that may apply.

The following elements form part of the Structure of the Housing Unit:

- Foundations
- Load-bearing parts of floors, staircases and associated guard rails, walls and roofs, together with load-bearing retaining walls necessary for providing support to the structure
- Roof covering

- Any external finishing surface (including rendering) necessary for the water-tightness of the waterproof envelope
- Floor decking and screeds, only where these fail to support normal loads
- Wet applied plaster
- Glazed panels to external windows and doors

### **Period of insurance**

10 or 12 Years from the Date of Practical Completion as specified in the Certificate of Insurance.

### **Defects Insurance Period (Section 4.1)**

The first one or two years from the Date of Practical Completion as specified in the Certificate of Insurance.

### **Structural Insurance Period (Section 4.2)**

The balance of the 10 or 12-year term following the expiry of the Defects Insurance Period.

If, during the Defects Insurance Period, the Insured notifies the Developer of any Defect, the Developer is required to:

- i) Effect a repair, replacement or rectification of such Defect as soon as practicably possible.
- ii) Reimburse the Insured for all costs including lifting and refitting carpets, storage and alternative accommodation should the nature of any repair, replacement or rectification be such that the Insured and/or the occupants have to vacate the Housing Unit(s) whilst such repair, replacement or rectification work is carried out.

Once notified of Defects during the Defects Insurance Period, the Developer remains liable in respect of those Defects that have already been notified for the full term of the Policy, unless specifically agreed in writing by the Insurer(s).

The Insurer(s) will cover the Insured, during the Defects Insurance Period, against the cost of repairing, replacing or rectifying any Defect in the Housing Unit(s) for which the Developer is responsible and which is approved and notified to the Developer during the Defects Insurance Period and which is notified to the Insurer within six months of the expiry of the Defects Insurance Period.

The Insurer(s) will not be liable unless:

- i) The Developer has refused to respond to the Insured's Defect notification and/or;
- the Developer has withheld consent to resolve the dispute by using the Mediation service offered by the Administrator and/or;

The Developer has accepted the Mediation decision after using the Mediation service but has failed to carry out the works or repairs stated in the Mediator's report within the time frame stipulated;

and/or

ii) The Developer has not effected the repairs or works determined by a binding legal process;

and/or

iii) The Developer has failed to effect such repair, replacement or rectification work due to its insolvency.

In the event of a claim under this section, the Insurer(s) has/have the option of either paying the cost of the repair, replacement or rectification works or arranging to have the repair, replacement or rectification works carried out.

#### **Special Conditions applicable to Section 4.1**

Should the Insured receive any payment either in part or whole from the Developer in respect of a Defect that was subject to a claim settlement by the Insurer(s), then the Insured shall reimburse the Insurer(s) in full for the amount of such payment.

#### **Exclusions applicable to Section 4.1**

The Insurer(s) will not be liable to the Insured for any:

- i) Dampness, condensation or shrinkage not caused by a Defect
- ii) Defect to the central heating system(s) and associated pipework, fitted appliances or plumbing works
- iii) Items that have been subsequently altered or added on behalf of the Insured at their request, written or otherwise
- iv) Chips, scratches, brush marks, and other associated minor blemishes to fittings and/or decoration
- v) Contractual disputes between the Developer and the Insured, or issues regarding specification of items
- vi) Drawing performance of chimneys and flues
- vii) Adjustment of doors following the fitting of carpets and/or floor coverings and/or flooring
- viii) External landscaping or garden features and decks unless they form an intrinsic part of the Structure
- ix) Deterioration caused by neglect or failure to carry out normal or specific maintenance



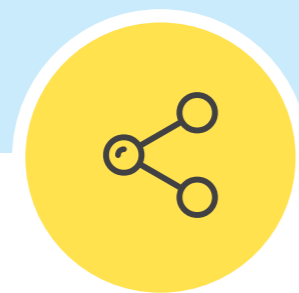
# Lender Approved A-Rated protection



## HOW TO CHECK IF YOUR MORTGAGE PROVIDER ACCEPTS THIS STRUCTURAL INSURANCE POLICY

You can visit the Lenders Handbook on the UK Finance website to check if your lender accepts Build-Zone:

1. Select your region
2. Select your lender
3. Select 'Part 2' only
4. Click 'Submit'
5. Go to Section 6.7.1



## WHY DO LENDERS REQUIRE A STRUCTURAL INSURANCE POLICY?

UK lenders require any new home or home under 10 years old to have a Structural Insurance Policy to protect it against defects in design, workmanship or materials of the build.

Not all lenders accept all policies.



## WHY ARE SOME STRUCTURAL INSURANCE PROVIDERS NOT APPROVED?

Some providers use unrated insurers, which means if anything happens to the company their customers may not have a valid policy. A Structural Insurance Policy not only protects the buyer's investment, but also the lender.



The Build-Zone Code of Conduct for Home Builders has been set up to ensure that the interests of home buyers are protected before, during, and after the purchase of a new home. The Code applies to all developments benefiting from a Build-Zone New Home Structural Insurance Policy and requires the home builder to:

**MAINTAIN HIGH STANDARDS OF CUSTOMER SERVICE WITH POTENTIAL PURCHASERS AND NEW HOMEOWNERS**

**TAKE ACCOUNT OF THE NEEDS OF VULNERABLE CONSUMERS**

**ENSURE THE HOME BUYER'S DEPOSIT IS PROTECTED – THIS MUST BE CLEARLY EXPLAINED TO THE HOME BUYER BY THE HOME BUILDER**

**OFFER A FRAMEWORK FOR HOME BUYERS' COMPLAINTS USING MEDIATION AND DISPUTE RESOLUTION SERVICES**

**ADVERTISE THE NEW HOME ACCURATELY**

**DEAL WITH ANY COMPLAINTS RELATING TO THE CODE, FOR THE DURATION OF THE DEFECTS PERIOD**

# Claims

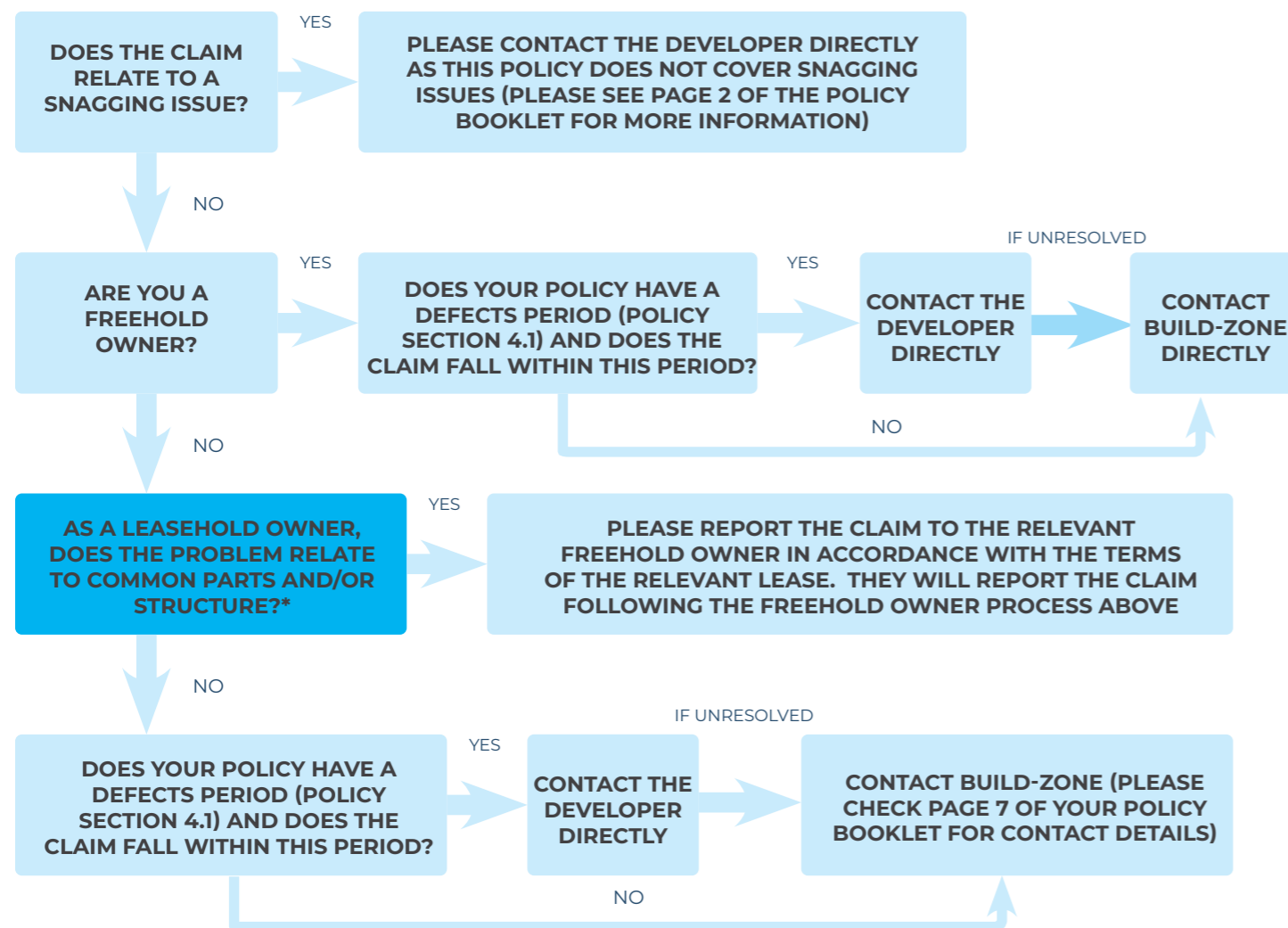
If you do have a problem with your home, the process for making a claim depends on what your policy covers and who can make a claim.

If your claim occurs during the Defects Insurance Period (section 4.1 of the Policy Booklet), please consider whether this falls within the definition of Defect (page 10 of the Policy Booklet) as if not, Your claim may not be covered.

If your claim occurs during the Structural Insurance Period (section 4.2 of the Policy Booklet), please consider whether this falls within the definition of Major Damage (page 12 of the Policy Booklet), as if not, Your claim may not be covered.

If you are unsure or require assistance, please contact Build-Zone who can help with any questions you might have (please check page 7 of your Policy Booklet for contact details which are shown under the heading 'Customer Services: For Policy and Cover Queries')

## CLAIMS CONTACT PROCESS



\* As your home is in a Block, it is likely that the terms of your lease do not allow you to make repairs or alterations to the Common Parts and/or Structure of the building. This means that any potential claim on the Policy should be made by the Freehold Owner. You should check your lease for further information.

You will need to check your Certificate of Insurance and Policy Wording, for details of the cover provided. Here is a brief overview of what is and isn't covered in the majority of cases:



### WHAT IS USUALLY COVERED

Major damage to the structural elements of your home, including:

1. Foundations
2. Load-bearing parts of floors, staircases and associated guard rails, walls and roofs, together with load-bearing retaining walls necessary for providing support to the structure
3. Roof covering
4. Any external finishing surface
5. Waterproof envelope



### WHAT ISN'T USUALLY COVERED

Damage to the property that is not specifically related to the Structural elements listed in the property, including:

1. Wear, tear or lack of maintenance
2. Fire, flood and accidental damage (this may be covered by a Home Buildings Policy as not all policies will automatically include accidental damage)
3. Snagging issues related to a new home, such as cracking to plaster finishes and unfinished fittings
4. Any existing structure elements where no new works have occurred

If you are unsure, please get in touch with us. Our Claims team will guide you through the process so that we can help you as quickly as possible. You can contact our team directly below or email us at [claims@build-zone.com](mailto:claims@build-zone.com).



# Our complaints procedure

Our commitment to you



It is always our intention to provide you with the highest quality service. However, we appreciate that occasionally things can go wrong.

When they do, four things matter most:

- That you know who to complain to
- That you know how your complaint will be dealt with
- That you feel confident we will take your complaint seriously
- That where appropriate, we will put things right quickly

## Who to complain To:

Build-Zone is a trading name of Sennocke International Insurance Services Limited. Please address your complaint and any subsequent queries you may have in connection with the complaint to the Managing Director.

## Complaints contact details:

The Managing Director, Sennocke International Insurance Services Limited, Horizon House, Sittingbourne Road, Maidstone, Kent, ME14 3EN

Telephone: 01732 742 102

Email: [complaints@sennocke.co.uk](mailto:complaints@sennocke.co.uk)

## How your complaint will be dealt with:

1. You will receive a prompt acknowledgement of your complaint, telling you who will be dealing with it. At this stage, we may need to ask you for further information.
2. Your complaint will be investigated promptly. If there is a delay in providing you with our response, we will advise you of this and indicate when we will be in further contact. If we are unable to give you our decision within eight weeks (two weeks if your policy is insured at Lloyd's), we will write to you again to tell you the reasons for the delay and when we expect to be able to provide this to you.
3. Our investigation of your complaint will take the form of gathering information from the relevant people and reviewing documentation which we hold, and will be carried out by a person who was not directly involved in the matter giving rise to your complaint. Your complaint will be investigated thoroughly and fairly.
4. In assessing your complaint, we will consider this in light of similarities with other complaints we may have received, and relevant guidance published by the FCA, other relevant regulators, and the Financial Ombudsman Service or former schemes.
5. On completion of our investigation into your complaint, we will write to you and provide you with a clear explanation of our findings and offering a fair and appropriate settlement, or taking appropriate action, if your complaint is upheld.
6. Where we have reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in a complaint, we will promptly forward the complaint, or the relevant part of it, in writing to that other respondent. We will inform you why the complaint has been forwarded, and of the other respondent's contact details.

If we are unable to provide you with a decision within eight weeks and you are not satisfied with the reasons for the delay, or you are unhappy with the final outcome of our investigation, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS), which is an independent resolution scheme. If this is the case, we will confirm this in our letter to you. We will give you the full name, address, and telephone number of the Financial Ombudsman Service and a leaflet entitled "Your complaint and the ombudsman".

The website address for the Financial Ombudsman Service is:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

# Build-Zone Residential Block Policy

## Insurance Product Information Document

**Product:** Build-Zone Residential Block Policy



This insurance is provided by Build-Zone which is a trading style of Sennocke International Insurance Services Ltd who are registered in the United Kingdom. The insurance is underwritten by AXA XL Insurance Company UK Limited. Sennocke International Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 309040.

This document provides a summary of the cover, exclusions and restrictions but does not form part of the contract between us. The full terms and conditions of this insurance, including the general policy limits, can be found in your policy documentation which consists of the confirmation of cover, policy booklet and certificate of insurance.

When we refer to 'Residential Block' within this IPID and other policy documentation we mean a building block containing residential homes of which your home is a part of.

You should refer to Section 9 of the policy booklet (Claims Procedures) which sets out when and how you should notify a claim to us under this policy. There is also a claims flow-chart in the policy booklet (page 24) to help you further with the claims process. If you are still unsure whether there is a covered major damage or defect, the administrator can help you with any questions you may have. The administrator's contact details can be found on page 7 of the policy booklet under the heading Customer Services: For Policy and Cover Queries

If this insurance was transferred to you from the developer and you are a leaseholder, please refer to the "Making a claim - guidance" on page 3 of the policy booklet, as this outlines when you may make a claim in relation to common parts and/or the structure (both defined in the policy booklet).

### What is this type of insurance?

Your Build-Zone Residential Block policy provides 10 years (or as stated in the certificate of insurance) of cover upon completion of the project and covers the policyholder against defects in the design, workmanship, materials and components in any new works to your home. Please note that this Build-Zone Residential Block Policy only provides cover in relation to works performed by the builder on the newly completed development. If the newly completed development is within an existing building that has been renovated, refurbished or converted, the builder may not have worked on some elements of the existing structure. Where that is the case, any defects or major damage to these parts of the existing structure will not be covered by this policy and are excluded from cover.



### What is insured?

Up to the sum insured, as stated in the certificate of insurance, we will cover:

- ✓ Defects Insurance Period (usually Years 0-2 but may differ, please check your certificate of insurance for confirmation):
  - ✓ during the defects insurance period, cost of repairing, replacing or rectifying any defect in the newly completed development
- ✓ Structural Insurance Period (usually Years 3-10 but this may differ, please check your certificate of insurance for confirmation):
  - ✓ Cost of complete or partial rebuilding or rectifying work to your new home which has been affected by major damage as defined in the policy.
  - ✓ Cost of making good any defect in the design, materials or workmanship in the newly constructed drainage system for which you are responsible.
  - ✓ Costs of repairing, replacing or rectifying any part of the waterproof envelope of your new home as a result of ingress of water caused by a defect in the design, workmanship, materials or components of the waterproofing elements of the new home..
  - ✓ Additional costs and expenses incurred in order to comply with Building Regulations or Local Authority or other statutory provisions.
  - ✓ Alternative accommodation costs and expenses in respect of removal and storage if your home is uninhabitable as a result of the insured defect.
  - ✓ Fees such as architects, surveyors, legal, consulting engineers and other fees incurred by you in relation to the complete or partial rebuilding or rectifying work to your new home..
  - ✓ Costs and expenses incurred by you for the removal of debris, dismantling or demolishing, and shoring up as a result of the insured defect.



### What is not insured?

- ✗ Loss or damage due to or arising from any defects in any existing and/or retained structures and their retained component parts.
- ✗ Loss or damage caused by normal settlement, bedding down, drying out or natural shrinkage in the new home
- ✗ Loss or damage caused by or resulting from fire, lightning, explosion, typhoon, hurricane, cyclone, volcanic eruption, earthquake, storm, tempest, flood, subterranean fire or other convulsion of nature, aircraft or other aerial devices or articles therefrom, escapes of water from tanks, apparatus or pipes, malicious persons, theft, attempted theft or impact.
- ✗ Ingress of water to any non-habitable basement area of the new home.
- ✗ Fees incurred by you in preparing a claim.
- ✗
- ✗ Any legal liability you may have to third parties arising out of the use or ownership of the new home..  
Damage caused by movement and characteristic changes associated with the use of unseasoned timber within the new home.
- ✗ Damage caused by sulphides/sulphates (eg pyrite).
- ✗ Change in colour, texture, opacity or staining or any other ageing process.
- ✗ Wilful and malicious damage by you or any other party.
- ✗ Wear and tear, toxic mould or mildew, action by or infestation of vermin or insects, or gradual deterioration.



### Are there any restrictions on cover?

- ! Cover will not begin until your property receives a Building Control Completion Certificate confirming the new home has been built to current Building Regulation requirements and any additional requirements of this Build-Zone Residential Block policy
- ! Policy Excess – You will be responsible for the first £1,000 of each and every claim event



### Where am I covered?

The product provides cover for your project in the United Kingdom.



### What are my obligations?

#### Disclosing important information

When you take out or make any changes to your policy, you must answer questions you are asked honestly, accurately and provide true and complete information. You must also advise any changes in your circumstances that may affect your insurance and the cover provided.

#### When making a claim

You must give notice as soon as possible to the insurer's representatives of any loss or damage which may lead to a claim. Full written details of all the items subject to your claim, and all supporting information and assistance as may be required or requested, must then be provided as soon as possible.

You shall make no admission of liability or offer promise of payment without the written consent of the Insurer

#### Maintaining your home

You must comply with any formal instructions you are given by the insurer or its representatives regarding the maintenance and care of your home.

#### How you use your home

You must only use your home for the purpose for which it was designed.



### When and how do I pay?

You must pay for your policy in full at the time of purchase. Payment can be made by credit or debit card. **IMPORTANT: If this insurance was transferred to you from the developer, you are not required to pay a premium as it has already been covered by the developer.**



### When does the cover start and end?

Cover starts and ends on the dates specified in your Certificate of Insurance.



### How do I cancel the contract?

You can cancel this insurance at any time. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. Contact details can be found within your policy documentation. **IMPORTANT: If this policy was transferred to you from the developer, the cooling-off period does not apply.**



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