



GETTING TO KNOW YOUR NEW HOME

Home Buyers Guide



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Introduction

Who We Are

International Construction Warranties (ICW) is a leading structural warranty provider, authorised and regulated in the UK by the FCA.

What We Do

ICW operates a Consumer Code for New Homes. This Consumer Code not only ensures that a property covered by an ICW Warranty is constructed to the highest quality standard, but it also enables you, the home buyer, to be confident that you will always receive the correct level of customer service.

To do this, we firstly authorise your builder/developer to build homes with the benefit of our warranty and we undertake our own internal approval process. Once this approval process has been satisfied, your builder/developer will then become a member of the ICW Directory of Builders.

To ensure the requisite quality standards are adhered to throughout the whole of the construction process, our team of appointed building surveyors will then follow and assess the entire build process of your new home.

Upon final inspection, and subject to the provision of all necessary certificates, your home is then issued with a structural warranty in the form of an ICW Final Certificate of Insurance.

The ICW Consumer Code is certified by the Chartered Trading Standards Institute. It is designed to ensure that as the buyer of a new home, built by a member of the ICW Directory of Builders, you:

Are aware of how you can access clear, relevant and accurate information on all aspects of your home buying process;

Are treated fairly by the builder/developer at all times;

Can be assured that your individual circumstance, particularly if you are vulnerable, will not preclude you from receiving high levels of customer service.

Have access to reliable, accurate and timely information about the property, both before and after your purchase;

Can avail yourself of the ICW Dispute Resolution Scheme (DRS), should you have need to seek a remedy; and

Are reassured that your builder/developer is not only a member of the Code, but adheres to its requirements.

What is a structural warranty?

A structural warranty (or latent defects insurance as it's also referred to) is an insurance policy that covers major faults (defects) in the workmanship, design, or materials used in the construction of your home. Guarantees or warranties for appliances or equipment within your home are entirely separate from the structural warranty and ICW have no involvement in such matters.

What is as a structural defect?

We define a structural defect as an issue that has resulted from a failure to comply with our technical guidance. Our technical guidance represents the minimum standards that we ask all our registered builder/developers to build to. While your home was being built, we undertook risk management inspections to reduce the risk of these defects occurring.

A defect becomes a problem when it has or will result in major physical damage to the structure of your home or the waterproof elements of its external envelope, affecting the health and safety of you living in it. If this occurs, you should contact us straight away.

What is a snag?

These are minor, typically cosmetic, issues known at the time of handover or shortly after. In order for those to be identified the builder/developer should provide the following:

An opportunity to inspect your property and ensure you are satisfied or inform the builder/developer of any issues you have.

A demonstration of new equipment in your house that could be complicated.

Full set of keys and information on any added security systems.

Homeowners' manual containing any Guarantees/Warranties on appliances/electrical equipment/gas appliance etc.

Manufacturer's instructions including ongoing maintenance for the materials used in your new home.

Various commissioning certificates.

A list of emergency contacts

More details can be found on the website www.i-c-w.co.uk/homeowners

Key Sections in your policy

Our Structural Warranty policy is valid for 10 years and includes two key periods: the first two years of the policy (see Section 2- Defects Insurance) and years three to ten (see Section 3 - Structural Insurance).

These two periods of our policy will dictate who is responsible for resolving any problems you may have.

To see which sections of cover apply to your home please refer to both your Certificate of Insurance and policy document.

Please bear in mind that your policy starts on the date stated on your Certificate of Insurance, not the date you moved into your new home.

Section 2 - Defects Insurance - Within the First 2 Years Following Completion

Your builder/developer will provide the initial warranty on your new home. This is valid for the first 2 years after the completion date. If you encounter any problems with your home during this time, inform your builder/developer and they will work with you to put things right. The builder/developer has a specific period of time to repair or resolve warranted items. Be sure to provide your builder/developer and relevant tradespeople access to your home during regular business hours, in order to make any necessary repairs.

As the Homeowner, it is essential that you maintain your home. Improper maintenance can affect your warranty eligibility. Different features within your home will require different maintenance programmes. Your builder/developer can advise you as to how best to maintain these features. A summary table has also been provided in this document for your reference.

Section 3 - Structural Insurance - 3-10 Years After Completion

After the builder/developer warranty has ended, your home will continue to be protected by the structural warranty insurance cover provided for a further 8 years by ICW. This means that we will pay the cost or carry out remedial works for issues covered by and explained within the policy, if the cost exceeds the minimum claim value.

Knowing who to contact

Problem	Examples of Problem	Possible Cause	Point of Contact will be:
Damp Proofing	Damp penetration	The property has not been properly ventilated	Builder/ Developer
		Damp proof membrane/course is not lapped correctly	Builder/Developer/ Warranty
		The damp proof course has been bridged	Builder/ Developer
Finishes & Fittings	Cupboard door is sticking or loose	Accidental damage	Home insurance
		Poorly fitted	Builder/ Developer
	Worktop is damaged or Loose	Accidental damage	Home insurance
		Poorly fitted	Builder/ Developer
Windows & Doors	Excessive draughts through external doors and windows	No draught strips fitted	Builder/Developer/ Warranty/Maintenance
		Door is warped or twisted	Builder/Developer/ Warranty
	Rain coming in underneath or through a door	Storm or accidental damage	Home insurance
		No weather bar fitted	Builder/Developer
		The door fits badly	Builder/Developer
		Door panels are warped or shrunk	Builder/Developer/ Warranty
	Locks not working	The lock has been damaged by an attempted break in	Home insurance
		The mechanism has seized	Builder/Developer/ Maintenance
		The lock does not align properly with its keep	Builder/Developer/ Maintenance
	Broken Glass	Accidental/Malicious damage	Home insurance/ Builder/Developer
	Draughts coming in through the window	There are no draught strips fitted	Builder/Developer
		The window is poorly installed	Builder/Developer
		The window is warped or twisted	Builder/Developer/ Warranty
	Rain coming in through the window	The window is poorly installed	Builder/Developer/ Warranty
		The design of the window is not suitable for the exposure	Builder/Developer/ Warranty

Problem	Examples of Problem	Possible Cause	Point of Contact will be:
External Walls & Interior Walls	Render coming away on external masonry walls	Render has been poorly applied	Builder/Developer
		An incorrect render mix was used	Builder/Developer
		An inappropriate product has been placed	Builder/Developer/Warranty
	Paint flaking	Poor surface preparation	Builder/Developer/Warranty/Maintenance
		Inappropriate type of paint applied	Builder/Developer
		Damp penetration (Internal)	Builder/Developer/Home Insurance
Internal Walls	Moisture or staining on walls	Condensation	General maintenance/practical advice
		Water ingress	Builder/Developer/Warranty
		Leaking plumbing	Builder/Developer/Maintenance
		Inadequate ventilation	Builder/Developer/Maintenance
	Cracks in plasterwork	Normal Shrinkage	General maintenance/practical advice
		Excessive Movement	Developer/warranty provider
Drainage	Gutter or downpipe leaking	Downpipe/gutter blocked	Builder/Developer/Maintenance
		A joint in the downpipe/gutter is defective	Builder/Developer/Maintenance
	Drainage above ground is leaking	The pipe has cracked due to accidental damage	Builder/Developer/Maintenance
		The pipe has cracked due to incorrect installation	Home insurance
		A joint in the pipe is not holding	Builder/Developer
	Wastepipe emits an odour	Wastepipe is blocked	General maintenance/practical advice
		Water trap removed	General maintenance/practical advice
Roofs	Roof leaking	Storm damage	Home insurance
		Defective roof covering	Builder/Developer/Warranty
	Roof/ridge tiles loose or missing	Accidental damage or storm damage	Home insurance
		Tiles not installed correctly	Builder/Developer/Warranty

Problem	Examples of Problem	Possible Cause	Point of Contact will be:
Chimneys	Pointing to chimney deteriorating	Storm or accidental damage	Home insurance
		The chimney pot has not been installed properly	Builder/Developer/Warranty
	Chimney not drawing properly	Storm or accidental damage	Home insurance
		Not installed correctly	Builder/Developer
	Water ingress through chimney	External conditions	Home insurance
		Not installed correctly	Builder/Developer/Warranty
Building Services - Electrical Installations	Electrical installations not working	A circuit breaker has tripped	General maintenance/practical advice
		No TV Signal or Internet connections	General maintenance/practical advice
		Appliance is not wired to the circuit	Builder/Developer
		Accidental damage	Home insurance
		Incorrectly fixed	Builder/Developer
		Faulty fixed installation	Builder/Developer
		Faulty lift or escalator	Builder/Developer
Building Services - Drainage above ground	Water not draining away	The wastepipe, gully or drain is blocked	Builder/Developer/Maintenance
		The gully is damaged due to ground movement	Builder/Developer
		The wastepipe or drain was not installed at the correct angle	Builder/Developer
	Bath, basin or sink are cracked or damaged	Damaged prior to installing	Builder/Developer
		Accidental damage	Home insurance
		Electric: there is no hot water or water at all	Builder/Developer/Statutory Authorities
		Power: there is no power or water	Builder/Developer/Statutory Authorities
		Mixed: there is no water at all	Builder/Developer/Statutory Authorities
	Tap dripping	The washer is worn	General maintenance
		Tap is defective	General maintenance

Problem	Examples of Problem	Possible Cause	Point of Contact will be:
Building Services - Drainage above ground CONT.	Sink surround is leaking	A seal has not been fitted	Builder/Developer/Maintenance
		The seal is broken	Builder/Developer/Maintenance
	Wastepipe is leaking	The pipe is cracked or punctured due to accidental damage	Home insurance
		The pipe has cracked due to inadequate insulation	Builder/Developer/Maintenance
		A joint is not holding	Builder/Developer/Maintenance
	No water supply or low pressure	The water main has not been turned on or is not fully open	Builder/Developer/Maintenance
		Low pressure in the mains	Builder/Developer/Maintenance
		Faulty mains water supply pump	Builder/Developer/Maintenance
	The pipes are noisy	The pipework is not adequately secured	Builder/Developer/Maintenance
		The pipework is not protected where it passes through joists or walls	Builder/Developer/Maintenance
Building Services - electrical installation	No power	A circuit breaker has tripped at the consumer unit	General maintenance/practical advice
		The light(s) or socket(s) are not wired to the circuit	Builder/Developer
		Faulty electrical distribution system	Developer/practical advice
External Works	Driveways, paths not draining	The surface is not laid to fall	Builder/Developer
		Ground movement	Builder/Developer/General Maintenance
	Cracking in concrete and drives	Ground movement	Builder/Developer/General Maintenance
		Weight of traffic	Builder/Developer/General Maintenance
Building Services - heating and mechanical	Radiator not producing heat	Airlock in the radiator	General maintenance/practical advice
		Radiator valve has seized	General maintenance/practical advice
		Boiler is not working	Builder/Developer/General Maintenance
		Blocked pipe	Builder/Developer
	Oil, Gas, Electric or Biomass Boiler not working/ also refer to boiler user manual	Thermostat or programmer is not working correctly	Builder/Developer/General Maintenance
		The pilot light has gone out	Builder/Developer/General Maintenance
		The boiler is not wired to the circuit or is faulty	Builder/Developer/General Maintenance

How to make a claim

At ICW, we understand that things can occasionally go wrong, as construction is a very complicated and technical process. In order for us to resolve your issue as quickly and as efficiently as possible, we must first be made fully aware of the situation.

To make ICW aware of a claim, please call us on (0)28 9099 2303, requesting to speak to the Claims Department. Alternatively, you can log your claim online by accessing www.i-c-w.co.uk/make-a-claim

Please have your policy reference number to hand (this will be on your Certificate of Insurance) and be prepared to answer several questions to enable us to determine an appropriate course of action. You may also be requested to provide photographs to illustrate the issue, and or other supporting documentation or reports.

Each claim is individually assessed and evaluated depending on the individual circumstances. Your claim may also be referred to a Loss Adjuster for further inspection.



Consumer Code for New Homes

The Consumer Code is an industry led scheme which gives protection to purchasers of new homes ensuring that new home buyers:

- Are treated fairly at all times;
- Are given reliable information about their purchase;
- Know what service levels to expect;
- Know how to access the dispute resolution scheme; and
- How to contact ICW for advice should they need it.

The Consumer Code contains requirements that all builders/developers who are registered with ICW must comply with.

If you find yourself in the unfortunate position where your builder/developer is unwilling to help and the issue does not fall under your structural warranty or household insurance cover, the Consumer Code may be able to help.

Where to go with a dispute?

If your builder/developer fails to meet the requirements of the Consumer Code, you should contact ICW for further guidance.

As part of this process, a trained adjudicator may review written submissions from both parties and issues an award based on his or her conclusions. This Dispute Resolution Scheme is independent of the home warranty bodies, but please contact ICW for further details.

Complaints Procedure

We pride ourselves in always providing outstanding customer service. So, in the unlikely event of a complaint, please follow the process below:

Stage 1

Firstly, register your complaint in writing to:

ICW Limited Claims Department
Alanbrooke House,
Castlereagh Business Park,
478 Castlereagh Road
Belfast
BT5 6BQ

Tel +44 (0)28 9099 2303

In order to deal with your complaint as quickly as possible, please quote your Building Period Certificate and/or Insurance Certificate Number and provide as much detail as possible regarding the matter.

Stage 2

If after receiving a response, you are still not satisfied, you can then approach the Insurers Coverholder at:

ES Risks Limited
17 Bevis Marks
London EC3A 7LN

Stage 3

If after you have received the final written response from the Insurer, if you still wish to take the matter further, you can then approach the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will consider complaints after Stages 1 and 2 of the above process have been followed. The Ombudsman can be contacted at:

Insurance Division
Financial Ombudsman Service
Exchange Tower
London E14 9SR

On behalf of ICW may we wish you every happiness in your new home.



Notes



Alanbrooke House,
Castlereagh Business Park,
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