

GUIDE TO YOUR

# NEW HOME





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# CONGRATULATIONS ON BUYING YOUR NEW HOME

This booklet provides you with important information on your warranty cover, which has been arranged by your developer. It also provides useful information on what to look for when you first move in, to make sure you are completely happy with your new home.

Please take the time to read through this booklet, so you know what to do should you have any problems with your property.

## WHO IS LABC WARRANTY?

LABC Warranty provides structural warranties to protect you, the homeowner. Having arranged warranties since 2007, we have become the warranty provider of choice for some of the country's leading developers.

Our years of expertise in surveying, construction methods and claims mean that we can apply this knowledge to ensure quality in construction. What's more, all our policies are underwritten by 'A' rated global insurers, giving you the reassurance that we will be there when you need us most.



# YOUR STRUCTURAL WARRANTY

Although we hope you won't have any problems in your new home, it is important that you understand what you need to do should you need to make a claim.

It is also important to remember that our policy does not cover you for general "wear and tear" and relates only to the structure of your property.

Our policy is valid for 10 years and includes two key periods:

- the first two years of the policy (called the Defects Insurance Period)
- years three to ten (known as the Structural Insurance Period)

These sections of our policy dictate who is responsible for resolving any problems you may have. Please bear in mind that your policy starts on the date stated on your certificate of insurance, not the date you moved in to your new home.

## DEFECTS INSURANCE PERIOD

During this period the developer is responsible for rectifying any defects (which are deemed to be a failure to comply with our Technical Manual). You must report any faults to the developer in writing as soon as possible, making sure you keep a copy of this correspondence.

If you have reported these to your developer within the defects period and either;

- a) They have failed to rectify them within a reasonable time period, or;
- b) they are unable to rectify them due to their insolvency

Then we may be able to help through our Dispute Resolution Service. Please note that we will only be able to assist with issues governed by our Technical Manual.

To notify us of a possible dispute or for further information, contact us on **0845 054 0505** or email **drs@labcwarranty.co.uk**.

## STRUCTURAL INSURANCE PERIOD

During this period, if you need to make a claim on your policy, you need to contact our claims team who will assess your claim for you. If your claim is valid, we will assist you in organising any necessary repair work, and should it be necessary, arrange alternative accommodation while work is being carried out.

To notify us of a possible claim or for further information, contact our claims team on **0845 054 0505** or email **claims@labcwarranty.co.uk**

# "RUNNING IN" YOUR NEW HOME

Your new home will need to get used to being lived in as much as you need to get used to living in your new home.

## **DRYING OUT**

Many materials used in building a house are mixed using water, such as plaster, concrete and mortar. This means that water will evaporate from these materials and may cause condensation in your home. This process is known as "drying out" and usually only lasts six months.

The following steps will help reduce the effects of drying out:

- Wipe away any condensation on windows and other glass surfaces.
- Cover pans when cooking.
- Wherever possible, dry clothing outdoors. If you use a tumble dryer, make sure it vents outdoors or is fitted with a condenser.
- Do not block air bricks or vents.
- When possible, leave windows or trickle-vents open.
- Close doors when taking a bath or shower to avoid moisture spreading.

It is inevitable that small cracks may appear in the plaster and woodwork as part of the drying out process. These will not affect the structural integrity of the property and can be dealt with easily by redecorating.

Drying out can also cause salts to be deposited on internal and external walls. These might appear as white marks which can be easily wiped away. If the problem persists, this could indicate a water leak, in which case you should contact your developer.

## **CONDENSATION**

Condensation accounts for approximately 70% of domestic damp, and is commonly attributed to a lack of balance between heating and ventilation, resulting in a rise in relative humidity. An average family can produce up to 17 litres of water vapour a day from drying wet clothes on radiators or using a tumble dryer, having hot baths or showers, boiling kettles, cooking and breathing. Excess condensation can cause peeling wallpaper, crumbling plaster, discolouration and even health issues, such as the growth of mould on walls and ceilings, or dust mites.

To control moisture levels, you can close kitchen and bathroom doors to prevent steam going into other colder rooms, opening windows each day, even in the winter to allow a change of air, wiping down surfaces when moisture settles and maintaining low background heat.

Normal condensation issues that do not endanger the structural integrity of the property are excluded from the policy.

## **SHRINKAGE**

As your home is lived in and heated, the timber and plaster used to build your home will shrink which may cause small cracks to appear. These cracks are not an indication of subsidence or any structural defects and can be permanently repaired.

To minimise cracking, try to keep an even temperature throughout your house, and whenever possible, don't have the heating on too high.

If cracks appear, they should be left for a few months before you try to seal them. If you redecorate, use good quality filler on any gaps.

## **CRACKING**

Small cracks are common in newly built properties. To minimise cracking, the drying process needs to be gradual, therefore you should ventilate as much as possible and use your heating moderately. When minor cracks appear, these should be left and sealed during decoration, once the drying out process is complete.

If however you feel these cracks are more significant, report them to your developer as soon as possible as they may be the first signs of movement in the structure.

## **WATER STAINING**

If you find evidence of any water staining on the walls or ceilings of your property, again report these to your developer as soon as possible. This could be the result of faulty plumbing, or the first signs of water entering the property through the external walls or roof.

## **EFFLORESCENCE**

Efflorescence typically occurs during initial cure of a cementitious product, when water moves through a wall or other structure, or is being driven out as a result of the heat of hydration as cement stone is being formed. A white deposit is formed, which can normally be removed by wiping or brushing with a dry, stiff brush. It is important that you must not try to wash off the salts, since this may make matters worse.

## **OTHER "SNAGGING" ISSUES**

Keep an eye out for any scuffs, scratches or marks on any of your walls, surfaces or appliances. Although these are not covered under your policy, you will need to make your developer aware of them to ensure you get them resolved as soon as possible.

If you have any areas of concern, take photographs. This is not only to evidence the problem, but will also allow you to determine if the problem worsens over time.

Please note that these are not covered under our policy, and you should go directly to your developer.

# LIFESTYLE & YOUR HOME

All newly built homes are required to meet good levels of insulation and air tightness, this potentially means that buildings do not “breathe” as well as an older building. For this reason new houses will retain moisture from cooking and bathing for longer periods, which could cause condensation.

To avoid condensation, buildings are now installed with various methods of ventilation systems which may include the following:

- Local extractor fans in kitchens and bathrooms
- Continuous mechanical extract systems
- Whole house ventilation systems with heat recovery

It is important in all of the above methods of ventilation, that you familiarise yourself with the controls and operation of each system. Here are a few suggestions to ensure your new home is correctly ventilated.

## **Local extractor fans in kitchens and bathrooms**

Switch on extractor fans during cooking, bathing and showering, leave switched on for an additional 20 minutes.

## **Continuous mechanical extract systems**

Do not switch off or isolate and ensure that trickle vents to habitable rooms are left open.

## **Whole house mechanical ventilation with heat recovery**

Do not switch off or isolate, ensure the correct mode (where applicable i.e. summer or winter) is set and provide maintenance to the system in accordance with the manufacturer’s recommendations.





# DIY AND MAINTENANCE

When carrying out any DIY or maintenance work, it is important to remember that damages caused by such work are unlikely to be covered by our policy.

Care should be taken to ensure that the work you undertake is done safely and follows the guidelines provided by the manufacturers of the products and materials you use.

## **PAINTING WOODWORK**

New woodwork absorbs considerable amounts of paint, so the first painting of a house needs extra attention. If you are painting for the first time, surfaces must be clean, prepared properly and be completely dry before repainting. Outside woodwork should be repainted more regularly.

## **GENERAL DIY**

Your property may be constructed from a number of different materials and you should ensure the correct fixing method is adopted, taking into account size, weight and use of any shelving.

## **EXTENSIONS AND ALTERATIONS**

An extension or alteration allows you to personalise your home by creating space or character. However, care must be taken to make sure this work does not damage your property.

Damage caused by this kind of work will not be covered by your structural warranty, and could in some cases, invalidate your policy.



# GENERAL MAINTENANCE AND USEFUL ADVICE

The following section provides advice on general maintenance and home safety.

## **LONG PERIODS OF VACANCY**

In the event that your new home would be unoccupied, especially during winter time, it is highly recommended to leave a thermostat set to 10°C and set the programmer or time control to keep this temperature steady. This will avoid an excess of moisture in the house, as well as the risk of service pipes freezing.

## **LOOKING AFTER YOUR HEATING**

In order to keep your boiler in good condition, you should have it serviced once a year. You should not try to do it yourself, as it must be done by a Gas Safe approved contractor.

Do not close or block ventilators in the room where the boiler is located, as this will limit the supply of air to the boiler. You should always check the type of flue you have with your boiler, as boilers with balanced flues incorporate their own air supply.

If any part of the system shows signs of corrosion or leakage, this may be an indication that the system or parts need to be repaired or replaced. However, small surface rust on radiators can be considered normal and is easily removed by a gentle sanding before repainting as a part of normal redecoration.

When you redecorate your new home, you must not paint over the small valves at the top of the radiators.

## **GAS SAFETY**

If you are concerned you may have a gas leak, you must not turn on the lights. Turn off the gas tap, open doors and windows, do not operate any electrical appliance and notify your gas supplier on their emergency number.

Always remember not to seal off or obstruct vents to keep fresh air circulating around appliances.

You should check your gas appliances regularly. Stains around a gas fire, or orange flames can be signs of a poor functioning fire.

## **FIRE SAFETY**

It is important to check your smoke alarms on a regular basis.

When you are moving in, you should consider the means of escape and a safe open space to shelter, in the unfortunate event of a fire.

## RESETTING A TRIP SWITCH

Electric circuits are designed to carry certain amounts of electric load. To prevent the fuses melting, when this load has been exceeded, circuit breakers called trip switches have been installed. This may lead to localised failure of the electricity supply in the home.

If the electricity is not working, only on certain appliances or light bulbs, it is highly possible that a trip switch has operated. To fix this problem, you need to:

- 1) Make sure your hands are completely dry.
- 2) Locate the consumer unit, where the trip switches are located.
- 3) Check which switches have tripped to the OFF position, and switch back to ON.

If you have trip switches operating on a regular basis, it can mean that a faulty appliance is plugged to that electric circuit. You might need to identify which circuit is causing the problem, each trip switch should be labelled to help you do this.

## CLEARING A BLOCKED WASTE PIPE OR TOILET

It is a very common problem to have blocked sinks and basins. Blockages in sinks are normally caused by the accumulation of fat, tea leaves, hair, etc. It is highly recommended to clean drains with hot water, or a proprietary biodegradable cleaner at least once a month.

Toilets can become blocked by unusual objects such as nappies, toys and air fresheners. If however, more than one fitting is blocked, the problem may be in the soil stack or main drain. This can be cleaned using rods.

## DRAINS AND GUTTERS

Gutters and downspouts need to be checked and cleaned twice annually and more often during the winter if there are tall trees near the house. Use a small garden shovel to clean gutters and insert a hose into gutter drains to flush the downspouts.

## PLANTING TREES

Part of decorating your new home, is to shape your new garden. If you therefore intend to plant trees, or cut the existing ones down, there are some aspects that you should consider.

The roots of all vegetation take water from the soil to make good the water lost from the leaves. If the soil contains clay it will shrink as it is dried, or swell if it is allowed to rehydrate. If the shrinking or swelling extends below the foundations, the foundations will subside or heave respectively. If the movements are in excess of those that can be tolerated by the building, damage is likely to occur.

You should consequently obtain advice from an expert before planting or removing any trees. Not only can trees cause damage to the structure, but drains can also be damaged as well as your neighbour's property.



# HOW DOES YOUR POLICY WORK?

The below provides an example of how your New Homes policy works. This is only an example and not all policies have the same sections of cover. To see which sections of cover apply to your home refer to your Certificate of Insurance.

## **FIRST TWO YEARS AFTER COMPLETION**

Your developer must rectify any part of your new home not built to our technical standards. If your developer does not do so, you should contact our Dispute Resolution Service for further advice.

*See section 3.2 of the policy document for details.*

## **REMAINING EIGHT YEARS OF THE POLICY**

Your home is protected from structural damage, if you feel that there is a structural defect then you are entitled to make a claim.

You may also be protected from the costs of treating contaminated land and for rectifying any failure to comply with Building Regulations.

*See your Certificate of Insurance and sections 3.3, 3.4 and 3.5 for details.*

Before making a claim, it is highly recommended to look at the chart in the next few pages which shows some examples, in order to refer your claim to the appropriate body.





# EXAMPLES OF POSSIBLE DEFECTS



## DEVELOPER WARRANTY PERIOD

These defects may be covered under the defects period of your LABC Warranty. This will normally be the first two years of cover.\*



## STRUCTURAL INSURANCE PERIOD

These issues may be covered under the structural section of your LABC Warranty. This will normally run from years 3-10.\*



## HOUSEHOLD INSURANCE

Accidental or weather damage is not covered by LABC Warranty, however these issues may be covered by your household insurance.

















































## GENERAL MAINTENANCE
























Minor blemishes, chips and scratches are not covered by your LABC Warranty but can be addressed through general maintenance.





















\* Please refer to your policy documentation for full details of the cover that applies.






















TECHNICAL MANUAL SECTION	DESCRIPTION OF THE PROBLEM	POSSIBLE CAUSE	YOU SHOULD REFER TO
1.7 Finishes and fitted furniture	Cupboard door is sticking or loose	Accidental damage	
		Poorly fitted	
	Worktop is damaged or loose	Accidental damage	
		Poorly fitted	
6.3 Damp proofing	Damp penetration	The property has not been ventilated properly	 
		Damp proof membrane/course is not lapped correctly	 
		The damp proof course has been bridged	 
7.1 Finishes	Render coming away on external masonry walls	Render has been poorly applied	 
		An incorrect render mix was used	 
		An inappropriate product has been placed	 
	Paint flaking	Poor surface preparation	
		Inappropriate type of paint applied	
		Damp penetration	
7.4 Windows and doors	Excessive draughts in through external doors and windows	No draught strips fitted	
		Door is warped or twisted	 
	Rain coming in underneath or through a door	Storm or accidental damage	
		No weather bar fitted	
		The door fits badly	
		Door panels are warped or shrunk	 

<b>7.4 Windows and doors</b>	Lock not working	The lock has been damaged by an attempted break in		
		The mechanism has seized		
		The lock does not align properly with its keep		
	Glass broken	Accidental damage		
	Draughts coming in through the window	There are no draught strips fitted		
		The window fits badly		
		The window is warped or twisted		
	Rain coming in through the window	The window fits badly		
		The design of the window is not suitable for the exposure		
	<b>7.5 Chimneys</b>	Chimney pot loose	Not fitted correctly	
Pointing to chimney deteriorating		Storm or accidental damage		
		The pot has not been installed properly		
Chimney not drawing properly		Storm or accidental damage		
		Not installed correctly		
Water ingress through chimney		External conditions		
		Not installed correctly		

<b>7.9 Roof coverings</b>	Roof leaking	Storm damage	
		Defective roof covering	
		Inadequate mortar mix	
	Roof/ridge tiles loose or missing	Accidental damage or storm damage	
		Tiles not installed correctly	 
	Pointing to eaves, ridge valleys cracked	Accidental or storm damage	
		Not properly installed	
		Lead flashing installed incorrectly	 
Affected due to frost			
<b>8. Superstructure (internal)</b>	Moisture or staining on walls	Condensation	
		Water ingress	
		Leak in plumbing	
		Inadequate ventilation	
	Cracks in plasterwork	Normal shrinkage	
		Movement	 
<b>9. Building services</b>	Gutter or downpipe leaking	Downpipe/gutter blocked	
		A joint in the downpipe/gutter is defective	
<b>9.1 Building services: Drainage below ground</b>	Drainage above ground is leaking	The pipe has cracked due to accidental damage	
		The pipe has cracked due to incorrect installation	
		A joint in the pipe is not holding	

<p style="text-align: center;"><b>9.2</b> <b>Building services:</b> <b>Drainage</b> <b>above ground</b></p>	Waste pipe emits an odour	Waste pipe is blocked	
		Water trap removed	
	Water not draining away	The waste pipe, gully or drain is blocked	
		The gully is damaged due to ground movement	 
		The waste pipe or drain was not installed at the correct angle	 
	Bath, basin or sink are cracked or damaged	Damaged prior to installing	
		Accidental damage	
	Shower not working	Isolation switch and/or valve is in the "on" position	<b>Switch isolation valve to "off" and run the shower</b>
		Electric: There is no hot water or water at all	
		Power: There is no power or water	
		Mixed: There is no water at all	
	Tap dripping	The washer is worn	
		Tap is defective	
	Sink surround is leaking	A seal has not been fitted	
		The seal is broken	
	Waste pipe is leaking	The pipe is cracked or punctured due to accidental damage	
		The pipe has cracked or punctured due to incorrect installation	
		The pipe has cracked due to inadequate insulation	
		A joint is not holding	

<b>9.2</b> <b>Building services:</b> <b>Drainage</b> <b>above ground</b>	No water supply or low pressure	The water main has not been turned on or is not fully open	<b>Open the            Valve</b>
		Low pressure in the mains	<b>Check the            valve to the            tank is open</b>
	The pipes are noisy	The pipework is not adequately secured	
		The pipework is not protected where it passes through joists or walls	
<b>9.3</b> <b>Building services:</b> <b>Electrical</b> <b>installation</b>	No power	A circuit breaker has tripped	
		The light(s) or socket(s) are not wired to the circuit	
	Electrical fittings not working	A circuit breaker has tripped	
		A fuse has blown	<b>Check            instructions to            replace fuse</b>
		Appliance is not wired to the circuit	
		Accidental damage	
Incorrectly fixed			
<b>9.4</b> <b>Building services:</b> <b>Heating and            mechanical</b>	Radiator not producing heat	Airlock in the radiator	
		Radiator valve has seized	
		Boiler is not working	
		Blocked pipe	

<b>9.4</b> <b>Building services:</b> <b>Heating and</b> <b>mechanical</b>	Boiler not working	Gas supply is off	<i>Turn on the gas supply and follow the instructions for your boiler on how to relight</i>
		Thermostat or programmer is not working correctly	
		The pilot light has gone out	
		The boiler is not wired to the circuit or is faulty	
<b>11.1</b> <b>External works</b>	Driveways, paths not draining	The surface is not laid to fall	
		Ground movement	
	Cracking in concrete and drives	Ground movement	
		Weight of traffic	



# MAKING A CLAIM

We hope you will never have to make a claim on your new home, however if you do, our specialist claims team will help to guide you through the claims process.

Our claims application forms are accessible on our website. Please read the descriptions carefully to ensure you are downloading the correct form. If you are unsure, please contact us on **0845 054 0505** and ask to speak to our claims team.



# SNAGGING

When purchasing a new property you will be asked by your developer to undertake a handover inspection of the property.

Any damage such as marks, chips, scuffs, scratches and staining must be noted to your developer at the time of the inspection as such damage is not covered by LABC Warranty.

# SNAGGING LIST

This is only a guide and should not be considered a complete list of all areas to be checked.

ITEM	YES/NO	COMMENTS
<b>GENERAL</b>		
Have all builders' materials and rubbish been removed from the home and garden?		
Is the home and garden clean and tidy?		
<b>INSIDE YOUR HOME</b>		
<i>Decorations</i>		
Is the plasterwork smooth and neatly finished around sockets, switches, pipes, etc.?		
Are plasterboard joints and nail fixings invisible?		
Is the decoration throughout the home complete and to a consistently acceptable standard?		
<i>Flooring</i>		
Are you happy that the timber floors don't creak excessively?		
Has sheet flooring been laid level and is it free of bubbling or unevenness beneath the covering that might cause premature failure?		
Is floor tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted?		
<i>Wall tiling</i>		
Is wall tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted?		
Has a flexible sealant been provided at corners and junctions with shower trays, baths, basins and kitchen units?		



<b><i>Kitchens and bathrooms</i></b>		
Are all kitchen units and appliances clean and undamaged?		
Are all the sanitary fittings clean and undamaged?		
Is the water flow to taps, showers and appliances satisfactory?		
Are any leaks evident beneath sinks, sanitaryware and appliances? Check waste pipes for leaks also.		
Do all doors and drawers to kitchen units operate correctly?		
Are extractor fans fitted and operating?		
<b><i>Windows and doors</i></b>		
Are keys supplied for all window and door locks?		
Do all locks and handles work and operate freely?		
Do all windows and doors open and shut properly and engage with the weather seals?		
Do self-closing devices, where fitted, fully close the doors after opening?		
Is all glazing crack-free?		
Are double-glazed units free from condensation between the panes?		
<b><i>Heating and electrical</i></b>		
Do all light fittings and socket outlets work?		
Are radiators securely fixed and free of leaks?		
Is exposed horizontal and vertical pipework adequately supported? Are the joints leak free?		

<b>Lofts</b>		
Is the loft space fully insulated?		
Is boarding provided to give access to tanks etc.?		
<b>OUTSIDE YOUR HOME</b>		
<b>Decorations</b>		
Are external decorations complete and to a consistently acceptable standard?		
<b>Fences and gates</b>		
Are all fences and gates complete?		
Are timber or steel parts protected?		
<b>Paths and drives</b>		
Are all paths and drives complete and laid to an even finish?		
<b>Drainage</b>		
Do gutters and downpipes appear securely fixed and complete?		
Are they leak-free during rainfall?		
Are gullies and inspection chambers free of debris?		
<b>Roof coverings</b>		
Do any tiles or slates appear cracked or loose?		
Are all lead flashings complete and secure?		

For a copy of the New Home Warranty Policy or if you require any further information on LABC Warranty, please visit our website [www.labcwarranty.co.uk](http://www.labcwarranty.co.uk) or call us on **0845 054 0505**.



**CONSUMER  
CODE FOR  
HOME BUILDERS**

This property is covered by the Consumer Code for Home Builders.  
For more information, go to: [www.consumercodeforhomebuilders.com](http://www.consumercodeforhomebuilders.com)

# CONTACT US

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