

SELF BUILD WARRANTY BUYER CHECKLIST



Not all structural warranty policies are the same and provide the same level of cover. It is important to compare providers to make sure you know and understand the differences. Our Warranty Buyer Checklist below shows some of the key points you should carefully consider.

		LABC WARRANTY	PROVIDER A	PROVIDER B
Cover	How many years does the policy last?	10 years from completion		
	What is the policy excess?	£1,000		
	Does the policy cover water ingress?	Yes, but not covered below ground		
	What is the financial limit of cover?	Up to £750,000 for a new build, £350,000 for a conversion		
	In addition to cover for structural defects, what else is covered?	We provide cover for mechanical and electrical services equipment for 5 years, professional fees, removal of debris and alternative accommodation if needed		
Insurer	Who is the insurer?	LABC Warranty policies are underwritten by a panel of A-rated insurers		
Experience	How long have they been providing warranties?	We have been providing warranties since 2007		
	Does the provider have a proven track record with self-build homes?	Thousands of self-builders have successfully insured their home with our dedicated Self-Build policy		
Financing	Are they accepted by the UK's leading lenders?	We are accepted by the UK's leading lenders		
	Will they allow for staged funding payments from lenders?	Yes. We can supply progress reports to your lender to release staged funding, if you need it		

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Technical support	Do they employ their own surveyors?	We have a directly employed network of over 130 surveyors		
	Do they have clear technical standards?	We have a clear Technical Manual outlining our requirements and guidance. It's online and free to view		
	What technical support can they provide?	In addition to our Technical Manual we have technical articles, a Foundation Depth Calculator and the expertise of all of our surveyors		
Making a claim	If I need to make a claim, how does this work?	You only need to show there is damage resulting from a defect. There is no requirement to prove negligence or blame.		
Customer service	Will you have dedicated point of contact or Account Manager?	Yes, all customers have a dedicated Account Manager		
	How do I get my certificate after completion?	Once all conditions are met these can be emailed and posted to you the same day		