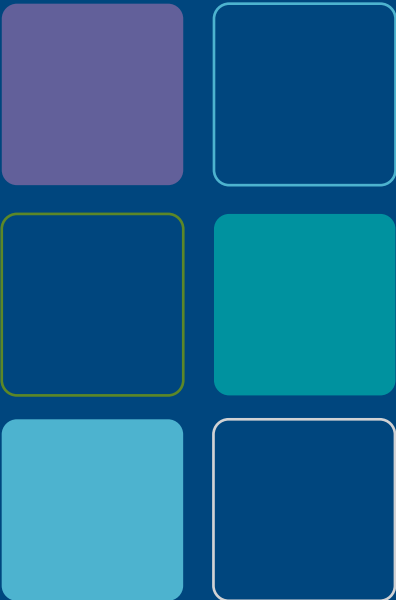


premier guarantee



Premier Guarantee New Home Warranty

They say moving house is one of the most stressful things you can do and finding your perfect home can be a long and tedious process.

Even when you have found your new home, there is still more work to do. Furnishing, decorating, and insuring your property can cost you both time and money when you can least afford it.

At Premier Guarantee
we like to make life a
little easier for you.

All homes covered by our warranty are insured for a wide range of structural defects that could occur during the first 10 years after construction. This means structural faults that might happen during this period will be taken care of with the minimum of fuss.*

The great thing is you do not need to do a thing to ensure your property is adequately covered. Your developer will have already done this for you before you buy your home and best of all, there is nothing extra to pay as the cost of the warranty is included in the price of your new home.

* Full cover details including exclusions are available from our website - www.premierguarantee.co.uk or contact us for a Summary of Cover.

Who is Premier Guarantee?

Premier Guarantee is one of the UK's leading providers of structural warranties, Building Control and building support services and since 1997 have arranged insurance cover for over £30 billion of property across the UK, Ireland and Spain.

Why do I need a warranty?

Although important, it's not just to do with making sure your home is protected against structural damage.

When buying your new home, mortgage lenders are far more likely to release funds if a warranty is in place from a reputable provider. Premier Guarantee is recognised by the Council of Mortgage Lenders and over 100 of the country's banks and building societies.

Not only that, but if you decide to sell your home before your warranty expires, a Premier Guarantee warranty will make your property more attractive to buyers and lenders alike, giving you with a real competitive edge in what is a highly competitive market.

If you require any further information on Premier Guarantee, please visit our website, www.premierguarantee.co.uk.



Structural Warranty Cover

The following outlines some of the key features of the structural warranty cover provided on the properties in this development. Should you decide to purchase a property a full policy document will be provided to you with your insurance certificates.

All terms highlighted in bold have specific meanings which are outlined in the Definitions section of our Policy wording. To download a copy, visit www.premierguarantee.co.uk.

Insolvency of the Developer during the Building Period (Relates to Section 3.1 of the policy)

The policy will reimburse the Policyholder for any loss of deposit if due to insolvency or fraud the Developer does not commence work on a Housing Unit. Alternatively, if due to insolvency or fraud the Developer fails to complete the Housing Unit after work has commenced the policy will pay for either the additional cost required to complete the Housing Unit or refund any deposit paid.

Defects Insurance (Relates to Section 3.2 of the policy)

During the Defects Insurance Period a claim will be paid for any costs incurred in repairing, replacing or rectifying a Defect in the Housing Unit for which the Developer is responsible. Such claim has to be discovered during the Defects Insurance Period and notified to the Underwriter within six months.

A claim will only be met if:

- The Developer has refused to respond to the claim within a reasonable time period.
- The Developer has withheld consent to resolve the dispute by using the Conciliation Service.
- The Developer has accepted the decision of a building surveyor after using the Conciliation Service but has failed to carry out the works or repairs recommended in the surveyor's report within the time stipulated.
- The Developer has not effected the repairs or works determined by a binding legal process.
- The Developer has failed to carry out such repair, replacement or rectification work due to its insolvency.

Structural Insurance (Relates to Section 3.3 of the Policy)

The policy covers all claims for the cost of complete or partial rebuilding or rectifying work to the Structure of the Housing Unit which has been affected by Major Damage provided always that the liability of the Underwriter does not exceed the reasonable cost of rebuilding each Housing Unit to its original specification. This section of policy also includes the cost of repairing or making good any defects in the chimneys and flues of each Housing Unit which was newly constructed by the Developer causing an imminent danger to the health and safety of occupants.

Contaminated Land (Relates to Section 3.4 of the Policy)

This section of the policy covers any Remediation Expenses incurred in treating or isolating or removing any substance from the Policyholder's Land in a controlled manner in accordance with the requirements of any Statutory Notice.

This part of the cover only applies if an Approved Inspector has carried out the Building Control function. The Certificate of Insurance will show if cover is applicable. It only applies in England, Northern Ireland and Wales.

Additional Cover for the Building Control Function (Relates to Section 3.5 of the Policy)

The cost of repairing, replacing or rectifying the Housing Unit where such repair, replacement or rectification cost is the result of a present or imminent danger to the physical health and safety of the occupants of the Housing Unit because the Housing Unit does not comply with Building Regulations that applied to the work at the time of construction, conversion or refurbishment in relation to the following:

- Structure
- Fire Safety
- Site preparation and resistance to moisture
- Hygiene
- Drainage and waste disposal
- Heat-producing appliances
- Protection from falling, collision and impact
- Glazing – safety in relation to impact opening and cleaning

This part of the cover only applies if an Approved Inspector has carried out the Building Control function. The Certificate of Insurance will show if cover is applicable. It only applies in England, Northern Ireland and Wales.

For a copy of the New Home Warranty Policy or if you require any further information on Premier Guarantee, please visit our website www.premierguarantee.co.uk or call us on **08444 120 888** for more information.

Consumer Code of Conduct for Home Owners

This property is covered by the Consumer Code for Home Builders.
For more information, go on-line to www.consumercodeforhomebuilders.com



Contact us

If you need any further information on Premier Guarantee, or if you need to notify us of a possible claim, please contact us at:

Premier Guarantee
Haymarket Court
Hinson Street
Birkenhead
Wirral CH41 5BX

T: 08444 120 888
E: info@premierguarantee.co.uk
W: www.premierguarantee.co.uk

In accordance with our environmental policy and our continual efforts to support sustainability in our industry, this document has been printed on 80% recycled paper.

MD Insurance Services Ltd is the Scheme Administrator for the Premier Guarantee range of structural warranties.
MD Insurance Services Ltd is authorised and regulated by the Financial Services Authority.

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