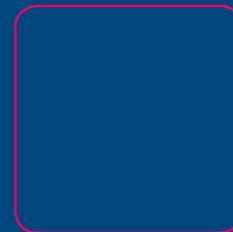


premier  
guarantee

# Homeowner's Handbook



**A guide to your** new home



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.

Haymarket Court Hinson Street Birkenhead Wirral CH41 5BX

T 0151 650 4343 F 0151 650 4344 E [info@premierguarantee.co.uk](mailto:info@premierguarantee.co.uk)

Premier Guarantee is a trading name for a range of new home warranties that are arranged at Lloyd's Syndicate 4472 (Liberty Syndicates) by MD Insurance Services Limited. MD Insurance Services Limited is authorised and regulated by the Financial Services Authority.

PG-016-3.00-010808

# Contents

2. Who is Premier Guarantee?
3. Your structural warranty
5. What to look out for in your new home
7. “Running in” your new home
9. DIY and maintenance
13. Building Control & Building Regulations
14. Contact us



# Who is Premier Guarantee?

Premier Guarantee provide structural warranties on a wide range of developments, from individual residential properties like yours, to shopping centres, factories and warehouses.

A structural warranty covers a wide range of faults relating to the structure of your property, which otherwise would be expensive to repair. A copy of your policy will have been provided by your developer, so make sure you read this so you know exactly what is covered.

If you need any further information on your policy contact us on **0151 650 4343** or email **info@premierguarantee.co.uk**.



# Congratulations on buying your new home

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

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

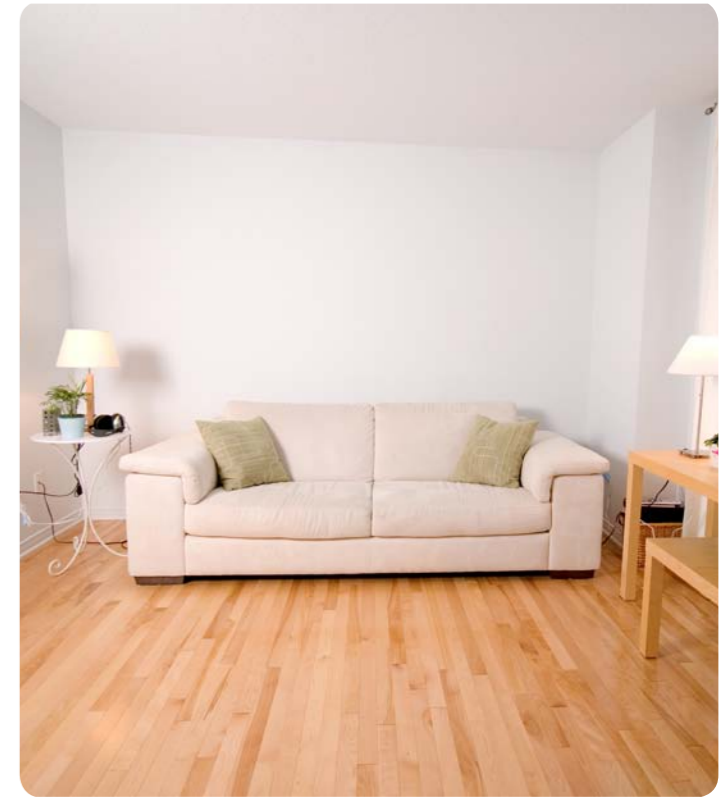


# Your structural warranty

It's unlikely that you've ever had to make a claim on a new property, and although we hope you won't have any problems in your new home, it's 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) and 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, it is the responsibility of your developer to repair any problems with your property, so if you have any issues with your home, you need to notify your developer in writing as soon as possible.

If you encounter any problems, you should contact our claims team.

## 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 **0151 650 4343** or email **[claims@premierguarantee.co.uk](mailto:claims@premierguarantee.co.uk)**.



# What to look out for in your new home

When you first move into your new home (and if possible, before final hand-over) you should look for the following issues which could be the signs of a possible future claim.

## Cracking

Small cracks are common in newly built properties. 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.

## 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 remedied 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.



# “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, and there are two common problems which may arise within the first few months of moving in. Please note that these issues are not covered under your 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.



## 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 last for about 6 months.

The following steps will help you 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

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



# DIY & 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.

One of the most common reasons for damage during DIY occurs when fixing heavy items to walls, such as mirrors, shelving or cabinets. This often happens because the type of wall being worked on has not been considered. Different wall types will need to be dealt with in different ways.

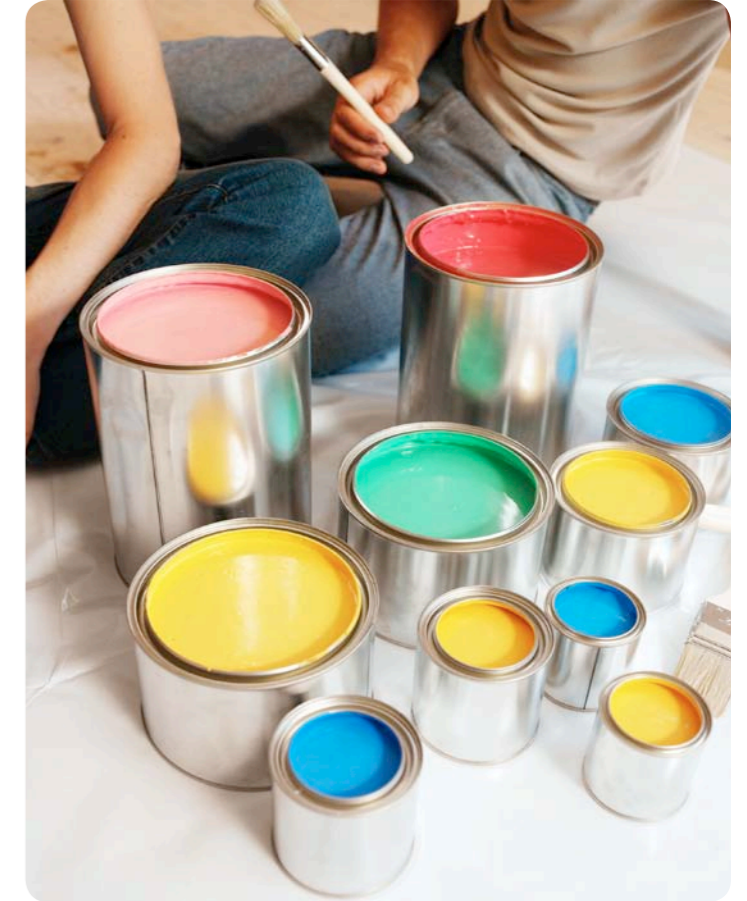


# Masonry walls with plaster finish

When working on this type of wall, you should use an electric drill fitted with a masonry drill bit, and ensure that any holes you make are at least 25mm (1 inch) into the wall.

A proprietary wall plug (often called "Rawlplugs") should then be inserted into the hole to allow the item you want to fix to the wall to be screwed into place. It is important to make sure that the drill bit and wall plug you use are the same size.

Heavy items may require you to use a deeper hole to ensure that the item is securely fixed into place.



# Dry-lined walls

Dry-lined walls are masonry walls which are finished using plasterboard. You should use the method described for masonry walls for this type of wall, but make sure that any holes you drill are deeper and any plugs you use are slightly longer to allow them to bridge the gap between the plasterboard and the masonry behind it.

## Timber-frame partitions

For some heavy items, you will need to locate a vertical timber “stud” to fix your items to. Once located, you can screw items directly into these studs. Stud detectors are widely available to help you locate the studs in your walls, or alternatively try making a few small holes in your walls to help you find them.

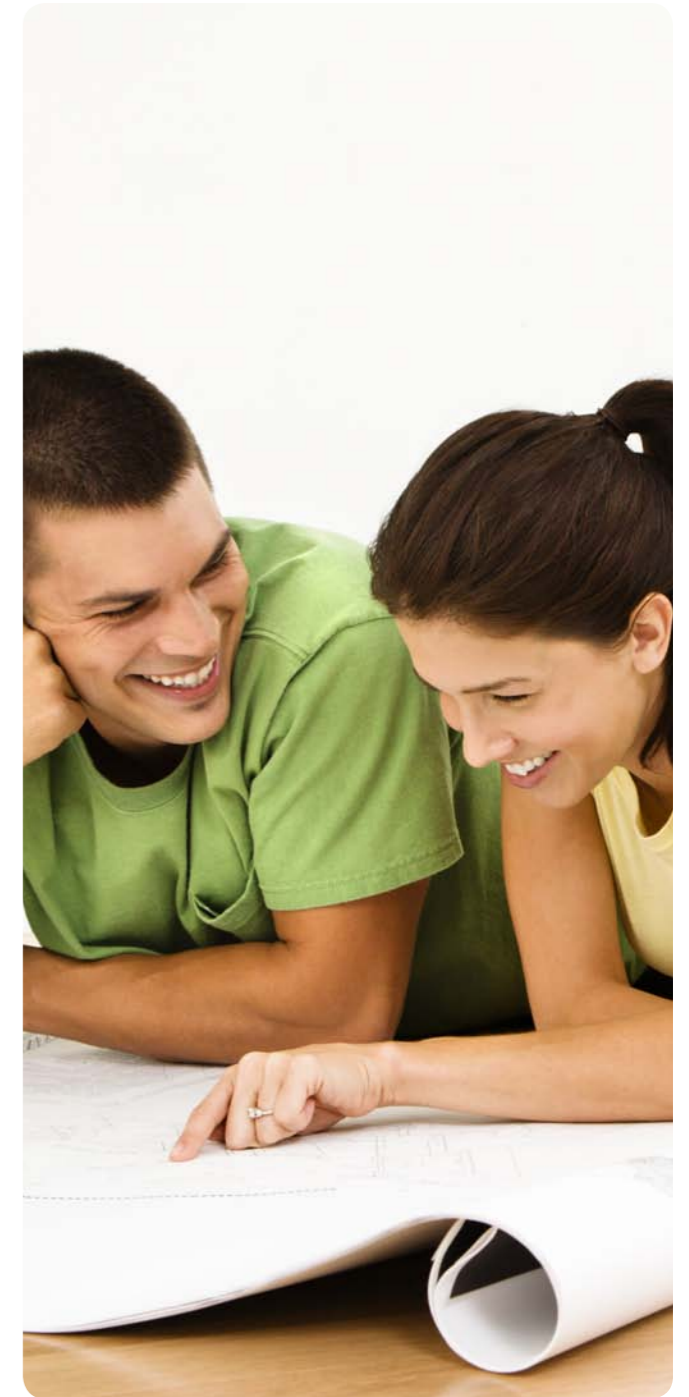
It is important to take care to avoid damaging wires or pipes which will be located in your walls. If you are unsure where these are located, you can buy detection devices from DIY retailers.



# Extensions & 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 may not be covered with your structural warranty, and could in some cases, invalidate your policy. Please refer to us before you carry out any extension or alteration work.



# Building Control & Building Regulations



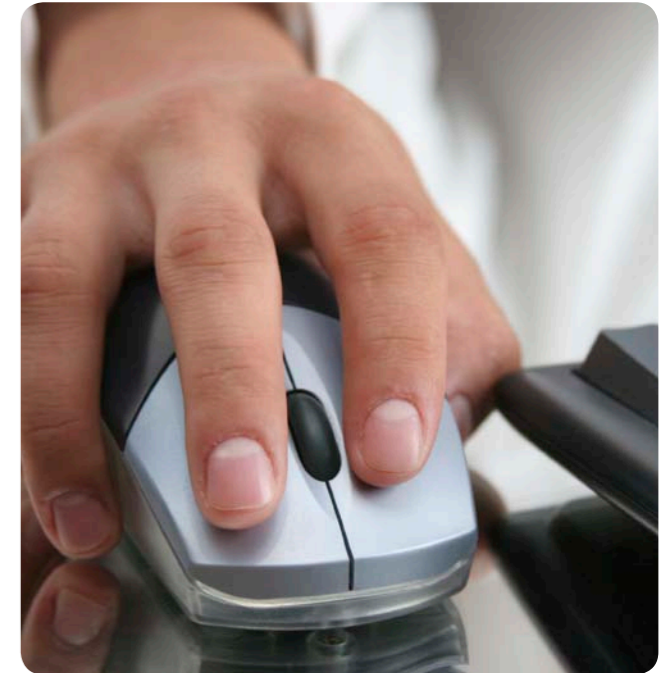
There may be instances where you might need to talk to your Local Authority Building Control office before you start extension or alteration work. Building Control will help you ensure your building work complies with Building Regulations – a set of quality criteria, designed to make sure building work is carried out correctly.

You may need to talk to Building Control if you are:

- Building an extension
- Converting your loft or garage into another room
- Removing or altering internal walls
- Installing insulation
- Installing new windows
- Replacing new roof coverings (such as tiles) which are different to the covering being replaced

If you are unsure, please speak to your Local Authority Building Control office for further information.

# Contact



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

Haymarket Court  
Hinson Street  
Birkenhead  
Wirral CH41 5BX

**0151 650 4343**

**[info@premierguarantee.co.uk](mailto:info@premierguarantee.co.uk)**