

GETTING TO KNOW YOUR NEW HOME

Home Buyers Guide



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Introduction

Who We Are

International Construction Warranties (ICW) is a leading Home Warranty provider, authorised and regulated in the United Kingdom by the Financial Conduct Authority.

What We Do

ICW operates a Consumer Code for Home Builders and Buyers. 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 receive the correct level of customer service at all times.

To do this, we firstly authorise your builder/developer. Once this approval process has been satisfied, your builder 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 Approved Inspectors 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 an ICW Final Certificate of Insurance, valid for a 10 year term. In addition, we also provide a claim resolution service that you may avail of.

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 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 of the ICW Dispute Resolution Scheme (DRS), should they have need to seek a remedy; and

Can be reassured that your builder is not only a member of the Code, but adheres to its requirements.

More details can be found on the website www.i-c-w.co.uk/consumer-code-for-builders

Warranty Protection Overview

Within the First 2 Years Following Completion

Your builder 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 and they will work with you to put things right.

Your builder has a specific period of time to repair or resolve warranted items. Be sure to provide your builder and relevant tradespeople access to your home during regular business hours, in order to make any necessary repairs.

If issues remain unresolved within the timescales you had agreed with your builder, you can contact ICW within 30 days of this end date, to request a conciliation inspection.

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 will advise you how best to maintain these features. A summary table has also been provided in this document for your reference.

3-10 Years After Completion

After the builder warranty has ended, your home will continue to be protected by the insurance cover provided by ICW until 10 years after completion.

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.

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 and be prepared to answer a number of questions to enable us to determine an appropriate course of action. You may also be requested to provide photographs to illustrate the issue.

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.

Your New Home

Before Completion

Prior to completion, your builder (and/or their representative) will meet with you and give you a tour of your new home. This will not only give you an opportunity to meet directly with the person responsible for building your home, but will also enable you to: explore the features of your home, confirm that the specifications you requested are in place, as well as draw the builder's attention to any issues you may identify during this tour.

On Moving-In Day

Congratulations! You are now the proud owner of your new home!

We would encourage you to set aside some time today, to carefully inspect your home and immediately notify your builder of any defects you may find. You should also ensure that any issues raised on your previous tour of your home, have now been rectified.

In Particular:

For all systems and appliances;

Familiarise yourself with the operation of your smoke alarms and check they are in working order;

Confirm that the garden boundaries are as you expected;

If you have purchased a flat or apartment, make sure that the builder has completed the common areas. Your solicitor or conveyancer will inform you as to what these are, but they usually include stairways, landings and entrance areas;

If a chimney or flue has been installed in your home, check that a notice plate (which gives information on the types of appliances that can be safely installed and used), has been provided. If you use your chimney or flue, consider buying a fireguard that complies with the BS 8423:2010 standard;

It is important for you to also remember that for the first 2 years after you complete on your purchase, your builder is responsible for rectifying any defects that you could not reasonably have been expected to see at the time of moving in, as well as those that develop within this time period.

Who is Responsible for What

There are many different people who have responsibility for different features and aspects of your new home. These include:

— You as the Homeowner – The legal owner of the property.

— The Occupier – The person who has residence in the home. Often the Homeowner, but can differ with rental properties.

— The Builder/Developer – The company or person who built the property.

— The Home Insurance Provider – The company which provides the household insurance for the home.

— The Warranty Provider – The company which provides the property's Structural Warranty, in this case ICW.

Looking After Your New Home

All homes require a degree of regular and normal maintenance to be carried out by you as the Homeowner, or by you instructing a trained professional.

We would like to draw your attention to the following Homeowner or Occupier Responsibilities, which are also summarised in Table 1 of this document:

Settling

For the first few months of being lived in, it is especially important that you allow your home to dry out gently – a process known as “settling”. During this stage, small cracks in the walls and gaps in joinery will occur, as the building materials contract and dry out.

Such shrinkage is accelerated by heat, so try to maintain an even temperature throughout your home.

If you move in during the winter months, avoid turning your central heating up to its highest setting, in order to minimise the rate of evaporation.

Leaving your windows (or their frame vents) open, will allow moisture to evaporate more naturally from your home.

Generally speaking, it will take around nine months to a year for your house to dry out.

We recommended that you wait to decorate your new property until then.

You can very easily put these cracks and gaps right with filler and a simple coat of paint. It is extremely unlikely that these cracks are structurally significant.

Fitted Furniture

Similarly, the doors, drawers, windows and cabinets of fitted furniture may require a little adjustment over time. This is to be expected, and is considered as part of your normal home maintenance.

Heating Systems

Central heating boilers should be checked and serviced at least once a year by a certified maintenance engineer. Engineers should be registered with the following organisations, as appropriate for the type of appliance:

Gas Safe Register for gas appliances.

OFTEC for oil fired appliances.

HETAS Ltd for solid fuel appliances.

Renewable Energy Systems

Any renewable technologies installed in your home should be serviced and maintained by a qualified technician, as appropriate.

Unvented Hot Water Storage Systems

These systems should be serviced at least once a year in accordance with the manufacturer’s recommendations. The manufacturer should be able to provide details of an approved engineer.

WARNING: Never attempt to service or alter an unvented system yourself.

Overflows and Pipes

If you notice water dripping or flowing from an overflow or warning pipe, you should identify the cause without delay. It may indicate that a valve has developed a fault and needs immediate attention.

Looking After Your New Home

Chimneys

To prevent chimney fires as well as reduce the risk of carbon monoxide poisoning, chimneys should be swept at least once a year (unless the notice plate suggests alternative maintenance arrangements).

Gutters

Wet patches on the walls may indicate that gutters or downpipes are blocked. We would recommend that you should clear out the gutters of your home at least once a year, to remove leaves and debris.

Flat Roofs

Flat roofs should be inspected once a year to ensure that they remain in sound condition. Rainwater outlets should also be checked to ensure that they are free flowing.

Paintwork

External paint finishes will dull over time. Where appropriate, walls should be washed on a regular basis. Outside woodwork should be regularly repainted or stained to preserve the wood. External walls often need repainted within the first 2 years of moving into your new home. Provided it is properly done, any subsequent repainting or staining should only be necessary every four to five years.

Lawn Care

A newly laid turf lawn will need some tender loving care throughout its first season, especially during the summer months. For best results, water your lawn during the coolest times of the day. Try not to walk on the lawn until the turf is established and the ground is firm. In soft landscaping, such as lawn areas, settlement of the ground may occur and should be made good as part of normal maintenance.

Any issues that arise with your lawn should be addressed directly with your developer, as your home structural warranty does not cover this feature.

Damp Proof Courses, Air Bricks and Ventilators

The level of soil around your home should be kept below the damp proof course (generally 150mm or two brick courses). Paths should also be 150mm or two brick courses below the damp proof course, except where these have been designed to provide level access into the home.

If you are not sure where the damp proof course is, ask your builder to show you. Where air bricks, permanent ventilators or perpend vents are provided, they should never be blocked or covered by soil or paving.

Drives and Paths

Inspection chambers and rodding eyes are there to provide access to the drainage system below ground, so that blockages can be cleared. It is important that these are not covered over by soil, turf or paving.

Gravel, stones and other loose surfaces may be displaced over time. They may need replacing over time, as part of your normal maintenance routine.

Looking After Your New Home

Trees and Shrubs

Planting trees and shrubs can make your garden more attractive – but be aware that they also take moisture from the soil. If the soil is clay, new planting may cause it to shrink, while removing existing trees and shrubs may make it swell. Excessive shrinkage or swelling could damage the foundations of your home.

Much depends on the type, size and location of the trees and shrubs, and the type of clay. You should obtain advice from an expert before planting new trees and shrubs, or by removing or severely pruning existing shrubs.

With clay soils, it is recommended that you plant trees a distance from your home, equal to three-quarters of the mature height of the tree away. However, high water demand trees (such as Elm, Eucalyptus, Oak, Poplar, Willow and some common cypress species) should be planted no closer to your home than one-and-a-quarter times the mature height.

It is also best to avoid planting shrubs such as Cotoneaster, Ivy, Virginia Creeper and Wisteria closer than 3m to your home.

On all soils, be particularly careful if you are planting trees or shrubs near walls or drains. Allow enough room for trunks and large roots to grow safely.

Be careful not to plant trees near your neighbour's home. They could cause damage, and you could be liable for the cost of repair.

Before cutting down or pruning a mature tree, check with your local authority to ensure that it is not protected by planning conditions, conservation area restrictions or a tree preservation order.

Alterations and Extensions

Whatever alterations or extensions you're thinking of making, you should always seek advice from an appropriately qualified structural engineer, building surveyor or architect. You should also refer to your title deeds or lease to ensure the construction is permissible.

It is important to note that any alterations or extensions to your home will not be covered by the ICW Structural Warranty policy; neither will any damage to your home caused by the work undertaken.

Electrical Work

Ensure that all electrical work carried out in your home is completed by qualified and certified electricians. The National Inspection Council for Electrical Installation Contracting (NICEIC) and the Electrical Contractors' Association (ECA) keep a register of approved firms.

Gas Work

All gas system changes and modifications within your home, must be carried out by a qualified and certified gas engineer, as listed in the Gas Safe Register.

Roof and Loft

All roof timbers are necessary for the support of the roof and should not be cut or removed.

Lofts

Please be aware that as lofts are not generally intended to be used as a storage space, the structure of the roof is not likely to have been designed to take the additional load of stored items.

Ventilation is provided to control condensation. If vents have been provided in the eaves, ensure they are not be blocked or covered over.

Summary of Responsibilities

Table 1: Homeowner/Occupier

Location	Issue	Possible Cause
Roof Coverings Superstructure	Pointing to eaves, ridge valleys cracked	Affected due to frost
Superstructure (Internal)	Moisture or staining on walls Cracks in plasterwork	Condensation Normal shrinkage
Building Services: Drainage above ground	Waste pipe emits an odour Shower not working Water not draining away Tap dripping No power No water supply or low pressure	Waste pipe is blocked Water trap removed Isolation switch and/or valve is in the "on" position The waste pipe, gully or drain is blocked The washer is worn Tap is defective A circuit breaker has tripped The water main has not been turned on or is not fully open Low pressure in mains
Building Services: Electrical installation	Electrical fittings not working	A circuit breaker has tripped A fuse has blown
Building Services: Heating and mechanical	Radiator not producing heat Boiler not working	Airlock in radiator Radiator valve has seized Gas supply if off
External Work	Cracking in concrete and drives	Weight of traffic

Summary of Responsibilities

Table 2 - Builder/Developer

Location	Issue	Possible Cause
Finishes and fitted furniture	Cupboard door is sticking or loose Worktop is damaged or loose	Affected due to frost
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
Finishes	Render coming away on external masonry walls Paint flaking	Render has been poorly applied An incorrect render mix was used An inappropriate product has been placed Poor surface preparation Inappropriate type of paint applied Damp penetration

Location	Issue	Possible Cause
Windows and doors	Rain coming in underneath or through a door Lock not working Draughts coming through the window Rain coming in through the window	Weather bar poor fitted or absent The door fits badly Door panels are warped or shrunk The mechanism has seized The lock does not align properly with its keep There are no draught strips fitted The window fits badly The window is warped or twisted The window fits badly The design of the window is not suitable for the exposure
Chimneys	Chimney pot loose Pointing to chimney deteriorating Water ingress through chimney	Not fitted correctly The pot has not been installed properly Not installed correctly
Roof Coverings	Roof leaking Roof/ridge tiles loose or missing Pointing to eaves, ridge valleys cracked	Defective roof covering Inadequate mix Tiles not installed correctly Not properly installed Lead flashing installed incorrectly

Summary of Responsibilities

Table 2 - Builder/Developer (continued)

Location	Issue	Possible Cause
Superstructure (internal)	Moisture or staining on walls	Water ingress Leak in plumbing Inadequate ventilation
	Cracks in plasterwork	Movement
Building services	Gutter or downpipe leaking	Downpipe/gutter blocked A joint in the downpipe/gutter is defective
Building services: Drainage below ground	Drainage above ground is leaking	The pipe has cracked due to incorrect installation A joint in the pipe is not holding

Location	Issue	Possible Cause
Building services: Drainage above ground	Water not draining away	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
	Shower not working	Electric: There is no water or hot water Power: There is no power or water Mixed: There is no water
	Sink surround is leaking	A seal has not been fitted The seal is broken
	Waste pipe is leaking	The pipe has cracked or punctured due to incorrect installation The pipe has cracked due to inadequate insulation A joint is not holding
	The pipes are noisy	The pipework is not adequately secured
	Building Services: Electrical installation	No power
Electrical fittings not working		Appliance is not wired to the circuit Incorrectly fixed

Summary of Responsibilities

Table 2 - Builder/Developer (continued)

Location	Issue	Possible Cause
Building Services: Heating and mechanical	Radiator not producing heat	Boiler is not working Blocked pipe
	Boiler not working	Thermostat or programmer is not working correctly The pilot light has gone out The boiler is not wired to the circuit or is faulty
External Works	Driveways, paths no draining	The surface is not laid to fall Ground movement
	Cracking in concrete and drives	Ground movement Weight of traffic

Summary of Responsibilities

Table 3 - ICW Structural Warranty - Likely Items Covered

Location	Issue	Possible Cause
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
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
Windows and doors	Rain coming in through the window	The window fits badly The design of the window is not suitable for the exposure
Chimneys	Pointing to chimney deteriorating	The pot has not been installed properly
Roof Coverings	Roof/ridge tiles loose or missing	Tiles not installed correctly
	Pointing to eaves, ridge valleys cracked	Lead flashing installed incorrectly
Superstructure (Internal)	Cracks in plasterwork	Movement
Building services: Drainage above ground	Water not draining away	The gully is damaged due to ground movement The waste pipe or drain was not installed at the correct angle
	Waste pipe is leaking	The pipe is cracked or punctured due to accidental damage

Summary of Responsibilities

Table 4 - ICW Structural Warranty - Likely Items Covered

Location	Issue	Possible Cause
Finishes and fitted furniture	Cupboard door is sticking or loose	Accidental damage
	Worktop is damaged or loose	Accidental damage
Windows and doors	Excessive draughts in through external doors and windows	Door is warped or twisted
	Rain coming in underneath or through a door	Storm or accidental damage Door panels are warped or shrunk
	Lock not working	The lock has been damaged by an attempted break in
	Glass broken	Accidental damage
Chimneys	Pointing to chimney deteriorating	Storm or accidental damage
	Chimney not drawing properly	Storm or accidental damage
	Water ingress through chimney	External conditions
Roof coverings	Roof leaking	Storm damage
	Roof/ridge tiles loose or missing	Accidental damage or storm damage
	Pointing to eaves, ridge valleys cracked	Accidental or storm damage

Location	Issue	Possible Cause
Building services: Drainage below ground	Drainage above ground is leaking	The pipe has cracked due to accidental damage
Building services: Drainage above ground	Bath, basin or sink are cracked or damaged	Accidental damage
Building services: Electrical installation	Electrical fittings not working	Accidental damage

Complaints Procedure

ICW prides itself in providing outstanding customer service at all times.
In the unlikely event of a complaint, as the Policy holder, please follow the process below:

Stage 1

Firstly register your complaint in writing to:

International Construction Warranties Limited
Claims Department
Unit 1
33 Massey Avenue
Belfast BT4 2JT
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 Cover holder at:

ES Risks Limited
America House
2 America Square
London EC3N 2LU

Stage 3

If after you have received the final written response from the Insurer, 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
South Quay Plaza
183 Marsh Wall
London E14 9SR

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

