

SOCIAL HOUSING WARRANTY BUYER CHECKLIST



Not all structural warranty quotes are the same and provide the same level of cover. It is important to compare providers to understand the differences. Our Warranty Buyer Checklist below highlights some of the key areas which we believe require careful consideration.

		LABC WARRANTY	PROVIDER A	PROVIDER B
Cover and insurer	Does the provider have a dedicated social housing policy?	Yes. We also cover shared ownership, private rental, new homes for sale and mixed use schemes. The contractor is liable to rectify any defects during the first 12 months		
	What is the policy excess?	Excess starts at £100 but will vary according to your project		
	Is water ingress excluded from cover?	There is no exclusion for water ingress ¹ provided it has occurred because of a defect		
	Does the policy include Mechanical and Electrical Inherent Defects?	Yes. Mechanical and Electrical Inherent Defects is included as standard (for 5 years from completion)		
	Who is the insurer?	LABC Warranty policies are underwritten by a panel of 'A' rated insurers		
Experience	What experience does the provider have?	LABC Warranty has provided cover for thousands of new homes in England and Wales since 2007		
	Are they accepted by mortgage lenders?	We are accepted by leading UK lenders		
	Do they provide building control?	LABC Warranty partners with the development's Local Authority Building Control (LABC) team, giving every project the benefit of two inspectors with dedicated regulatory and risk expertise		

LABCWARRANTY.CO.UK

SOCIAL HOUSING WARRANTY BUYER CHECKLIST



		LABC WARRANTY	PROVIDER A	PROVIDER B
Resident Support	How is the resident supported in their new home?	As well as a summary of their cover, we provide the resident with a guide to running in their new home and "snagging v. defects" advice. We also provide a dispute resolution service		
	What support is there during remedial works?	Our policy provides alternative accommodation for the resident(s) at no extra cost		
Risk management and technical support	What technical support can they provide?	We have a Technical Manual and Resource Hub, an Innovations Team for modern methods of construction, and the expertise of our risk management surveyors		
	Do they support quality good site management practices?	As well as good workmanship LABC Warranty assesses sites for safety, tidiness and open communication		
	Do they provide full visibility of your developments, allowing you to track progress and compare performance?	Our Extranet customer portal provides clear reporting so you or your contractor can benchmark and learn from high performing sites to maintain consistently high standards		

SOCIAL HOUSING WARRANTY BUYER CHECKLIST



		LABC WARRANTY	PROVIDER A	PROVIDER B
Customer service and support	Will you or your contractor have a dedicated point of contact?	Yes, all customers have a dedicated Account Manager		
	Does the provider support the marketing of your homes?	We offer free site flags, boards and showhome merchandise to help you promote homes for sale and private rent		
	Does the provider celebrate and promote build excellence?	Our best performing sites automatically enter The Bricks awards. We also celebrate Site Manager of the Year at LABC's Excellence Awards		
Value for money	Does the overall package represent value? We will let you decide this one...			

¹Excludes basements