



Guide to our services

Protek's breadth of experience across the homebuilding and construction sectors allows us to deliver warranty solutions that focus on enablement, service, cost and your end customer's satisfaction.



Call 0333 456 5040 for a free consultation today

Enabling development through effective structural warranty provision

Construction has never been more challenging. Compliance and quality must be demonstrated at every corner. With the market evolving so quickly, we recognise how important selecting your structural warranty partner is. That is why the cover and capacity we provide has been designed to cater for the many different development models utilised in today's housing and construction market.

Protek is backed by strong UK authorised insurer security

Choosing Protek, you can be sure your development is protected from the outset, as we underwrite on behalf of 'A' rated insurers.

What we will do for you

With you every step of the way

We are committed to providing you with the highest possible level of service throughout the development and beyond. From your initial enquiry right through to the end of your customers homeownership journey, we will be there supporting your brand.

Dedicated account manager

Our account managers are always just an email or phone call away. They are on hand to ensure you have all the support you need.

Responsive customer services

Our customer service team is agile, effective and dedicated to ensuring you have the support you need to get the project through completions as efficiently as possible.

Effective, collaborative technical auditors and surveyors

With a wide network of experienced surveyors and auditors, we will be on hand and on site to support the delivery of a quality product. Our aim is to prevent issues which may impact your profitability down the line.



Site inspection process

Every property covered by a Protek Warranty undergoes a site-based inspection program, which is tailored to the risk being insured.

We provide two distinct inspection solutions - Partnered Building Control or Independent Technical Audit.

Both processes are designed to respond to your development model rather than dictating it. Our surveyors are local, experienced and approachable. We operate a helpline for technical queries.

Partnered Building Control

1. A quotation is provided alongside the structural warranty for the partnered Building Control provider to carry out their regulatory function on your site and to provide reported information to Protek via our Technical Audit Coordinator (Surveyor Link Limited) .
2. When we receive your instructions to proceed, the partnered Building Control provider will invoice directly for their services. Protek has no relationship with the Building Control provider. You will need to instruct your provider to upload their reports, documents and photographic records to our Technical Audit Co-ordinators' digital platform.
3. They will independently audit the reports and photographs on behalf of the insurer to ensure compliance with our Technical Manual.
4. A Development Tracker will be available after each inspection highlighting any issues that Protek requires remediated or additional information on. This is separate to the Building Control function.
5. Upon completion and where no issues remain outstanding on the Development Tracker, cover can be issued.

Technical Audit

1. As the client, you make your own arrangements for the provision of Building Control. Your structural warranty quotation will include the cost for provision of a separate Technical Audit or Enhanced Technical Audit.
2. The Technical Audit Surveyor will make contact with you promptly after receiving your instructions to proceed.
3. The surveyor will attend site and report accordingly. Each report is also independently audited by a senior auditor to ensure compliance with the Technical Manual.
4. A Development Tracker will be available after each inspection, highlighting any issues that Protek requires remediation or additional information on.
5. Upon completion and where no issues remain outstanding on the Development Tracker, cover can be issued.



Protek Warranty - Enabling Development

Let's have a chat - 0333 456 5040

We would love to hear from you!

Call 0333 456 5040 for a free consultation today

Our staff are on hand to discuss your requirements, provide you with indicative costs (even at early design stages) and work with you to provide a formal quotation.

With you every step of the way

Our customer service team are on hand throughout your journey, to ensure your transition through the build to satisfactory completion is as smooth as possible.

Choosing a warranty which is right for your model

Choosing an established warranty provider is of paramount importance. All our warranties are backed by strong UK authorised insurers which means you are fully protected throughout the life cycle of your policy.

As a leading provider, we offer a range of warranty solutions each tailored to the requirements specific to that development model.

	New Home	Social Housing	Build To Rent	Commercial	Completed Warranty	Self Build Warranty
Cover Duration	10 Years	12 Years	10 or 12 Years	10 or 12 Years	10 Years	10 Years
Defect Period (Responsibility of developer)	2 Years	1 Year	1 Year	N/A	N/A	N/A
Structural Insurance Period (Responsibility of insurer)	8 Years	11 Years	Up to 11 Years	10 or 12 Years	Balance of 10 years from the date of practical completion	10 Years
Financial Limit	New Build Unit: Sum Insured or £25,000,000 Conversion Unit: Sum Insured or £15,000,000 (Whichever is lower) Continuous Structure: Up to £150,000,000	New Build Unit: Sum Insured or £25,000,000 Conversion Unit: Sum Insured or £15,000,000 (Whichever is lower) Continuous Structure: Up to £150,000,000	New Build Unit: Sum Insured or £25,000,000 Conversion Unit: Sum Insured or £15,000,000 (Whichever is lower) Continuous Structure: Up to £150,000,000	Sum Insured or up to £100,000,000 (whichever is lower)	Sum Insured or £1,000,000 (Whichever is lower) Continuous Structure: Up to £10,000,000	Sum Insured or £2,000,000 (Whichever is lower) Continuous Structure: Up to £2,000,000
Excess From:	£1,000	£1,000	£1,000	Variable	£1,000	£1,000
Standard Cover	Defects Insurance Structural Insurance Contaminated Land Additional Costs & Expenses Alternative Accommodation Professional Fees Removal of Debris	Defects Insurance Structural Insurance Contaminated Land Additional Costs & Expenses Alternative Accommodation Professional Fees Removal of Debris	Defects Insurance Structural Insurance Contaminated Land Additional Costs & Expenses Alternative Accommodation Professional Fees Removal of Debris	Structural Insurance Additional Costs & Expenses Professional Fees Removal of Debris	Structural Insurance Additional Costs & Expenses Alternative Accommodation Professional Fees Removal of Debris	Structural Insurance Contaminated Land Non- Compliance with Building Regulations Additional Costs & Expenses Alternative Accommodation Professional Fees Removal of Debris
Options	Deposit Protection Cover (Subject to specific agreement)	Loss of Rent Builder Insolvency (Subject to approval)	Loss of Gross Profit Loss of Rent Receivable Loss of Rent Payable	Loss of Gross Profit Loss of Rent Receivable Loss of Rent Payable		

Cover Benefits:

- The core elements of defects in design, workmanship, materials and components of the structure and waterproof envelope are covered across the range.
- All policies provide successor in title cover automatically
- The interest of lenders is standard.
- Fast, independent and responsive claims notification and rectification service.
- Unlike a Professional Consultant Certificate, the claimant does not have to prove negligence by a third party or parties to pursue a claim.
- The technical audit process is designed to deliver quality with fewer defect period notifications, ultimately protecting the reputation of the developer and providing further peace of mind to the end use customer.
- Comprehensive range of development model specific polices available.

* Self Build carries a 12 month ownership condition.

**Call our team on
0333 456 5040**

New Home

Protek's new home warranty is designed for new and newly converted homes being developed for the open market. The home is covered for 10 years from the date of completion, with the developer taking responsibility for defects occurring in the first two years of cover. This product is Consumer Coded,

Social Housing

Our 10 or 12 year warranty product is specifically structured to provide cover for residential Social landlords and their shared ownership homeowners against loss or damage as a result of major damage caused by defects. In addition, cover can be extended to include cover for contractor deposit protection. This product is suitable for new and converted properties.

Build To Rent

Our Build To Rent policy is specifically aimed at developers, private rental scheme (PRS) operators and investors. The cover period can be 10 or 12 years as required. If you are looking for a warranty provider that can enable your PRS development model, this product works well. We have a flexible approach to underwriting which means we work with you to deliver a security solution that protects your investment model adequately. Inherent flexibility is built in, so if you've developed a rental portfolio but subsequently decide to sell some or all of it off, we can offer you a solution to flex into a more suitable policy as and when required. Loss of rent cover is available.

Commercial

Cover is available for a range of buildings including apartments, offices, hotels, supermarkets, care homes, commercial units and distribution hubs. The commercial building warranty can be arranged by the developer or property owner on a property. It offers the possibility of genuine risk transfer to subsequent owners and any successor in title. It will replace the requirement for an unreliable collateral warranty and will give protection even if the contractor/builder ceases to trade. Inherent flexibility is built in, so if there is a need to subsequently sell some or all of it off, we can offer you a solution to flex into a more suitable policy as and when required. Loss of rent protection is available.

Basic Warranty

A 10 year structural warranty that has been designed for use on a new build, conversion, renovation or extension project which is being built as a one off, or where provision of a new home building warranty product is not possible. It's particularly useful where a receiver is involved or where the project has a high reinstatement value or is being built as an investment only. The basic structural warranty does not carry a defects period and is suitable for use on more than one unit. It is not Consumer Coded.

Completed Warranty

Our completed warranty can provide cover for properties, which have been completed without the benefit of a warranty in place. Cover is provided up to the balance of 10 years. It is designed for use on a new build, conversion, renovation or extension project. The completed warranty does not carry a defects period and is suitable for use on more than one unit. It is not Consumer Coded.



Self Build Warranty

Our self build structural warranty policy has been specifically designed to take into consideration the needs of the individual building or managing the creation of their own home. It is suitable for a new self build, conversion, renovation or extension project and provides successor in title cover after the first 12 months. Uniquely, failure to comply with building regulation cover is built in, offering consumer protection against liability assumed under the defective premises act. Visit protekselfbuild.co.uk for information and a quotation.

Supporting Services

In addition to our mainstream structural warranty product, we also provide several general insurance products aimed at providing cover to support the construction process.

Project Based Construction Insurance

Designed to protect a single project for its entire duration, our site insurance policy will provide 'All Risks' cover the new works, materials and equipment as well as any existing retained elements of a conversion or renovation project. The package can include public and employers' liability, plant tools and equipment. It is a great solution where there is no overarching all risks cover, or where the developer is managing individual contractors directly.

Insurance Backed Guarantee

An Insurance Backed Guarantee (IBG) is an insurance policy that covers the original guarantee provided by an installer or contractor. Often referred to as an IBG, it provides additional peace of mind that in the unlikely event the company ceases to trade, for whatever reason, you can still make a claim under the terms of the original guarantee. The IBG typically lasts one to ten years. It is usually available on piling, tanking, roofing, drainage, cladding and damp proofing works.

Road and Sewer Bonds

Road and sewer bonds are a specialist area of the surety market and provide a financial guarantee from an independent third party (underwriter) to the Adopting Party (Local Authority or Water Company) in respect of a developer's obligations to achieve adoption of a sites highway or sewers. We can assist you in arranging these as required.

System Warranty Approval

Our system approval scheme has been developed to help manufacturers gain accreditation approval for their systems. This allows the manufacturer to promote their product as an approved system to developers and contractors, delivering enhanced customer confidence in adopting their system on sites registered with Protek Warranty.

Consumer Code for New Homes

Protek is a Consumer Code for New Homes user. The code is mandatory for Protek registered developers and aims to ensure that best practice is followed by registered developers in respect of the marketing, selling and purchasing of new homes.

Future Proof Your Next Development
Call our team on 0333 456 5040





www.protekarranty.co.uk

0333 456 5040



Would you like to start a quote or prefer us to call you?

Then just visit our website: protekarranty.co.uk/structural-warranty-quote
Choose to Register Online, Request Call Back or Download An Application

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Kent, TN8 6HF. Registered in England and Wales. Company Number 09616620.

