



PROTEK'S NEW HOME WARRANTY IS DESIGNED FOR NEWLY BUILT, CONVERTED OR RENOVATED HOMES

It provides cover for the first owner and subsequent owners too, as the insurance stays with the property, automatically providing successor in title cover.

ABOUT PROTEK

Protek Group Limited provide home owner warranty cover for new build, conversion, social housing, custom build and self build developments throughout the UK.

Protek Group Limited is authorised and regulated by the Financial Conduct Authority - Reg No 999394

Each housing unit insured with a Protek warranty has to undergo a technical audit . The audit process is there to check the design, workmanship and materials used in the construction process, to ensure they meet with the requirements outlined in the technical manual. Protek is a Consumer Code For New Homes user.

Protek Group Limited

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INFORMATION FOR HOMEBUYERS

NEW HOME WARRANTY

Your builder is a Protek registered developer and is also registered with the Consumer Code For New Homes. The developer has arranged for a Protek New Home Warranty to be provided to the homeowner as part of the sales process. This warranty is designed to give you peace of mind by covering a range of potential issues that might arise with your new home. It typically includes protection against defect in the design, workmanship and materials of the structure and weatherproof envelope.



PROTEK ARE DELIGHTED TO BE PROVIDING NEW HOME WARRANTY COVER ON THIS DEVELOPMENT.



How does the cover work?

Cover starts from the date shown on the **Certificate Of Insurance**. If you are the first purchaser, this will usually be the date of practical sale completion. There are several steps in the coverage provided.

During the first two years

The developer is responsible for putting right any defect during the first two years.

Should you discover a problem, it is important that you contact the developer in writing outlining your concerns.

If the developer fails to respond within the time frames shown in your policy, you may contact Protek as warranty provider who will try to intervene. Should the developer fail to remedy a defect covered by the policy, the insurer will step in.

In addition, you can take your concerns to the Consumer Code For New Homes who will help you during this period.

Years three to ten

Your home is covered against specified problems. In addition you may have additional cover if certain building regulations have not been met and contaminated land remediation.

What does the warranty cover?

While every attention to detail will have been undertaken to ensure the property has been built to a high standard, the developer has also taken steps to make sure you are protected for the future in the unlikely event you experience problems. This is why they have arranged a Protek 10 year new home warranty on the housing unit.

The new home warranty will indemnify the policyholder during the period of insurance against the reasonable cost of complete or partial rebuilding or rectifying work to the structure or waterproofing elements of the housing unit which have been affected by major damage caused by a defect in the design, workmanship or materials utilised during the construction process.

Your developer is responsible for defects arising during the first two years after completion, unless they fail to rectify a defect in which case the warranty will respond. Should you need to move out of the property while a problem is resolved, the policy provides cover for alternative accommodation.

What is not covered?

The new home warranty does not cover minor items frequently referred to as snagging issues. These are defects that are identified by the homebuyer or their surveyor around the time of completion and during the first few months of occupation. The homebuyer should log these issues and ensure the developer rectifies them as they are not covered by the warranty.

There is a £1,000 excess under the policy, so the insurance cover will only pay out for valid claims over and above this amount. The policy will not cover damage arising from alterations or inadequate maintenance of the housing unit.

Visit protek-warranty.co.uk or call **0333 456 5040**