

SOCIAL HOUSING WARRANTY BUYER CHECKLIST



Not all structural warranty quotes are the same, and not all providers offer the same level of cover. It is important to compare providers to make sure you know and understand these differences. The warranty buyer checklist below highlights some of the key areas which we believe require careful consideration. Please note the below does not constitute advice and you should review policy documentation before making a decision.

		LABC WARRANTY	PROVIDER A	PROVIDER B
Cover and insurer	Does the provider have a dedicated social housing policy?	Yes. LABC Warranty also cover shared ownership, private rental, new homes for sale and mixed use schemes.		
	What is the policy excess?	During the defects period the excess is £100 and £1,500 in the structural period. ¹		
	Is water ingress excluded from cover?	There is no exclusion for water ingress. Provided the water ingress results from a defect it would be covered under the policy. ²		
	Does the policy include Mechanical and Electrical Inherent Defects?	Yes. Mechanical and Electrical Inherent Defects is included as standard (for 5 years from start of cover) in the majority of LABC Warranty's social housing policies. ³		
	Who is the insurer?	LABC Warranty social housing policies are underwritten by 'A' rated insurers.		
Experience	How long have they been providing warranties?	LABC Warranty have provided warranties since 2007.		
	Does the provider have a proven track record?	LABC Warranty have provided cover for thousands of new homes in England and Wales since 2007.		
	Are they accepted by mortgage lenders?	Yes, LABC Warranty 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.		

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Resident Support	How is the resident supported in their new home?	As well as a summary of their cover, LABC Warranty provide the resident with a guide to running in their new home and "snagging v. defects" advice. LABC Warranty also provide a dispute resolution service.		
	What support is there during remedial works?	LABC Warranty's social housing policy provides alternative accommodation for the resident(s) at no extra cost.		
Risk management and technical support	What technical support can they provide?	LABC Warranty have a Technical Manual and Resource Hub, an Innovations Team for modern methods of construction, and the expertise of 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?	LABC Warranty extranet customer portal provides clear reporting so you or your contractor can benchmark and learn from high performing sites to maintain consistently high standards.		
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?	LABC Warranty offer site flags, boards and showhome merchandise to help you promote homes for sale and private rent.		
	Does the provider celebrate and promote build excellence?	The best performing sites automatically enter The Bricks awards. LABC Warranty also celebrate Site Manager of the Year at LABC's Excellence Awards.		

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Value	Does the overall package represent value?			

¹ Figures referenced on this comparison table are for LABC Warranty's social housing policy. Figures may vary for other projects. The social housing policy is subject to a common parts excess. LABC Warranty's HVS policy includes a higher excess. Please contact your Account Manager if you have any queries.

² Commercial policies feature a 12 month water ingress exclusion.

³ MIDI cover is provided on HSB policies only. Check policy document for more details.