

# PROTECT ELECTRICAL AND MECHANICAL INSTALLATIONS IN YOUR NEW-BUILD PROJECT



LABC Warranty's Machinery Inherent Defects Insurance (MIDI) cover gives occupants, owners, investors and housing associations peace of mind that electrical and mechanical installations are protected.

Under MIDI cover, damage caused by inherent defects will be repaired, or the cost of repairing, replacing or rectifying affected equipment will be met, subject to the terms of your policy.

## MIDI covers you for:

- Space heating, ventilating, air conditioning, and water heating systems including boilers and calorifiers
- Lifts, escalators and mobility apparatus
- Lighting and electrical distribution systems
- Building security and environmental control systems
- Electrical and mechanical parts of water pumping, distribution and waste systems
- Internet-enabled or "smart" systems included in the list above would be covered

## What is excluded?

- Freestanding household appliances, such as a washing machine
- Computer programs, electronic data and codes, software and data storage materials
- Property perils (for example fire or water damage)
- Intentional overloading, testing, experiment or deliberate misuse of equipment
- Wear and tear or any known fault at the start of the period of insurance

## How does it work?

During the build and as part of our risk management approach to surveying, projects benefiting from MIDI cover are subject to a technical audit.

Designs and specifications are audited and inspections take place throughout the installation period to ensure that quality is maintained.

## Which warranty products feature MIDI cover?

MIDI cover comes as standard, for 5 years following completion, in the following policies:

- New Homes
- Private Rental Sector (PRS)
- Social Housing
- Commercial
- Self-build and completed housing

## What are the benefits of a warranty policy that includes MIDI cover?

LABC Warranty MIDI cover gives you the convenience of structural, mechanical and electrical inherent defect cover in one policy:

- No need to rely on collateral and professional indemnity insurance
- Fully transferable cover to future owners, subject to the cover duration
- Makes funds available for repairs following the discovery of a relevant defect
- Developments easier to sell or rent thanks to the added peace of mind for occupiers

**REQUEST A CALLBACK TO FIND OUT HOW WE CAN PROVIDE MIDI PROTECTION ON YOUR NEXT PROJECT**