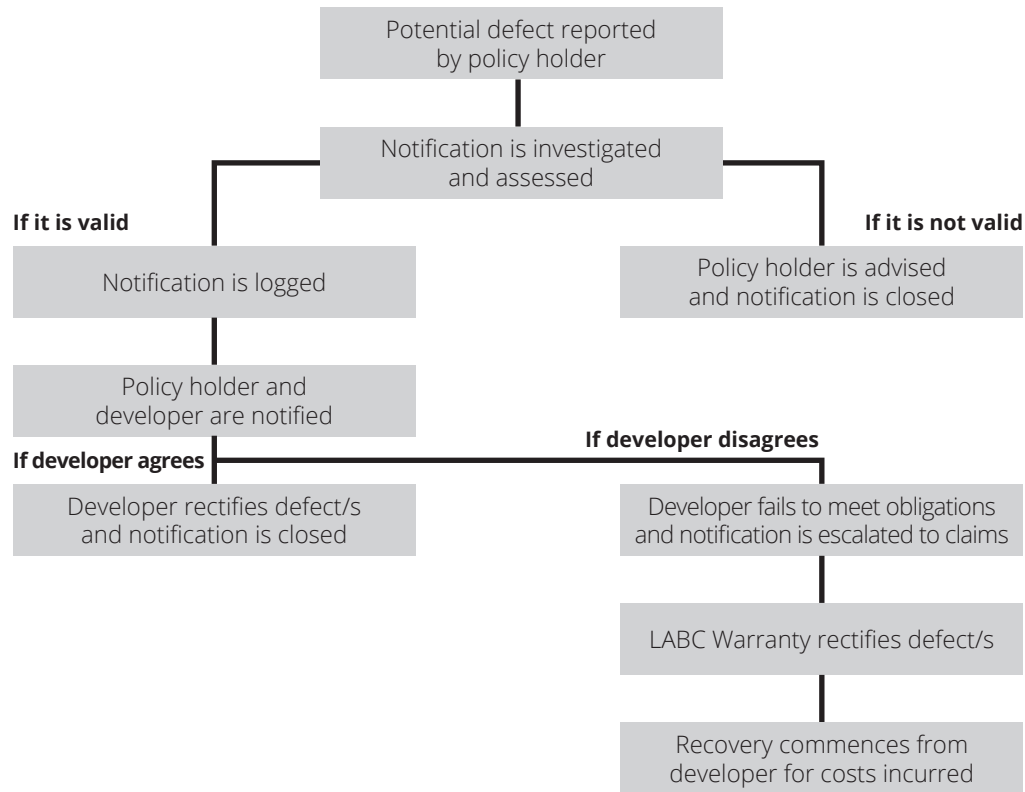


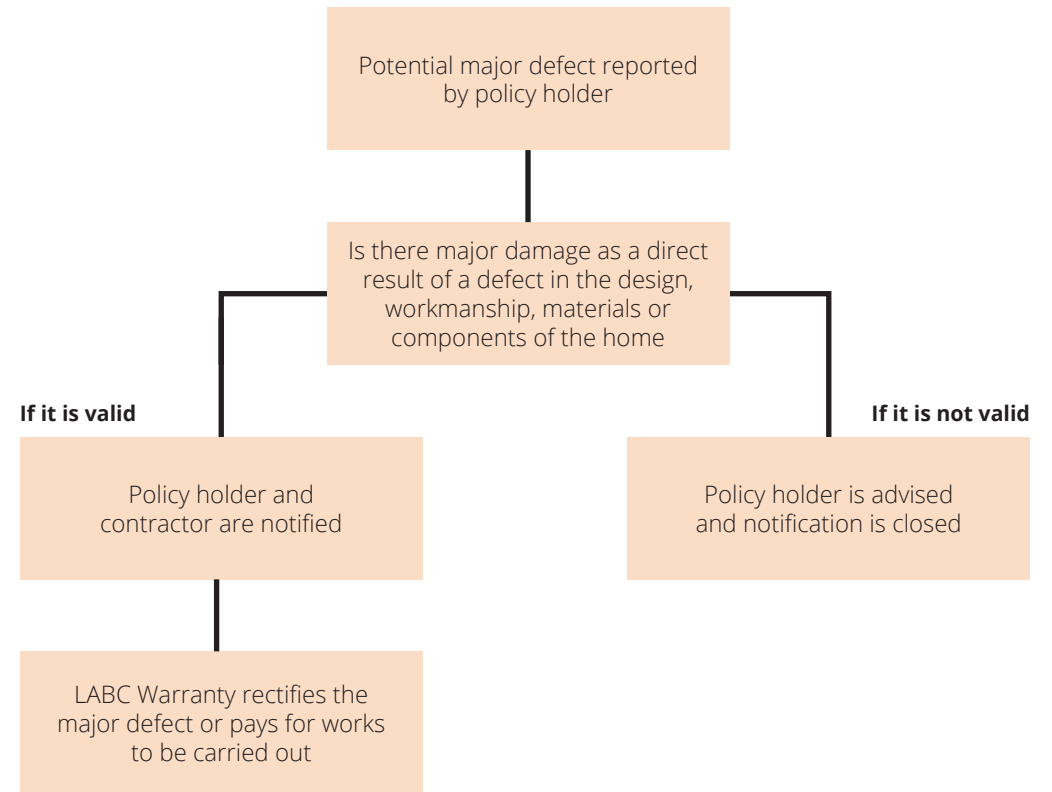
# WE HAVE GOT YOU COVERED: HOW THE CLAIMS PROCESS WORKS



## CLAIMS PROCESS DURING THE DEFECTS INSURANCE PERIOD



## CLAIMS PROCESS DURING THE STRUCTURAL INSURANCE PERIOD



### Defects Insurance Period

Social Housing	1 year
New Homes (to buy)	2 years
Private Rental	1 or 2 years

During this period it is the **contractor's responsibility** to rectify any defect (a failure to comply with our technical manual) in the home

### Structural Insurance Period

Social Housing	9 years or 11 years for high value schemes
New Homes (to buy)	8 years
Private Rental	9 or 10 years

During this period **the underwriter will (at their discretion) repair, replace or rectify any major damage** caused as a direct result of a defect in the design, workmanship, materials or components of the home