



# HOMEOWNERS' GUIDE

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[www.ahci.co.uk](http://www.ahci.co.uk)







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## INTRODUCTION

### Congratulations on buying your new home!

Buying a home is the largest single investment most people make in their lives. Naturally, you want to be protected against as many problems as possible, including construction defects.

That is why Structural Insurance is an important part of buying your home, whether it is a brand new or a resale home that still has Structural Insurance coverage. Along with other forms of insurance, such as fire and theft, Structural Insurance gives you peace of mind against unforeseen risks.

This guide is not part of your Structural Insurance policy but provides all the necessary information about the Structural Insurance cover for your new home, what to do if you discover a possible defect as well as basic advice about moving into a brand new property and tips for maintaining it.

Please take the time to read through this Homeowners' Guide as well as carefully review your Structural Insurance policy to understand the extent and limitations of your coverage. If necessary, ask your legal adviser to explain any points that need clarification.



## WHO ARE ADVANTAGE

Advantage provides Structural Insurance policies for residential properties, from brand new home conversions as well as retrospective cover.

AHCI Limited, trading as Advantage, is an Appointed Representative of Build Secure LTD, who are authorised and regulated by the Financial Conduct Authority (983231).

Our Technical Surveyors have carried out a series of inspections of your property prior to completion and also a final inspection, to ensure that the construction standard and quality is acceptable for the Insurance, complied with Building Regulations and minimises the likelihood of major defects occurring.



## WHAT IS A STRUCTURAL DEFECT?

Defects are defined as damages to the load-bearing portions of the property resulting from design, material or workmanship to the structure of the property or waterproofing.

Examples of load-bearing portions are the foundations, external and internal walls, and floor and roof structures.

If you need any further information on your policy, please contact us on:

**0800 0987 934**  
or email [sales@ahci.co.uk](mailto:sales@ahci.co.uk)

## YOUR STRUCTURAL INSURANCE POLICY

What you need to know about your Advantage Structural Insurance policy:

- ✓ AHCI Structural Insurance is your insurance policy on your newly built home. It is different from building and content insurance.
- ✓ Your Structural Insurance policy does NOT cover for general “wear and tear”. It is only for latent defects of the structure of the property that were not discovered prior to completion.
- ✓ Your policy is valid for 10 years, from the date of first legal completion (or date of entry in Scotland) which is indicated on the Certificate of Insurance, NOT the date that you moved into the property.
- ✓ Your Structural Insurance policy stays with the property for the cover period, whether the property changes hands during that time or not. At the end of the cover period, the policy will expire.

We hope you won't have any problems with your new home, but if you do need to make a claim on your policy, you need to contact the Claims Team at Advantage who will assess your claim for you. If your claim is valid, your insurer will assist you in organising the necessary repair work.

Details of what to do in this unlikely event can be found in page 16 of this Homeowners' Guide.







## MOVING IN

### What to Look For in Your New Home

When you first move into a new home, you would expect that it has been completed to the agreed standards and specifications. However, it is quite common to find some small items - "snags" - usually of a more cosmetic nature, that remain outstanding at completion of the property.

It is standard practice to go through the property before you move in and create a detailed "snag list" of all the minor defects, which you present to the builder or developer

immediately and make an agreement for them to resolve the agreed list of snags, within a reasonable timeframe.

It is your responsibility to make sure the "snag list" is completed since this is not covered by your Structural Insurance policy.





## Snagging Checklist

You may find the checklist useful when “snagging” your new home, but it is only a guide and should not be considered an exhaustive check of all the relevant areas.

### Pay particular attention to:

- Sanitary ware,
- Glass & glazing,
- Fireplace surrounds,
- Kitchen fittings and appliances,
- Wall tiling,
- Doors and windows opening/closing,
- Carpets, laminated flooring and floor tiles.

### You should also:

- Ensure you have been given correct keys for all locks and check they function correctly,
- Check utility services have been connected. Gas, water and electricity,
- Read meter with the builder/developer,
- Check smoke detectors/alarms are in working order,
- Have received operating instructions/ manuals for all systems, appliances and fittings,
- Check all “extras” ordered have been provided,
- Check location of controls such as gas isolation valve, water stop cock, electricity fuse box etc,
- Make a record of type and colour code for all paint used internally and externally.

## The 1st Year - “Running In” Your New Home

During the first year of a newly built property, you can expect a few teething problems to arise, as the building settles. Please note, these issues are NOT covered under your Structural Insurance policy:

### Drying Out

Many materials used in construction are mixed with water. This means that the water from these construction materials has to evaporate. This process is called “drying out” and may cause condensation, white deposits on walls and small cracks in your new home.

### The following steps will help you minimise condensation:

- Wipe away condensation on windows and other glass surfaces,
- Cover pans when cooking, switch off the kettle after boiling and keep the kitchen door closed when cooking,
- Whenever possible, dry clothing outdoors. If you use a tumble dryer, make sure it vents outdoors or is fitted with a condenser,
- Do not cover or block air bricks or vents,
- When possible, leave windows open,
- Avoid the use of portable gas or paraffin heating appliances which cause condensation,
- Close doors when taking a bath or shower to contain the steam.

Drying out can also cause “efflorescence” which is white marks on internal and external walls. These are caused by the salt naturally rising to the surface of the bricks or block work as the water evaporates.

To remove efflorescence:

- Internally, these can easily be brushed or wiped away,
- Externally, the natural weather forces of wind and rain will diminish the salt marks over time,
- Do not try to wash off the salt marks since this will make the problem worse.

If the problem persists beyond 6-9 months, this may be an indication of a water leak, in which case you should contact your developer.

## Shrinkage

As you live in your new home, the heat generated may cause the timber and plaster to shrink, resulting in small cracks appearing. These cracks are not a sign of a serious defect such as subsidence and are not covered under your Structural Insurance policy.

To minimise cracking:

- Keep an even temperature throughout the house and avoid putting the heating on too high even if you move in during the winter,
- Cracks should be left as long as possible to ensure the shrinkage process has completed. Leave them for a few months before you seal any gaps with good quality filler.

After 9-12 months, the drying out process should be complete and it is safe to decorate.

## DIY & Maintenance

Regular maintenance of your home is essential to retain the appearance and long term durability of the materials used in construction.

Your builder or promoter will have provided you with a Health & Safety/Maintenance Manual with instructions for key maintenance tasks such as looking after the boiler, radiators, windows, gutters, etc.

If a defect occurs due to your failure to carry out reasonable and recommended maintenance, your rights to claim under our Structural Insurance policy may be prejudiced. Please refer to your insurance documents for further information.



When carrying out any DIY or maintenance work, it is important to remember that any damages caused by such work are not covered by our policy. It is always recommended that work is undertaken safely, following the guidelines of any product or material used and, where possible, use competent tradesman.

## Drilling

One of the most common causes of damage during DIY occurs when drilling into the walls. Different wall types need to be dealt with differently:

### Masonry walls with plaster finish

Always use an electric drill fitted with a masonry drill bit when drilling into masonry walls with plaster finish so that the drill hole is min. 2.5cm into the brick or block work, not just into the plaster finish. It is also advisable to use rawplugs. The heavier the object, the deeper you should drill a hole to ensure the item is hung securely in place.

### Dry-lined walls

A dry-lined wall is a masonry wall finished with plasterboard. Use the same drilling method as for a masonry wall with plaster finish but drill deeper and use longer rawplugs that will bridge the cavity between the plasterboard and the wall. Only lightweight articles should be supported.

### Timber-frame partitions

For heavy items, you need to locate a vertical timber "stud" using a stud detector to screw the items directly to.

**As a general rule, never drill directly above or below switches, sockets or pipe outlets to appliances or fittings and always use electrical cable or pipe detectors to avoid damaging wires and pipes located in the walls.**



## Extensions and Alterations

Adding an extension to your home or making alterations may cause structural damage to your property by altering the load-bearing portions. Load-bearing features are not always obvious and causing such damage would invalidate your Structural Insurance policy. Please refer to us before carrying out any extension or alteration work.

You may also need to consult with your Local Authority Building Control office to make sure

that any alterations you undertake comply with Building Regulations such as:

- Building an extension,
- Converting your loft or garage,
- Removing or altering internal walls,
- Installing insulation,
- Installing new windows,
- Installing a porch,
- Replacing roof coverings with a different kind of roof covering.









## HAZARDS IN THE HOME

Your home has been built with your health and safety in mind.

However, there are some hazards that cannot be avoided. Below are some tips to avoid potential harm to you, others or your home.

### Gas:

- Do not seal off vents supplying fresh air to appliances such as
- All repairs and maintenance of gas installations should be carried out by registered engineers approved by Gas Safe Register,
- Ensure appliances are serviced annually,
- Check the location of the gas tap to turn off gas supply if you suspect a leak.

### Electricity:

- All repairs and alterations should be carried out by registered professionals,
- Do not overload plug sockets,
- Ensure your hands are dry when touching electrical equipment or sockets,
- Do not use portable electrical appliances in the bathroom,
- Always connect to the mains with an ELCB (Earth Leakage Circuit Breaker) when using & electrical appliances outdoors,
- Test smoke detectors and alarms regularly but never tamper with them.

### Ladders:

- Always ensure that a ladder is at a safe angle and that someone is always available at the foot of the ladder,
- Always move the ladder regularly instead of stretching out to reach a certain point.

### Landscaping:

- Always seek advice from a specialist on the type of tree/proximity to the house before planting to avoid roots damaging the foundations or drainage system.
- Do not cover vents, air bricks, or the waterproofing of the property with soil or plants.
- Care should be taken when digging to not damage drainage pipes that may be located at a shallow dept.







## DOCUMENTATION

The following 2 documents form the legal contract of the insurance and are enclosed with this Homeowners Guide:

- The Insurance Period Certificate
- The Insurance Policy

The Insurance Period Certificate is the document that confirms the property has passed our Technical Surveyors site inspections and is deemed acceptable for insurance.

It is important to check the Insurance Period Certificate to see if there are any restrictions or exclusion from cover relating to your property in particular.

The Insurance Policy contains the wording of the policy; the definitions and clauses that define the exact parameters of the insurance coverage.

The legal beneficiary of the insurance contract is the current Owner of the property within the 10-year insurance coverage period.

The insurance contract is between the Insured/Policy Holder and the chosen Insurance Provider (your specific Insurance Provider can be located within your policy documents).

Advantage acts as the appointed representative of Build Secure Ltd.

## HOW TO MAKE A CLAIM

If damage occurs to your property as a result of a defect in design, materials or labour in the structural and weatherproofing elements of your home, you can make a claim against your Structural Insurance policy.

For a claim to be potentially valid, the structural defect must not have been known prior to the completion of the property and be defined within the Structural Insurance policy.

**In order to make a claim you must follow the instructions outlined in the Insurance Policy which include:**

Submit full details of the claim and supply all correspondence, reports, plans, certificates, specifications, quantities, information and assistance as the may be required to verify the claim.

Advantage  
Advantage House  
Unit 110, Mere Grange  
St Helens, WA9 5GG

Initial notification of claims will be handled by AHCI LTD.

You can find more information at:  
[www.ahci.co.uk/make-a-claim](http://www.ahci.co.uk/make-a-claim)



## COMPLAINTS

Our customers are at the forefront of our company policy and we are dedicated to offering a high quality service. However, in the unlikely event that you may have a complaint under this policy, the Policyholder should:

**1. In the first instance, contact us in writing at:**

Advantage  
Advantage House  
Unit 110, Mere Grange  
St Helens, WA9 5GG

0800 0987 934  
claims@ahci.co.uk

In order for us to deal with your complaint as effectively as possible, please quote your Insurance Certificate Number and provide as much details as possible regarding the subject of your complaint.

**2. If you are still not satisfied with the response, then;**

Your Scheme Administrator (AHCI Limited) will refer your complaint onto your insurer. The insurer will investigate your complaint and issue a final response letter.

**3. If, after you receive the final written response from your insurer, you wish to still take the matter further, you can contact the Financial Ombudsman Service (FOS) (if applicable) at:**

Insurance Division  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Or email:  
enquiries@financial-ombudsman.org.uk





## DATA PROTECTION ACT

The data supplied will only be used for the purposes of processing the policy of insurance, including the underwriting, administration and handling of any claim which might arise. The data supplied will not be passed to any other parties other than those which are mentioned. It is important that the data you have supplied to us is kept up to date. You should therefore notify Advantage Limited promptly of any changes. You are entitled upon payment of an administration fee to inspect the personal data held. If you wish to make an inspection you should contact Advantage. Advantage may respond to enquiries by the Police concerning the policy in the normal course of their investigations and where it is necessary to administer the policy effectively, AHCI may disclose the data you have supplied to other parties such as solicitors, loss adjusters, insurers, engineers, repairers, replacement companies etc.





## USEFUL CONTACTS

### Further Information

*If you live in England or Wales,  
please contact:*

**Planning Portal**

[www.planningportal.co.uk](http://www.planningportal.co.uk)

**Building Regulations for England & Wales**

Tel: 0870 122 6236

[www.communities.gov.uk](http://www.communities.gov.uk)

*If you live in Scotland, please contact:*

**Scottish Building Standards Agency**

Tel: 08457 741741

[www.sbsa.gov.uk](http://www.sbsa.gov.uk)

*If you live in Northern Ireland,  
please contact:*

**Planning NI**

Tel: 028 9041 6700

[www.planningni.gov.uk](http://www.planningni.gov.uk)

**Moving to your New Home Checklist**

[www.nidirect.gov.uk/moving-to-your-new-home](http://www.nidirect.gov.uk/moving-to-your-new-home)





## OTHER CONTACTS

**ECA (Electrical Contractors' Association)**

Tel: 0207 313 4800

[www.eca.co.uk](http://www.eca.co.uk)

**NICEIC (National Inspection Council for Electrical Installation Contracting)**

Tel: 0870 013 0382

[www.niceic.com](http://www.niceic.com)

**Gas Safe Register**

Tel: 0800 408 5500

[www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)

**CORGI (Council for Registered Gas Installers)**

Tel: 0870 401 2200

[www.trustcorgi.com](http://www.trustcorgi.com)

**OFTEC (Oil Firing Technical Association)**

Tel: 0845 658 5080

[www.oftec.org](http://www.oftec.org)

**HETAS Ltd (Heating Equipment Testing and Approval Scheme)**

Tel: 0845 5626

[www.hetas.co.uk](http://www.hetas.co.uk)

**iStructE (Institution of Structural Engineers)**

Tel: 0207 235 4535

[www.istructe.org.uk](http://www.istructe.org.uk)

**RIBA (Royal Institute of British Architects)**

Tel: 0207 580 5533

[www.riba.org](http://www.riba.org)

**RICS (Royal Institution of Chartered Surveyors)**

Tel: 0870 333 1600

[www.rics.org](http://www.rics.org)

**Online Change of Address Service**

[www.iammoving.com](http://www.iammoving.com)





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