



# GUIDE TO LABC WARRANTY



# HELPING DELIVER QUALITY HOMES

LABC Warranty works in partnership with Local Authority Building Control (LABC) to provide secure and reputable structural warranties across England and Wales.

We have provided warranty cover since 2007, working with some of the largest house builders, contractors and housing associations in the country.

## **Helping you sell homes**

Our warranties are accepted by leading lenders, allowing potential buyers to secure mortgages. As a founding member of the Consumer Code for Home Builders, our warranty also gives you extra credibility and protection for buyers.

## **Helping you build quality homes**

Our national network of surveyors work closely with you and your Local Authority Building Control Surveyor to look at different parts of the build, helping you deliver quality homes. Wherever you are building in England and Wales, the combined technical expertise of our surveyors and your Local Authority will be on hand to help.

## **Protecting you and your buyers**

We work with a panel of 'A' rated insurers. This not only means all of our products are secure, but we are able to offer solutions that are tailored to your needs. Whether you are building a one off home or a large multi-storey development, we have the cover and capacity to protect you and your buyers.



**LABC  
PARTNERS**



**BACKED BY  
'A' RATED INSURERS**



**APPROVED BY  
LEADING LENDERS**



**NATIONAL NETWORK  
OF SURVEYORS**



**FOUNDING MEMBER  
OF THE CONSUMER CODE  
FOR HOMEBUILDERS**



**FLEXIBLE SURVEYING  
APPROACH**

# LOCAL AUTHORITY BUILDING CONTROL (LABC)

With teams in every council and 3,500 staff, LABC is the largest provider of building control services in England and Wales, providing a local, expert response when you need it.

LABC verify all parts of the regulations and issue comprehensive completion certificates promptly. Their local surveyors take a practical approach, guided by LABC's independently audited national standards. Their technical expertise, national house type approval and Registered Construction Details helps you construct quality homes.

## **Two sets of eyes are better than one**

Building control and warranty inspection visits ensure critical stages of the build, from foundations, drainage, fire protection and water tightness, through to thermal and acoustic insulation, are checked, improving quality and reducing claims.

The combination of LABC and LABC Warranty provides the highest level of technical knowledge and support on site\*.

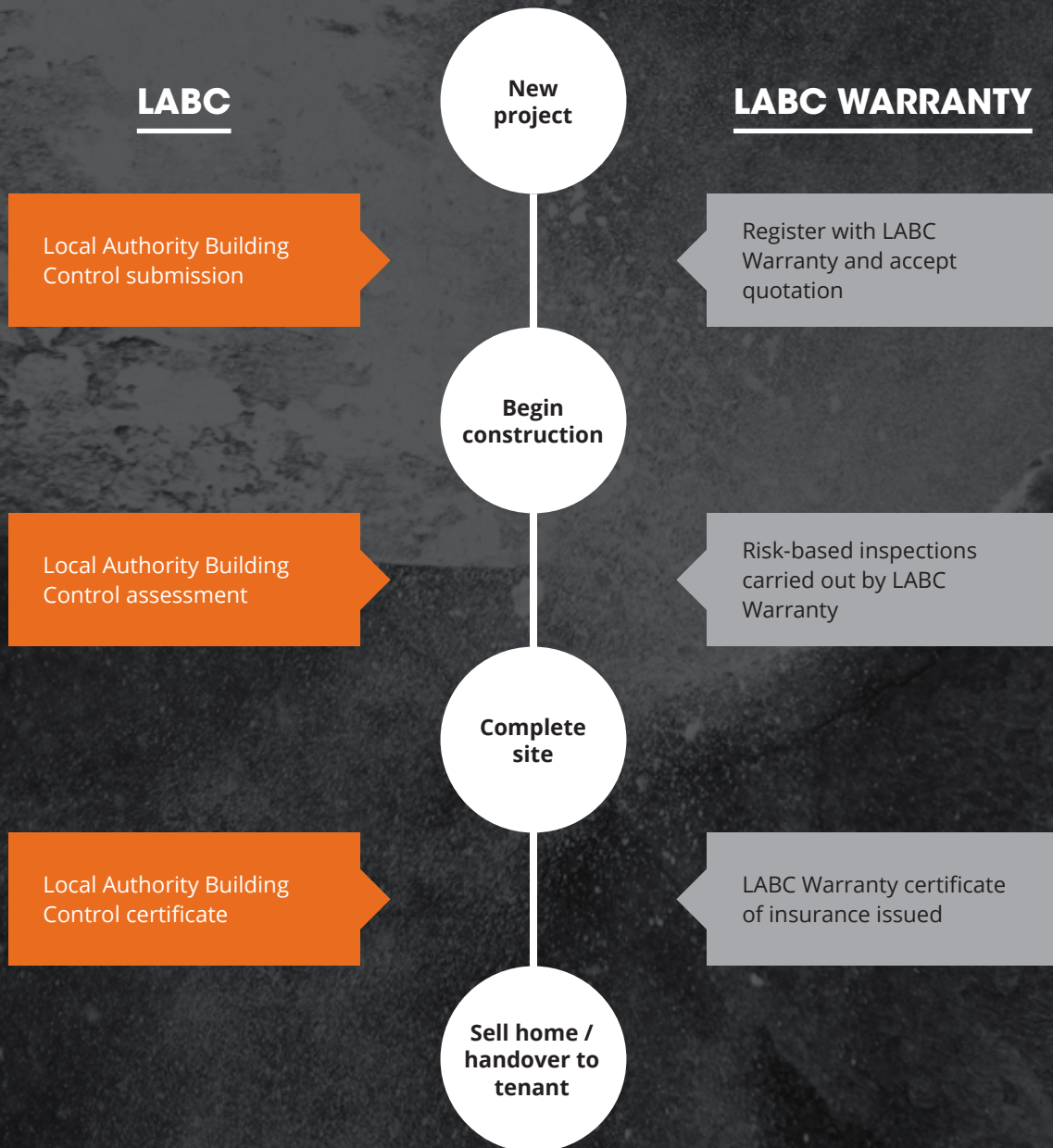
*"We firmly believe that building control from local authorities combined with LABC Warranty delivers the most support for developers. It means: more design and specification feedback; consultation on the opening of sites; more inspections to cover all the critical phases. Our combined input is unique, resulting in unrivalled help and improved construction quality. In the end it's all about improving standards and performance and reducing expensive complaints and claims."*

**Lorna Stimpson - Chief Executive**  
LABC

\* LABC Warranty is frequently rated highly for technical knowledge and support in independent customer research.

# HOW WE WORK WITH LABC

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# HOW WE WORK WITH YOU ON SITE

## Technical support throughout your build

With a national network of experienced surveyors, we will work closely with you, and alongside your Local Authority Building Control team, to help you assess and solve any issues on site. This ensures there are no delays to your build.

Once your Risk Management Surveyor has identified potential high risk areas in your build, a bespoke inspection schedule is created, tailored to the needs of your site.

Our technical experts are on hand should you need advice at any time and you will receive a copy of our Technical Manual to provide you with guidance on each stage of the build.

With a warranty from LABC Warranty in place, you are guaranteed technical support, knowledge and peace of mind for the duration of your build.

*"We have been with LABC Warranty since we started, which shows the strength of our relationship and their high standards of service to us. We benefit from increased productivity through inspector availability – their willingness to be available and attend promptly is important to help us achieve our targets. Any line of insurance should be coupled with a trusted personal relationship to ensure you have the support necessary and LABC Warranty have provided that at all times."*

**Nicky Gordon - Managing Director**  
**Genesis Homes**

# THE SURVEYING PROCESS

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Review of site based upon;

- Ground conditions
- Site exposure
- Complexity of the design specification
- Professional input

**Site risk assessment**

**Key risk inspections**

These inspections consider the identified higher risk areas. The number of visits required will depend upon the level of risk that has been determined

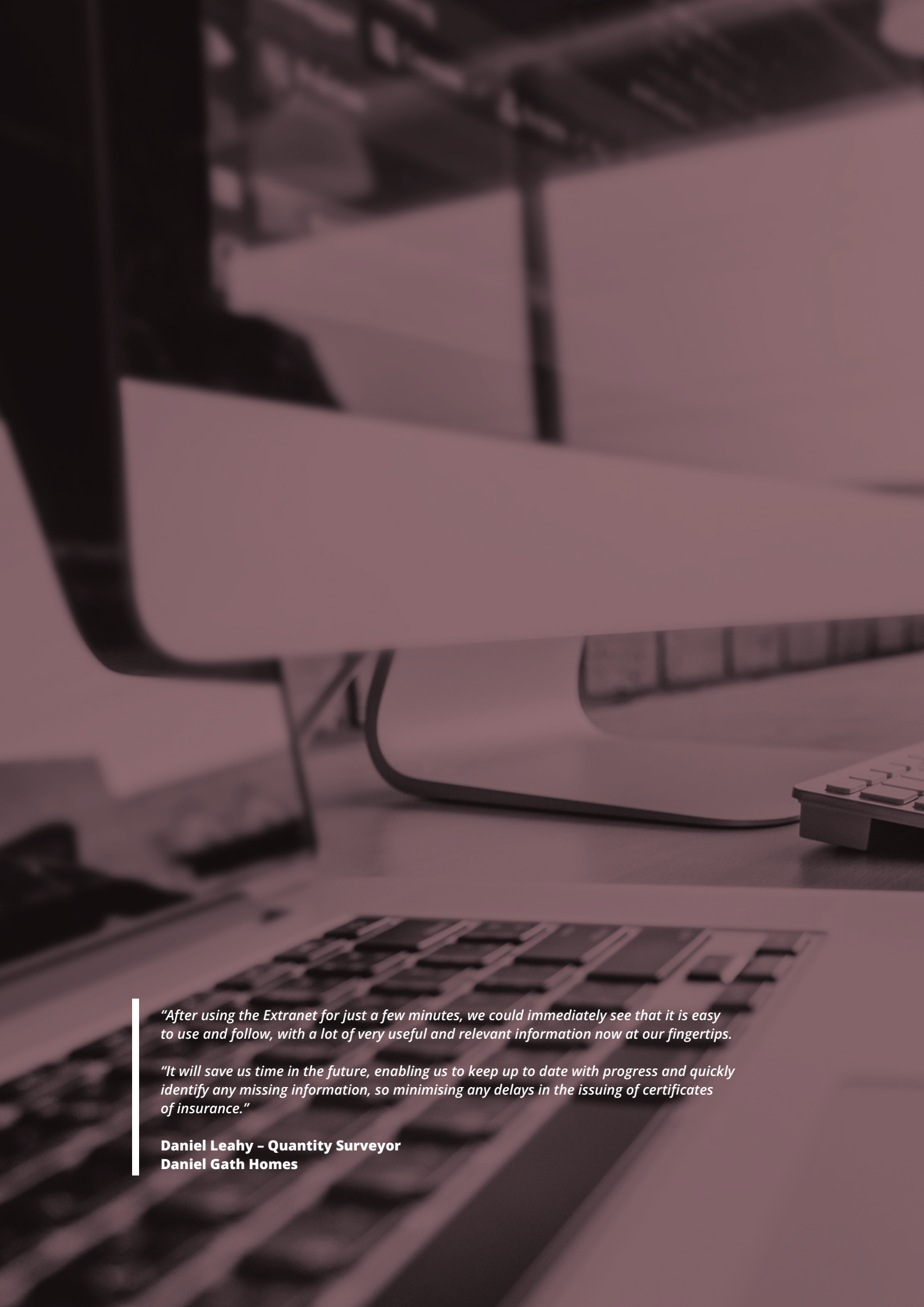
As well as 'risk based' inspections we will also visit at familiar critical stages:

- Foundations excavations (or prior to concreting ground beams on piled sites)
- Superstructure
- First fix (or pre-plaster)
- Drains
- Pre-handover

**Frequency visits**

**Completion**

Certificate of Insurance issued



*"After using the Extranet for just a few minutes, we could immediately see that it is easy to use and follow, with a lot of very useful and relevant information now at our fingertips.*

*"It will save us time in the future, enabling us to keep up to date with progress and quickly identify any missing information, so minimising any delays in the issuing of certificates of insurance."*

**Daniel Leahy - Quantity Surveyor**  
**Daniel Gath Homes**



# EXTRANET PORTAL

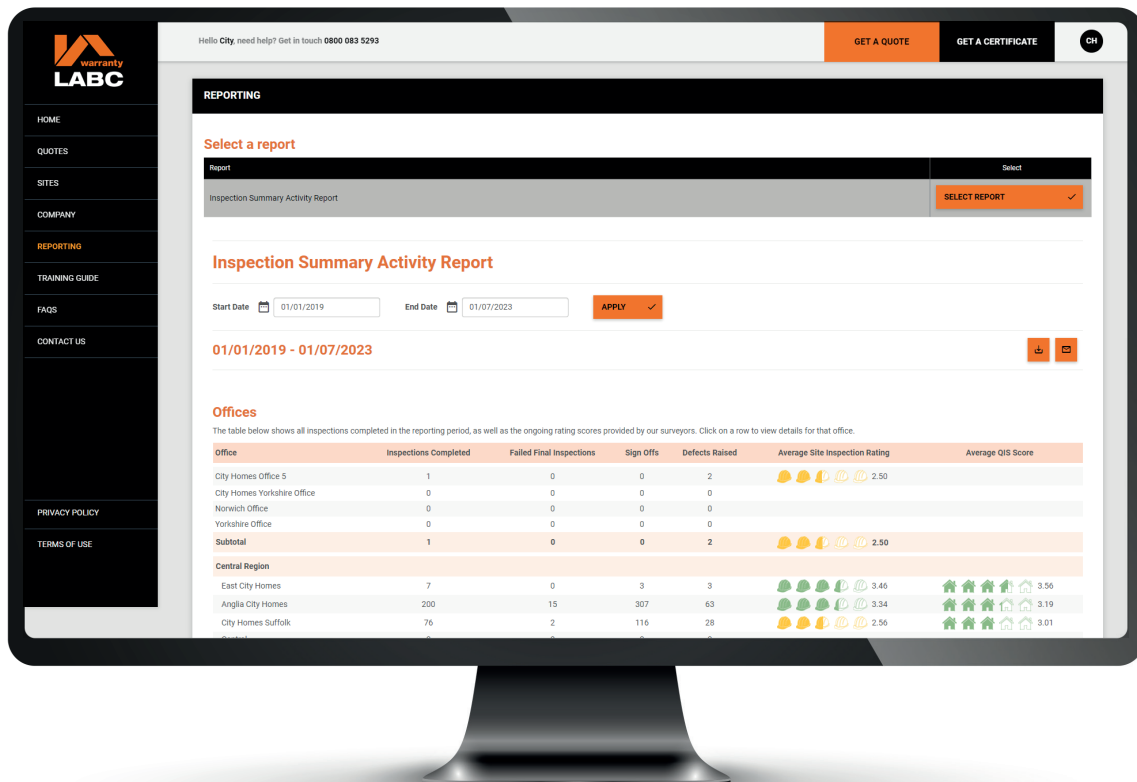
LABC Warranty customers use our Extranet portal to manage all their warranty actions from a single, easy-to-use dashboard. Developer reporting tools add value to your operations, drawing together a range of site metrics so you can see at a glance how your sites are performing.

## Extranet features and benefits include:

- Reduce time on administration and paperwork by tracking, actioning and completing warranty-related tasks via your Extranet portal account
- Print off your own certificates to reduce any delays on completion
- Assess performance across multiple sites with our developer reporting tool
- Manage multiple plots, sites, offices and special purpose vehicles via a single log-in
- Obtain quotations and insurance certificates more speedily, minimising plot and site completion delays

## Extranet developer reporting

Take a bird's-eye view of inspection performance across individual regions, offices, and sites with the developer reporting tool.






warranty  
**LABC**

Concept



# OUR PRODUCTS

Please note: All our policies can be used in conjunction with any other of our products to best meet the structural warranty cover needs of your development.



*We are really proud of our association with LABC Warranty and find the support offered invaluable. From site visits to queries over the telephone and email - they are always on hand to help with anything. We have worked with LABC Warranty for many years, and without exception, we have always received impeccable service.*

*In today's house buying market, having the LABC Warranty stamp on our homes helps fill the buyer with confidence. Today's home owners expect the absolute best and our association with LABC Warranty ensures that that is exactly what the buyer gets.*

*Having the pedigree of LABC Warranty fills both the buyer and ourselves with certainty. Knowing that we have the support and approval of such an organisation means that we as a company are not afraid of the future, or any challenges that may lay ahead in the home building market.*

**Gary Reed - Director  
High Grange Developments**

# NEW HOME WARRANTY

Our New Home Warranty is designed to cover homes being built to sell<sup>1</sup>. The policy is accepted by the UK's leading mortgage lenders to help you sell your new development more easily.

<b>COVER PERIOD: 10 YEARS</b>	Defects Insurance Period: 2 Years Structural Insurance Period: 8 Years
<b>FINANCIAL LIMITS PER UNIT</b>	New Build: £1,000,000 Conversions: £500,000
<b>CONTINUOUS STRUCTURE LIMIT</b>	New Build: £25,000,000 <sup>2</sup> Conversions: £5,000,000
<b>EXCESS</b>	Defects Insurance Period: £100 (up to a maximum of £500) Structural Insurance Period: £1,000

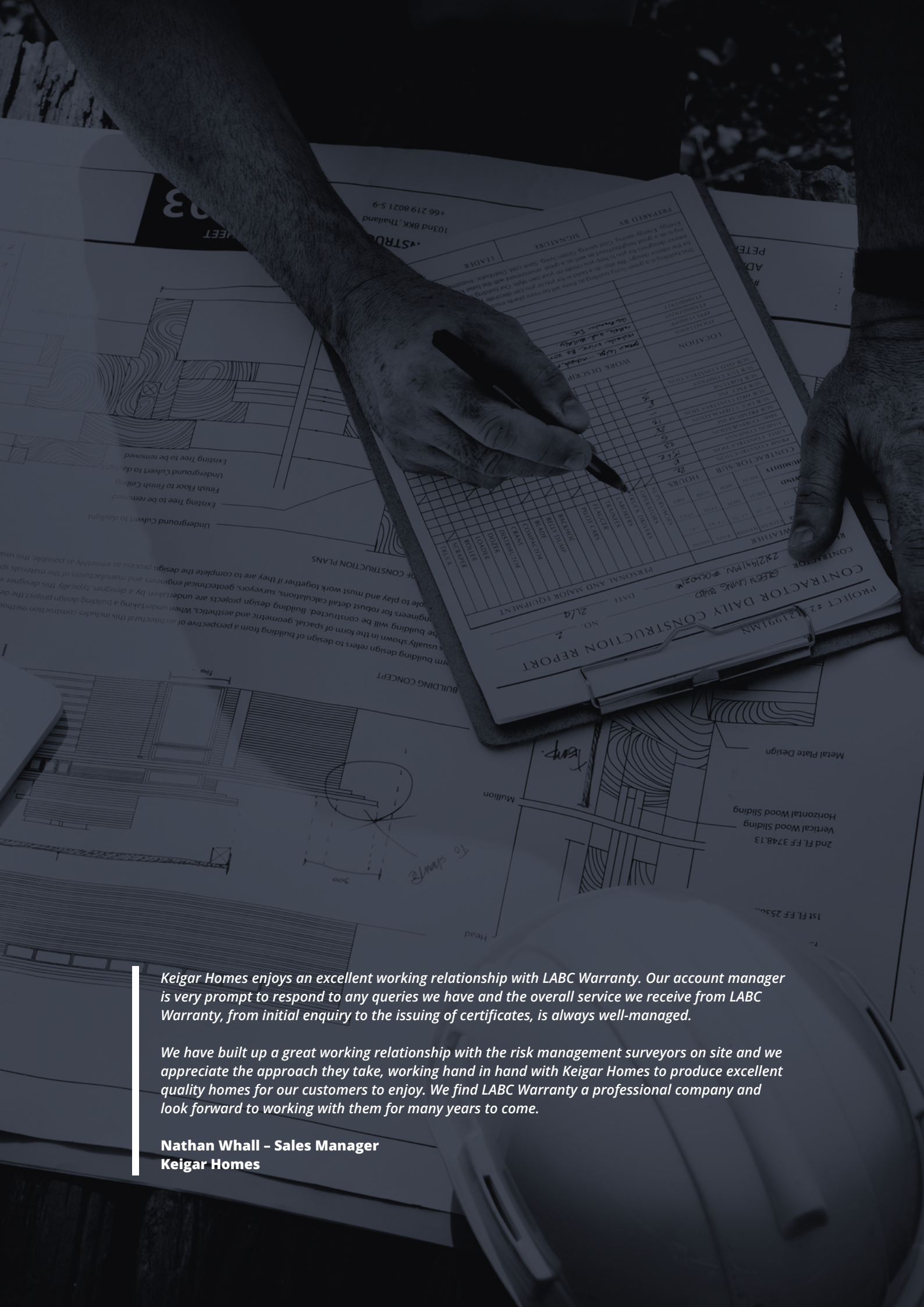
<b>COVER INCLUDED</b>	<b>COVER PERIOD</b>
Mechanical and Electrical Inherent Defects	For 5 years from completion
Contaminated land	During the Structural Insurance Period (8 years)
Additional costs / fees	For the policy duration (10 years)
Alternative accommodation	For the policy duration (10 years)
Removal of debris	For the policy duration (10 years)

## **OPTIONAL EXTENSION:**

- Deposit Protection Cover (subject to approval)

<sup>1</sup> If your project contains a building of six storeys or more you will also benefit from our Major Projects Service (see website for more details).

<sup>2</sup> Higher limits on request



*Keigar Homes enjoys an excellent working relationship with LABC Warranty. Our account manager is very prompt to respond to any queries we have and the overall service we receive from LABC Warranty, from initial enquiry to the issuing of certificates, is always well-managed.*

*We have built up a great working relationship with the risk management surveyors on site and we appreciate the approach they take, working hand in hand with Keigar Homes to produce excellent quality homes for our customers to enjoy. We find LABC Warranty a professional company and look forward to working with them for many years to come.*

**Nathan Whall - Sales Manager  
Keigar Homes**

# PRIVATE RENTAL WARRANTY

Our Private Rental Warranty is designed for developers with an established record in the private rental market<sup>1</sup>. Our cover protects the developer, contractor, tenant and investor from unforeseen defects. With 10 or 12 years of cover, our warranty can protect maintenance budgets and provide certainty for life cycle costs and budgeting.

<b>COVER PERIOD: 10/12 YEARS</b>	Defects Insurance Period: 1 Year Structural Insurance Period: up to 11 Years
<b>FINANCIAL LIMITS PER UNIT</b>	New Build: £500,000 Conversions: £250,000
<b>CONTINUOUS STRUCTURE LIMIT</b>	New Build: £25,000,000 <sup>2</sup> Conversions: £5,000,000
<b>EXCESS</b>	Defects Insurance Period: £100 Structural Insurance Period: £1,000

<b>COVER INCLUDED</b>	<b>COVER PERIOD</b>
Mechanical and Electrical Inherent Defects	For 5 years from completion
Contaminated land	During the Structural Insurance Period (up to 11 years)
Additional costs / fees	For the policy duration (10/12 years)
Alternative accommodation	For the policy duration (10/12 years)
Removal of debris	For the policy duration (10/12 years)

## OPTIONAL EXTENSIONS:

- Builder insolvency during the building period (subject to approval)
- Loss of Rent (extension to standard)

<sup>1</sup> If your project contains a building of six storeys you will also benefit from our Major Projects Service (see website for more details).

<sup>2</sup> Higher limits on request





# PRIVATE RENTAL SELECT

For owners and developers of build-to-rent schemes, Private Rental Select gives you all the features of our Private Rental cover but with greater control: sell all or any part of your development – right down to individual units – and easily transfer cover to new owners<sup>1</sup>. Reduce initial premiums by varying excesses and with full risk transfer at completion, there's no need for complex contractor indemnity agreements<sup>2</sup>.

<b>COVER PERIOD</b>	10/12 years
<b>FINANCIAL LIMITS PER UNIT</b>	New Build: £1,000,000 Conversion: £500,000
<b>CONTINUOUS STRUCTURE LIMIT</b>	New Build: £25,000,000 <sup>3</sup> Conversion: £5,000,000
<b>EXCESS</b>	Variable, subject to the sum insured

<b>COVER INCLUDED</b>	<b>COVER PERIOD</b>
Mechanical and Electrical Inherent Defects	10/12 years from completion (for projects up to £25m)
Contaminated land	For the policy duration (10/12 years)
Additional costs / fees	For the policy duration (10/12 years)
Alternative accommodation	For the policy duration (10/12 years)
Removal of debris	For the policy duration (10/12 years)


## OPTIONAL EXTENSION:

- Loss of Rent (extension to standard)

<sup>1</sup> Transfer available after 2 years from project completion

<sup>2</sup> If your project contains a building of six storeys or more you will also benefit from our Major Projects Service (see website for more details).

<sup>3</sup> Higher limits available on request



*"Ongo Homes Ltd have now used the services of LABC Warranty on a number of our affordable housing developments; we have found the service to be thorough, professional and cost effective. Furthermore, the site inspections have been undertaken in an entirely collaborative approach to all parties achieving quality new homes as the end result. We look forward to working together in the future to deliver much needed new affordable homes"*

**Martin Phillips – Development Manager, Regeneration Dept  
Ongo Homes Ltd**

# SOCIAL HOUSING WARRANTY

Our Social Housing Warranty is designed to protect social or affordable housing<sup>1</sup>. We offer flexible cover periods of 10 or 12 years. Like all of our policies, our Social Housing Warranty can be used in conjunction with any of our other products to protect mixed sites.

<b>COVER PERIOD: 10/12 YEARS</b>	Defects Insurance Period: 1 Year Structural Insurance Period: up to 11 years
<b>FINANCIAL LIMITS PER UNIT</b>	New Build: £500,000 Conversions: £250,000
<b>CONTINUOUS STRUCTURE LIMIT</b>	New Build: £25,000,000 <sup>2</sup> Conversions: £5,000,000
<b>EXCESS</b>	Defects Insurance Period: £100 Structural Insurance Period: £1,000

<b>COVER INCLUDED</b>	<b>COVER PERIOD</b>
Mechanical and Electrical Inherent Defects	For 5 years from completion
Contaminated land	During the Structural Insurance Period (up to 11 years)
Additional costs / fees	For the policy duration (10/12 years)
Alternative accommodation	For the policy duration (10/12 years)
Removal of debris	For the policy duration (10/12 years)

## OPTIONAL EXTENSIONS:

- Builder insolvency during the building period (subject to approval)
- Loss of Rent (extension to standard)

<sup>1</sup> If your project contains a building of six storeys or more you will also benefit from our Major Projects Service (see website for more details).

<sup>2</sup> Higher limits on request



# COMMERCIAL WARRANTY

Our Commercial Warranty is designed to protect owners or developers of commercial sites from potentially costly defects. The use of a warranty replaces the uncertainty of collateral warranties with the security of a first party insurance policy. On mixed use sites the commercial warranty can be used in conjunction with our other warranties to provide comprehensive protection for the entire development<sup>1</sup>.

<b>COVER PERIOD</b>	10 years
<b>FINANCIAL LIMITS PER UNIT</b>	Reconstruction cost up to: £10,000,000 <sup>2</sup>
<b>CONTINUOUS STRUCTURE LIMIT</b>	New Build: £25,000,000 <sup>3</sup> Conversions: £5,000,000
<b>EXCESS</b>	Variable, subject to sum insured

<b>COVER INCLUDED</b>	<b>COVER PERIOD</b>
Mechanical and Electrical Inherent Defects	For 5 years from completion
Contaminated land	For the policy duration (10/12 years)
Additional costs / fees	For the policy duration (10/12 years)
Removal of debris	For the policy duration (10/12 years)

## OPTIONAL EXTENSIONS:

- Loss of Rent Payable (extension to standard)
- Loss of Rent Receivable (extension to standard)
- Loss of Gross Profit (extension to standard)

<sup>1</sup> If your project contains a building of six storeys or more you will also benefit from our Major Projects Service (see website for more details).

<sup>2</sup> Larger developments can be considered on a referral basis

<sup>3</sup> Higher limits on request



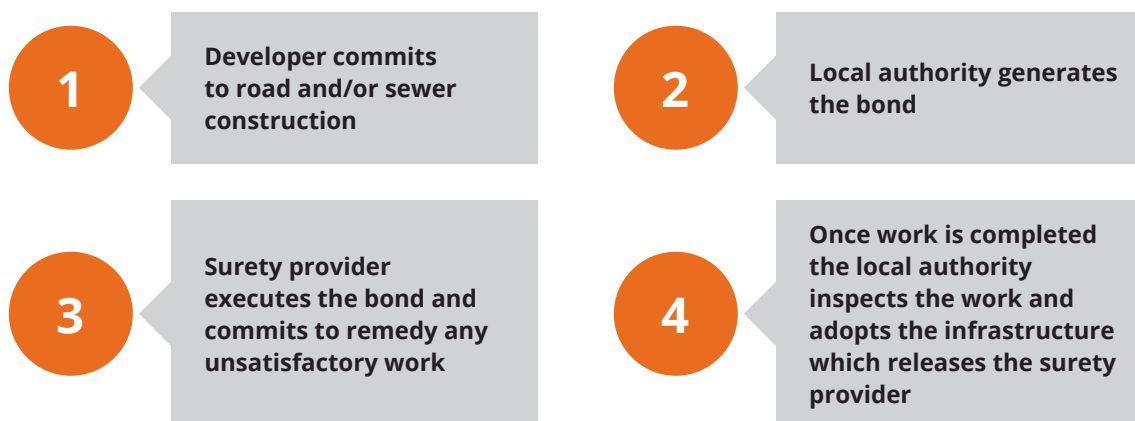
# ROAD AND SEWER BONDS

LABC Warranty offers road and sewer bonds, subject to underwriting and financial approval.

A road and sewer bond is a guarantee that infrastructure such as roads, sewers, mains water and more are built to recognised industry standards.

To build road and sewer bonds into your next development, we recommend that you contact LABC Warranty and our team will guide you through assembling your application.

Multiple bonds and bonds for phased developments are also available.



## Road and sewer bonds available

Road	Sewer
Section 38, Highways Act 1980 (Adoption of a New Highway)	Section 98, Water Industry Act 1991 (Sewer Requisition)
Section 278, Highways Act 1980 (Alteration to a Public Highway)	Section 104, Water Industry Act 1991 (Sewer Adoption)
Section 220, Highways Act 1980 (Advanced Payment Code)	Section 185, Water Industry Act 1991 (Public Sewer Diversion)
Section 21, Roads (Scotland) Act 1984 (Adoption of a New Highway)	Article 161, Water and Sewerage Services Act (Northern Ireland) 2016 (Sewer Adoption)





# SYSTEM ACCEPTANCE

Pre-approved innovative systems and modern methods of construction (MMC) are suitable for use on LABC Warranty sites. The current list of innovative systems accepted by LABC Warranty is available on our website or by request.

To use MMC or innovative systems on your next project, contact LABC Warranty as soon as possible. We would be happy to examine the products you intend to use, discuss the conditions in which you intend to use them, and assess their suitability for your planned development.

If you are an MMC manufacturer seeking system acceptance from LABC Warranty, contact the LABC Warranty innovations team for details on beginning the acceptance process – **[systemacceptance@labcwarranty.co.uk](mailto:systemacceptance@labcwarranty.co.uk)**.

## **The system acceptance process**

LABC Warranty's innovations team undertake a rigorous process to determine the acceptability of innovative systems and MMC products on sites covered by our warranty.

This includes an examination of the product manufacturing process, the system's performance against its intended use, its performance against LABC Warranty Technical Manual guidance, its ability to satisfy building regulations, and more.

A successful application will result in an acceptance document outlining the conditions of the system's acceptance for use on LABC Warranty sites.

For more information on the system acceptance process, please contact our innovations team on **[systemacceptance@labcwarranty.co.uk](mailto:systemacceptance@labcwarranty.co.uk)**.



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# RECOGNISING YOUR WORK

LABC Warranty recognises and celebrates the dedication and skill required to deliver quality homes. Which is why any site built under our warranty is eligible for one of two prestigious awards.

These awards highlight the best developments, the best practices, and the best site management that building has to offer.

LABC Warranty sites and site managers are eligible to win:

- The Bricks Site Recognition Awards
- Site Manager Awards

Winning either of these awards helps you build your brand as a quality builder, and offers you a platform to showcase your excellent homes to more potential buyers.

## **The Bricks**

The Bricks recognises developers that consistently deliver high quality workmanship and site management throughout the year.

Annual winners are picked from a shortlist of monthly Site Recognition Award winners, and delivered at regional celebration events.

## **Site Manager Awards**

The Site Manager Awards celebrate the invaluable contributions that site managers make to successful developments.

Picked from a shortlist of regional Site Manager Award winners, the national Site Manager of the Year winner is announced at LABC's annual Building Excellence Awards Grand Finals event.

*"LABC Warranty proactively encourage developers and builders to raise the bar when it comes to the quality and standards of homes being built, which is extremely important in the housing sector. The Bricks awards are the recognition of this effort and contribution as a developer and builder."*

**MH Stainton Limited**

# HOMEOWNER SURVEYS

The LABC Warranty New Homes Survey lets you collect invaluable feedback from the buyers and residents of your homes while building your House Builders Federation (HBF) Star Rating.

Surveys are sent in digital or physical formats eight weeks after the legal completion date of a home, followed by text, post, and email reminders to complete the survey.

As a house builder, you will be supplied access to a digital survey dashboard that collates the home buyer feedback into a digestible format that offers you practical data on improving the quality of your new homes.

If you are an HBF member opted into the Star Rating service, the survey feedback will be collated, independently verified, and sent to the HBF to inform your next Star Rating.



# CONSUMER PROTECTION CODES

Homes built with LABC Warranty may choose to conform to one of two consumer protection codes.

## The Consumer Code for Home Builders

LABC Warranty is a founding member of the Consumer Code for Home Builders. The Code is a voluntary scheme created and administered by the building industry to make buying homes a more fair and transparent process for residents.

The Code protects consumers at the pre-purchase, purchase, and post-completion stages of the home buying process.



*Protection for new-build home buyers*

## The New Homes Quality Code

The New Homes Quality Code (NHQC) is a similar voluntary code administered by the New Homes Quality Board. The NHQC also extends protections to the buyers of new homes, and offers dispute resolution services to residents in covered homes.

Builders that prefer to adhere to either code are welcome to use LABC Warranty's latent defects insurance.





  
warranty  
**LABC**

# TECHNICAL TRAINING

LABC Warranty Technical Training courses bring your technical and non-technical staff up to speed on a variety of crucial construction topics.

<b>Building to LABC Warranty standards</b>	This three-day course equips your technical staff with an in-depth understanding of the guidance in the LABC Warranty Technical Manual, and what our risk management surveyors will be looking for on your sites.
<b>Introduction to house construction</b>	Ideal for non-technical roles, this course offers essential knowledge of the techniques and components of new house building.
<b>Timber frame construction</b>	A practical tour of LABC Warranty's guidance around installing timber frames on new homes, with a focus on the build process.
<b>Pre-plaster and pre-handover inspection</b>	A one-day course on how to properly prepare for a smooth and successful pre-plaster and pre-handover inspection.
<b>Guide to reading construction drawings</b>	Ideal for non-technical roles, this course teaches a foundation knowledge of reading and interpreting construction drawings.
<b>Toolbox talk – External walls</b>	A half-day course covering the identification and prevention of the most common defects found in walls.
<b>Toolbox talk – Roofs</b>	A half-day course covering the identification and prevention of the most common defects found in roofs.

## Book an LABC Warranty training course

To read more about technical training, or to book any of these courses, visit the LABC Warranty website - [labcwarranty.co.uk/labwarranty-training-courses](http://labcwarranty.co.uk/labwarranty-training-courses).

*"We are very happy with the training programme, and will be inducting as many build and technical staff as possible on the next courses."*

**Stuart Cassidy, Regional Quality Assurance Manager**  
Berkeley Group





# SITE QUALITY REVIEW

Take a deep dive into your sites and enjoy a full understanding of their performance with the Site Quality Review.

A Site Quality Review covers as many as 67 inspection points, highlighting good practice while identifying areas for improvement, including workmanship, site safety, facilities, materials storage, and more.

Once the four-hour inspection is completed, you will be supplied with an in-depth report on all areas examined, with written recommendations for improvements and reflections on site quality from your risk management surveyor.

This includes a rating out of five for all building components examined, photographs of inspected areas, and assessment notes from your surveyor.

## **With a Site Quality Review, your business can:**

- Identify areas of workmanship and site management in need of improvement, and highlight the areas in which your sites excel.
- See the whole picture of your sites, going beyond workmanship to include site safety, facilities, materials storage, and more.
- Benchmark your sites against each other, comparing performance across single sites, or across regions.

# OUR INSURERS

All of our policies are underwritten by 'A' rated insurers, giving you and your buyers added security, protection and peace of mind for the duration of your policy. Our panel of insurers gives us the ability to provide flexible, secure solutions regardless of the size of your project.

## **HSB**

HSB is a leading specialist provider of engineering and technology insurance, and inspection services.

HSB's specialist underwriting in the UK and Ireland covers a broad range of risks including construction, cyber, computer, equipment breakdown and energy. Built on a foundation of specialist insurance, engineering and technology, HSB is a global provider with over 150 years of technical risk knowledge and experience that sets the standard for excellence worldwide. Part of Munich Re, HSB is rated A++ (Superior) by A.M. Best Company.

## **AXA Insurance UK Plc**

A top global insurance brand and one of the 50 largest companies in the world. They operate in 59 countries, representing over 100 million clients. AXA Insurance have a Financial Strength Rating (FSR) of 'A+' according to Standard & Poor's Financial Services LLC.

## **Lloyd's**

Lloyd's of London is the world's specialist insurance and reinsurance market. It is often the first to insure emerging, unusual and complex risks. Lloyd's currently enjoys an 'A' rating from A.M. Best, 'A+' from Standard & Poor's Financial Services LLC and 'AA-' from Fitch Ratings Inc.

# MEMBERSHIPS AND ACCREDITATIONS



## LABC

LABC Warranty works in exclusive partnership with LABC to provide structural warranty. This partnership lets us provide building control and warranty services across England and Wales through a nationwide network of surveyors.



## CIAT

The Chartered Institute of Architectural Technologists (CIAT) is the lead qualifying body for Architectural Technology and represents those practising and studying within the discipline.



## HBF

Associate member

HBF works with Government and stakeholders to develop housing policy in the UK. Membership gives companies a voice on current issues through inclusive and specialist representation and access to up to date information on policy development.



## CABE

The Chartered Association of Building Engineers (CABE) is an internationally recognised professional body whose members work across the life-cycle of the built environment, specialising across a wide range of disciplines.



*Protection for new-build home buyers*

## Consumer Code For Home Builders

Founding member

The Consumer Code for Home Builders gives protection and rights to purchasers of new homes, ensuring that all new home buyers are treated fairly and are fully informed about their purchase before and after they sign the contract.



## UK Finance

Associate member

UK Finance represents nearly 300 of the leading firms providing finance, banking, markets and payments-related services in or from the UK.

# WARRANTY OVERVIEW

The table provides a summary of the cover available under our standard policies. Larger financial limits are available under our premium policies. For full details of policy cover, please refer to the policy document.

	NEW HOME WARRANTY	PRIVATE RENTAL WARRANTY	PRIVATE RESIDENTIAL WARRANTY
<b>Cover Period</b>	10 years	10 or 12 years	10 or 12 years
<b>Defects Insurance Period</b> (Responsibility of Builder/Developer)	2 years	1 year	0 years
<b>Structural Insurance Period</b> (Responsibility of Insurer)	8 years	Up to 11 years	10 or 12 years
<b>Financial Limits</b>	Single Unit: New Build - £1,000,000 Conversion - £500,000  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000 <i>Higher limits are available on request</i>	Single Unit: New Build - £500,000 Conversion - £250,000  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000 <i>Higher limits are available on request</i>	Single Unit: New Build - £500,000 Conversion - £250,000  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000 <i>Higher limits are available on request</i>
<b>Excess</b>	During Defects Insurance Period - £100 (up to a maximum of £500) During Structural Insurance Period - £1,000 (for HVS this is £1,500)	During Defects Insurance Period - £100 During Structural Insurance Period - £1,000 (for HVS this is £1,500)	Variable, subject to policy terms
<b>Mechanical and Electrical Inherent Defects</b>	For 5 years following completion	For 5 years following completion	For 10 or 12 years following completion (up to project value)
<b>Cover Included</b>	Contaminated Land Additional Costs / Fees Alternative Accommodation Removal of Debris	Contaminated Land Additional Costs / Fees Alternative Accommodation Removal of Debris	Contaminated Land Additional Costs / Fees Alternative Accommodation Removal of Debris
<b>Optional Extensions</b>	Deposit Protection Cover †	Builder Insolvency † Loss of Rent	Loss of Rent

\* Waterproof envelope is covered from year 2 \*\* Larger developments can be considered on a referral basis † Subject to approval

High Value Scheme (HVS) versions of our policies.

MATERIAL SELECT	SOCIAL HOUSING WARRANTY	COMMERCIAL WARRANTY	COMPLETED WARRANTY
2 years	10 or 12 years (10 years for HVS)	10 years*	The balance of 10 years after completion
1 year	1 year	0 years	
2 years	Up to 11 years (9 years for HVS)	10 years	
Single Unit: New Build - £1,000,000 Conversion - £500,000 Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000 <i>Higher limits are available on request</i>	Single Unit: New Build - £500,000 Conversion - £250,000 Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000 <i>Higher limits are available on request</i>	£10,000,000** Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000 <i>Higher limits are available on request</i>	Single Unit: New Build - £750,000 Conversion - £350,000 Continuous Structure Limit: Single Structure £1,250,000
Sum insured	During Defects Insurance Period - £100 During Structural Insurance Period - £1,000 (for HVS this is £1,500)	Variable, subject to sum insured	£1,000
Following completion (sum insured of £25,000,000)	For 5 years following completion	For 5 years following completion	For 5 years following completion
Contaminated Land Additional Costs / Fees Alternative Accommodation Removal of Debris	Contaminated Land Additional Costs / Fees Alternative Accommodation Removal of Debris	Contaminated Land Additional Costs / Fees Removal of Debris	Additional Costs / Fees Alternative Accommodation Removal of Debris
Loss of Rent	Builder Insolvency † Loss of Rent	Loss of Gross Profit Loss of Rent Payable Loss of Rent Receivable	

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