

# **Build-Zone Self-Build Structural Warranty**

Whether you are building your 'Dream Home' or converting an existing building, our 10 year structural warranty is the best way to protect you against the effect that a major structural defect could have on what is possibly your largest investment.

Should you wish to sell your property at some point in the future, a Build-Zone warranty will give your purchaser the peace of mind that the building was completed professionally and that it is covered by an insurance backed structural warranty for 10 years from completion.

# Features of our Structural Warranty

- · No registration fees
- Can be arranged with building control included
- Freedom to build via DIY or your own chosen contractors
- The policy is fully transferrable after the first 12 months
- It is recognised by the majority of banks and building societies
- Dedicated and independent claims service

It's easy to get a quote Call the Self Build-Zone team on **0345 230 9874** 

Policy Overview  Cover Overview  Cover Period - 10 Years from the date of practical completion  Single Unit financial limits			
		New Build	£1,000,000
		Conversion	£500,000
		Cover	
Major damage attributable to a defect in design, workmanship or materials	Yes		
Newly constructed drainage system (not treatment plant or tanks)	Yes		
Defective weatherproofing in the external envelope attributable to a defect in design, workmanship or materials	Yes		
Defects in chimneys & flues causing an imminent danger to the health & safety of occupants	Yes		
Automatic Extensions			
Additional local authority and building regulation costs	Yes		
Alternative accommodation costs	Yes		
Debris removal	Yes		
Additional professional fees	Yes		

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## How the process works

A design and calculation check together with a series of technical audits during the course of construction are carried out by a national network of highly qualified and experienced surveyors. Each inspection is designed to ensure the project is being built in accordance with building regulations and good practise, with the correct use of materials.

Build-Zone is able to arrange the provision of building control alongside the warranty which means you don't have to use your local authority after you have obtained planning permission. There are several advantages in taking Build-Zone's partnered building control option.

#### Reduction in fees

Whilst the partnered building control surveyor is on site they will also carry out the warranty providers technical auditing requirement, so you only need to have one surveyor on site which normally means a dramatic saving in fees costs.

#### Speed

All our products are available online which makes accessing the service convenient and once purchased our surveyors will be in contact with you to arrange receipt of plans, within 3 days.

## Frequently Asked Questions

#### Why do I need a structural warranty?

If you purchase a newly built or converted property from a developer the property will be sold with the benefit of a 10 year structural warranty. It is added peace of mind for you and provides increased security for the bank or building society on their investment. With a self-build project it's not easy to take recourse against the builder, trades or indeed yourself, but both you and your lender need the same security in place. This is why a structural warranty is so important on a self-build project.

If my builder is Build-Zone or NHBC registered do I need a warranty?

In this scenario your builder may be providing you with a warranty as part of the contracted works.

What's the difference between an Architect's certificate and a structural warranty?

An Architect's certificate is essentially an extension of the Architect's professional indemnity insurance. It fundamentally requires that you can prove negligence against the professional, an often lengthy and potentially

costly legal process which can be problematic if the Architect is no longer in practice. A structural warranty is an insurance policy and provides cover in a clearly defined manner, with a professional claims service and A rated security backing. Making a claim under a structural warranty is a straightforward process.

### Can I transfer the warranty?

Yes you can. A self-build warranty is fully transferrable 12 months after the date of practical completion, which is normally the date the completion certificate was issued.

### If I have started building, can I still get a structural warranty?

Yes it is possible, although the project will be deemed a higher risk as we have been unable to fully inspect during the course of construction.

I'm doing my building control with my local authority, can I still purchase a structural warranty?

Yes you can, we will send a technical auditor to check the works in progress.

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