



**ONE**

Guarantee



# Information for Homeowners





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# Congratulations!

## Congratulations on your new home!

To protect what is possibly your single largest investment, your new home comes with the benefit of a One Guarantee New Home Warranty.

The following information is here to provide you with general guidance on a range of issues, should these occur in your new home and how best to address these. This document also provides you with information surrounding your One Guarantee New Home Warranty and how your cover works.

For specific information concerning the operations of installations such as alarm systems, central heating and general appliances, you should consult the information provided by your developer. For more information regarding your New Home Warranty cover, please consult your policy documentation.

If you have any questions on the content of this document, please get in touch. Contact details can be found at the back of this pack.







## Who are One Guarantee?

One Guarantee are an independent structural warranty provider. Not only does our team bring to you over 20 years of experience, all our warranties are underwritten by AA-rated insurers.

This level of financial strength is crucial for long-term insurance contracts of this nature, which means that your warranty can stand the test of time.

With our experience, enthusiasm and financial security combined, we are confident our warranties will give you the peace of mind your investment deserves.

### Your One Guarantee Warranty

A warranty is important because it protects against certain structural faults that may occur in your new home. While this is uncommon, it is important that sufficient cover is in place in the unlikely event of a defect. A One Guarantee warranty specifically covers defects in areas such as the floors, walls, roof or foundations. A defect in any of these areas may be very expensive to rectify and so it is crucial your policy is financially secure. Luckily for you, a One Guarantee warranty is exactly that!

It is important that you read your One Guarantee New Home Warranty Policy which goes into detail about exactly what is and isn't covered.



# Moving in...

## What Should I Look for?

During the construction of your home, our surveyors carried out many inspections concentrating on the most important stages of development.

We have done this to make sure that your home is built in accordance with both our Technical Standards and current UK Building Regulations. This means we have been able to check elements of the build that you are unable to see. With that said, it is still important that you inspect your new home to make sure that everything is to your satisfaction.

Below is a list of areas we recommend you check as soon as you move in:

- Baths, sinks and any other sanitary ware
- Kitchen fittings and worktops
- Wall tiling
- Glass and glazing to windows
- Fireplaces and any requested extras
- Carpets, floor tiling and laminated floors
- Common parts- stairways, lifts and landing areas (owners of flats and maisonettes)

If you are unhappy with any of the above areas in the first two years, you should make contact with the developer immediately and keep a copy of all correspondence. It is important to remember that for the first two years, the developer is responsible for putting right any issues that you experience in your new home.







# 'Running in Your New Home'

It will take time for your home to adjust to occupancy, and there are a few ways you can speed up this process.

The following situations are common occurrences for new homes. These should not cause concern, but there are some steps that can be taken to help deal effectively with these situations.

**Drying Out** - Drying out is an important process for your home. Some of the major materials used to build your home contain significant amounts of water such as concrete, mortar and plaster. While water is a crucial element for building your home, it will need time to evaporate. This process is commonly known as 'drying out'.

Drying out usually takes around 6 months to a year, but this is not prescriptive; it will depend on how the home was constructed, and the time of year that you move in.

**Shrinkage** - As the home is lived in and heated, the timber and plaster will shrink causing small cracks to appear. Don't worry, this is not uncommon; these cracks are not structurally important and can be permanently addressed through redecoration. When you redecorate, use a good filler to address any gaps.

To minimise cracking, try to maintain a reasonable and even temperature, and only use central heating when necessary during the first few weeks of moving in.

**Efflorescence** - Efflorescence is another consequence of drying out. It is the result of salts being drawn-out of the building materials, and may result in the appearance of white deposits on the inside and/ or outside walls. The efflorescence should eventually disappear, or can be brushed or wiped away. If the efflorescence continues to appear, it could be more serious, and we advise you to contact your developer.

**Condensation** - Condensation is generally caused by water vapour coming into contact with cold surfaces (e.g. walls, ceilings and windows). It is common for new homes that evaporation from building materials will create moisture which subsequently can lead to mould. While condensation is expected to reduce as your home dries out, there are a number of steps you can take to minimise condensation occurring.

Like shrinkage, maintaining an even temperature will help reduce the creation of moist air. Furthermore, opening windows or vents will allow trapped moisture to escape your home. You should always use extractor fans when cooking or showering to reduce steam. Following these few steps will help prevent condensation from becoming a problem.



# DIY and General Maintenance

## Fixing Items to Walls

There are many different methods used to build your home including the walls within your home. There are important steps that need to be taken to ensure no damage is caused to any of the walls within your house.

Posters, calendars and any other light items may be fixed to walls using adhesives unless the manufactures advice specify otherwise.

Slightly heavier items such as small pictures may be hung using picture hooks, but larger items such as mirrors and shelves should not be hung using picture hooks. Instead the fixing of such items will depend on how the wall in question was constructed. In this situation, you may need to contact your developer who will advise you on the type of wall and the best way for larger items to be fixed. Below provides a brief explanation into the types of wall commonly found in new homes.

## Types of Wall

### 1. Masonry / Blockwork Walls

These are the strongest walls in your home and as a result, can support heavier items such as mirrors and shelves.

### 2. Timber Frame Walls

While not as strong as masonry walls, timber walls can also support heavy items. The key is that any fixings are secured to the timber frame itself and not just the plasterboard.

### 3. Partition Walls

Partition walls are constructed very different from masonry and timber walls. Partition walls are only suitable for items such as posters and calendars.

If you are under any doubt about the type of walls in your home, the best thing you can do is to contact your developer, or consult any floor plans.

## Decorating

The chances are your walls have been painted with an emulsion paint. If you wish to change the colour of your walls, it is recommended you wait until the drying out process has run it's course, to avoid redecoration. Once the drying out process is complete, you will need to use a DIY filler to cover any gaps and plaster cracks resulting from drying out and shrinkage.







# Alterations and Extensions

Should you decide to increase the space in your home by way of an extension, you should take great care to avoid damaging the structure of your home and potentially invalidating your warranty.

One Guarantee will not be held liable for any damages incurred from alterations or extensions once cover has commenced. It is important you read your One Guarantee New Home Warranty policy document before making any major alterations to your home. Alternatively, you can get in contact and speak to a member of our team who will happily talk this through with you.

## What are Alterations?

An alteration is building work that is carried out to your home. Examples include:

- Removing a wall or partition
- Replacing windows or doors
- Substantially altering the ground levels around your home
- Significant work to drainage, plumbing or electrics
- Additional insulation to cavity walls

## What are Extensions?

Extensions are building works that lead to additional space created. Examples include:

- Additional rooms
- Conservatories
- Porches
- Garages

It is important to note that certain types of work require Building Control approval. If you are unsure, we advise that you contact your Local Authority who will inform you whether your alteration or extension requires Building Control Approval.



# How Does Your Warranty Work?

Your One Guarantee New Home Warranty protects you against certain structural defects that may potentially occur in your new home. These defects could be very expensive to put right. This is not the same as general household insurance covering buildings and contents.

## 1. Defects Insurance Period (Completion to year 2)

Put simply, for the first two years of your warranty, it is down to the developer (the company selling the property), to fix any defects that occur. You will need to contact the developer should you encounter any problems with your home in this period.

If the developer refuses to address a defect or becomes insolvent, please contact us and we will look to rectify the defect on behalf of the developer.

## 2. Structural Insurance Period (Years 3 to 10/12)

The structural insurance period represents the remainder of your warranty, from years three to ten or twelve. During this period, our policy will provide cover against a number of defects that may occur in your home. Generally, these cover:

- Excavations, foundations and ground floor
- Walls (internal and external)
- Stairs, floors and screeds
- External frames (windows, external doors and roof lights)
- Ceilings and load-bearing parts of floors
- Roof coverage
- Flues and chimneys

Please note that general 'snagging' issues are not covered under the Warranty. Full details of what is and isn't covered under your warranty can be found in your One Guarantee New Home Warranty Policy.

## What Happens if I Sell my Home?

Your One Guarantee New Home warranty is fully assignable. This means that should you chose to sell your home; the warranty is automatically transferred to the new purchaser. You should pass all documents over to the new owners.







To find out more about the Consumer Code for New Homes, please visit [www.consumercodefornewhomes.com](http://www.consumercodefornewhomes.com)

# Consumer Code for New Homes

Your warranty with One Guarantee also comes with the added benefit of the Consumer Code for New Homes.

## What is the Consumer Code for New Homes?

The Consumer Code for New Homes, approved by the Chartered Trading Standards Institute, has been established to ensure that best practice is followed, and higher standards set, in respect of the marketing, selling and purchasing of New Homes and to set expected standards for after sales customer care service.

The Code provides a clear consumer complaints process supported by an independent Dispute Resolution Scheme for consumer complaints that arise and are made in writing to the Developer within two years of the date of the Completion of the New Home purchase.

The Code also benefits second and subsequent Buyers of the New Home but only in respect of after sales matters reported within two years of the date of the Completion of the New Home purchase.

## What does the Code cover?

The Code covers the New Home buying process to ensure that the selling activities the Developer engages in are of a consistently high standard. This includes:

**Pre-Purchase Stage:** ensuring high standards of customer service, fair and clear documentation, adequate information provision

**Contract Exchange Stage:** governing the Contract of Sale, requiring minimum standards for fair and transparent contracts, accurate information about when the property will be available and protecting deposits

**Handover and After Sales:** providing minimum standards for handover and after sales processes, including consumers' Health & Safety and ensuring the homeowner has suitable information for maintaining and living in the property

**Complaints & Disputes:** giving consumers access to clear, speedy and low-cost dispute resolution if things don't go according to plan

## What is the purpose of the Code?

The Code ensures that Buyers of New Homes:

- are treated fairly by the Developer (and their Agent)
- are confident about the Developer's legal and professional status as a company
- are given clear and reliable information upon which to make decisions about purchasing a New Home
- know what standards of construction to expect from the Developer
- know what service levels to expect from the Developer (and their Agent)
- understand what they have to do to maintain their New Home and address any problems that may arise
- know how to access speedy, low-cost Dispute resolution arrangements if they are dissatisfied
- in a vulnerable position are identified and given suitable support to help assist them in making decisions



## How to Make a Claim

In the unlikely event of a claim please contact us on 01603 218238 or email [claims@oneguarantee.co.uk](mailto:claims@oneguarantee.co.uk)







## Contact us



Discovery House, 4 Norwich  
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