

YOUR GUIDE TO

# New Homes Structural Defects Warranties



FEDERATION OF  
**MASTER  
BUILDERS**

**INSURANCE**



[fmbinsurance.co.uk](https://fmbinsurance.co.uk)





## Protecting your build

FMB Insurance's New Homes Structural Defects Warranty is an all-encompassing service that safeguards your home for the future. Cover is available for a range of developments including modern methods of construction, partially complete and completed dwellings.

The cover includes structural defects identified up to 10 years following completion, pollution affecting the property, defects caused by failure to comply with building regulations and more. The policy can even be transferred to future owners if you choose to sell your home within the 10-year post-completion period.

**"Having an affiliation with an organisation under the umbrella of a builder's federation that provides the knowledge and understanding of the complexities of building contract works, gives me huge confidence. It is highly important to have the assurance and knowledge of insurance with continuous 24/7 cover."**

Ken Farnham, FMB member and former FMB Board member



## Benefits of our New Homes Warranty

We don't exclude flat roofs, basements or modern methods of construction. Many policies omit these aspects and require further cover, which ends up being more expensive in the long run. In addition, we include reinstatement value for conversions.

**Our policies are underwritten by A+ rated insurer Everest Syndicate 2786, part of Lloyds of London.**

**Transparent pricing with no hidden fees.**

**Inclusion into the Consumer Code for New Homes (CCNH).**

**Our expert and qualified in-house surveyors have over 60 years of experience.**

**Our underwriters are covered by the Financial Services Compensation Scheme.**

**The majority of mortgage lenders accept our policy.**

**We don't require customers to put money into an Escrow account.**

## Why use FMB Insurance?

**Being a subsidiary of the Federation of Master Builders, we know the construction industry. We have been writing structural defects insurance since 1980.**

**We honour loyalty – we try wherever possible to be as competitive as possible for our members and repeat customers.**

**When you buy through us, the profit made goes back into the trade association, which supports the member services that the FMB provide.**

**We promote our customers on social media to showcase their work.**

**One point of contact – we are not a huge call centre.**

**From the word go, you are assigned a personal representative and you will maintain that contact throughout your time with us, meaning a more personal level of service and not having to deal with different agents each time.**

## What are you covered for?

	Section of cover	What's covered?
Section 1	<b>Building Period Insurance</b>	<b>During construction cover</b> (Section 1.1 Ill Health, Death or Fraud of the Builder during the Building Period, Section 1.2 Insolvency of the builder during the Building Period).
Section 2	<b>Defects Insurance</b>	Maximum two-year period after completing the build in which the builder is liable for defects. 12 months structural, 24 months water ingress.
Section 3	<b>Structural Insurance</b>	From the liability period up to year 10 of the policy where the underwriter will indemnify the policy holder in the event of a claim.
Section 4	<b>Contaminated Land</b>	Pollution affecting the property for the duration of the policy.
Section 5	<b>Non-compliance with building regulations</b>	Cost of carrying out necessary remedial works as a result of defects caused by a failure to comply with relevant building regulations and codes of practice, which could impact health.

## Other products

The team at FMB Insurance are on hand to help you make the right choices for your building projects. Our carefully selected insurance policies are tailored to your own specific needs.

Our close relationship with our insurers means that we can offer a diverse range of policies suited to you. If there's something you have in mind that's not mentioned below, then please get in touch as we may be able to help.

**We currently offer the following policies:**







# Getting in touch



Contact our friendly team  
today to discuss a policy  
tailored to suit your needs.

Phone: 01353 652760

Email: [insurance@fmb.org.uk](mailto:insurance@fmb.org.uk)

[fmbinsurance.co.uk](http://fmbinsurance.co.uk)



@FMBInsurance



[fmb.insurance](http://fmb.insurance)

