



Guide to NHBC cover

Pre-completion – in effect will return your deposit if the builder fails to complete the construction by fraud or insolvency. Still better to have deposit held as stakeholder for easier access.

First 2 years – covers damage caused by defects to the house or flat or common parts of a flat

Years 3-10 – covers damage caused by defects to only the following parts of a house or flat or the common parts:

1. Flues or chimneys, and
2.
 - a) foundations;
 - b) load-bearing walls;
 - c) non load-bearing partition walls;
 - d) wet-applied wall plaster;
 - e) external cladding, curtain walling, external render and external vertical tile hanging;
 - f) load-bearing parts of the roof;
 - g) roof coverings;
 - h) ceilings;
 - i) load-bearing parts of the floors;
 - j) staircases and internal floor decking and screeds where these fail to support normal loads
 - k) retaining walls necessary for the structural stability of the house, bungalow, flat or maisonette, its garage or other permanent outbuilding;
 - l) double-glazing or triple-glazing panes to external windows and doors;
 - m) below-ground drainage for which you are responsible.

For more information about NHBC cover or any other property matters contact the Property Team at Nantes Solicitors:

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