

We can explain



THE WARRANTY ON NEW BUILD PROPERTIES



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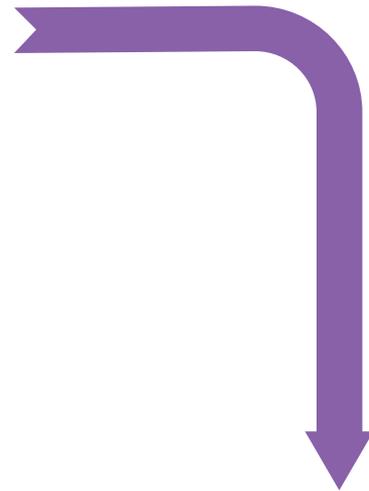
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Introduction

Family Mosaic are dedicated to building developments to a high standard. However, despite our ethos on high build quality, things can and may go wrong. This brochure explains how our warranty period works and which warranty claims will and will not be accepted.

Please read this brochure very carefully. If you have any questions or require any clarification please contact your Family Mosaic representative.



Warranty length

All new build Family Mosaic properties come with a warranty, usually for one year. This one year period is commonly referred to as the 'defects liability period'. The developer of your home is responsible for rectifying specified defects that occur in your property during this year.

The defects liability period commences from the date your property is handed over to Family Mosaic from the developer, not the date on which you complete. For example if your property was handed over to Family Mosaic in June 2012, but you purchased in September 2012, then your property's warranty would expire in June 2013.



Defects

A defect is the name given to any problem inside your home which the developer is contractually liable to rectify under the warranty.

You will report defects via a call centre. The call centre operative will then formally instruct the developer to attend to rectify the defect. The call centre operative will also send a copy of the instruction to Family Mosaic so we are aware of the defect and can monitor its progress.

When a defect is logged it is assigned a timescale to be resolved, depending on its urgency. For example, a boiler breaking down would be given a 24 hour target to be fixed, whilst a faulty cupboard door would be given a 28 day target.

If the defect is not fixed within the target timescale, you are encouraged to contact the New Homes Team so they can escalate the matter.

Examples of some commonly found defects are as follows:

- ◆ A light fitting not working
- ◆ Doors dropping a little from their hinges
- ◆ Creaking cupboard doors
- ◆ A tap coming loose

Properties sold as seen

Many Family Mosaic properties are 'sold as seen'. This means that you agree to take on the property in its current decorative condition. For example, if you are purchasing a property which was once the show flat, it may contain various marks and scuffs. By agreeing to purchase the property on a sold as seen basis, these decorative items will not be accepted as a defect by the developer and as such will not be rectified.

However, if during the warranty period anything goes wrong, such as the heating system failing or a pipe developing a leak, these sorts of items would be treated as a defect by the developer and rectified within the allocated target timescale.

Most properties where purchasers are given the chance to view before they purchase are sold as seen. If you have any queries about buying sold as seen properties, please contact the Family Mosaic Sales Team.



Properties sold off plan

If you are buying a property off plan then you may not have had the chance to view the property before exchanging. However, all Family Mosaic properties do go through an extensive snagging and inspection process prior to handover.

Developers expect all decorative items such as scratched windows, poorly applied mastic and paint imperfection on walls to be picked up and resolved during this snagging process. Therefore, many developers will not accept any decorative items to be logged in as a defect following handover. It is important you are aware of this now to save any future disappointment should you discover a decorative issue in your home which was missed during the snagging process.



End of defects inspections

At around the time the defects liability period expires, representatives from Family Mosaic and the developers will attend an inspection of your home. The inspection will formally log any defects that have not yet been rectified and give you a chance to point out any issues of concern.

Appointments will then be made to rectify the outstanding defects and once these are all resolved you will be required to sign a form confirming every defect has been rectified.



NHBC, BLP and Zurich warranties

As well as the developer's one year warranty, your property will be covered by an extended warranty, usually provided by either the NHBC, Zurich or BLP.

These warranties typically last ten years, and cover would usually include the following:

- ◆ Foundations
- ◆ Load-bearing walls
- ◆ Non load-bearing partition walls
- ◆ Wet-applied wall plaster
- ◆ External render and external vertical tile hanging
- ◆ Load-bearing parts of the roof
- ◆ Roof coverings
- ◆ Ceilings
- ◆ Load-bearing parts of the floors
- ◆ Staircases and internal floor decking and screeds where these fail to support normal loads
- ◆ Retaining walls necessary for the structural stability of the house, bungalow, flat or maisonette, its garage or other permanent outbuilding
- ◆ Double-glazing or triple-glazing panes to external windows and doors
- ◆ Below-ground drainage for which the owner is responsible

There is usually an excess or minimum claim limit required when making a claim under one of these extended warranties. If the claim just involves one property then the owner of that property would be expected to take the lead on making the claim. If the problem affects more than one property then Family Mosaic would take the lead.

For more information on these extended warranties, please visit the NHBC, Zurich and BLP websites:

www.nhbc.co.uk

www.zurich.co.uk/buildingguarantee/homeowners/policy.htm

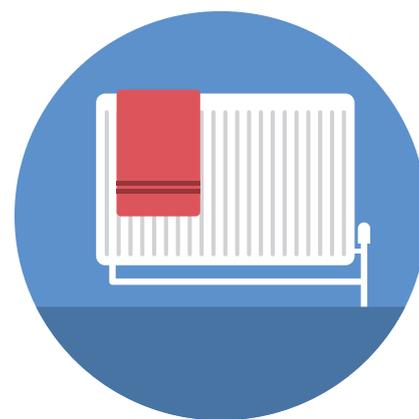
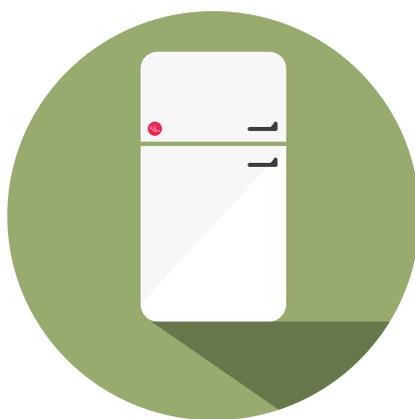
www.blpinsurance.com

Once you purchase your home, your solicitor will forward you the relevant certificate of insurance.



Shrinkage

Shrinkage commonly occurs on plaster walls and at joins with wood (e.g. along skirting boards) because plaster and wood can contain a lot of moisture, and as they dry out over a period of several months they can expand, leaving cracks. Most builders will not treat shrinkage cracks as a defect, so it is up to you to fill in and paint over any shrinkage cracks. However, if the crack is wide enough to fit the edge of a £1 coin in, this would usually be accepted as a defect.



White goods

The white goods inside your home such as the oven, hob, washing machine and fridge freezer are not covered under the builder's warranty. You are instead covered by the manufacturer's warranty. This will require you contacting the manufacturer to activate the warranty following completion.

White goods are a gift from Family Mosaic to you and Family Mosaic take no responsibility for these. If the white good breaks or is unsuitable, it is your responsibility to resolve this.

Wasted callouts

If you report a defect which following a contractor's visit it is subsequently determined to not be a defect, it is likely that you will be charged for the cost of the contractor call out. Examples of previous wasted call outs include:

- ◆ Resident claiming heating was broken, when in fact they were not operating the system correctly
- ◆ Resident claiming they had no TV reception when in fact they had not plugged in the aerial socket correctly
- ◆ Resident damaging a cupboard through misuse

A defect should only be raised if the problem is down to a fault through workmanship. Any problems caused by wear and tear, an accident or misuse are your responsibility to resolve at your cost.

Pressurised heating systems

Many hot water-based heating systems are pressurised, and if the water pressure drops it will cause the temperature to drop or even the heating to fail. It is down to you to ensure the heating system is kept pressurised to the correct level. Builders will not treat this as a defect and may charge for a wasted call out if they are called to attend to a low pressure heating problem. You will be given a demonstration on how to pressurise your boiler during the full property induction when you receive your keys.

Frequently asked questions

Q. Can I produce a snagging list?

A. You are not able to produce a snagging list prior to purchase, but you will normally be invited to a measure up and viewing of your property prior to completion (this could be after you have exchanged contracts). If you notice any non-decorative defects during this visit then you can report this to the accompanying member of the Sales Team, who will ensure that this defect is logged with the developer.

Q. Will the contractor visit my property in the evening or at the weekend to rectify my defects, as I cannot take time off work?

A. Unfortunately, contractors generally only work daytime hours, Monday to Friday, and it is unlikely they will agree to attend to defects outside of these times. It is your responsibility to provide access for contractors in order for defects to be rectified, as if a contractor cannot access the property, the defect cannot be rectified.

Q. What do I do if I have an emergency defect during non-office hours?

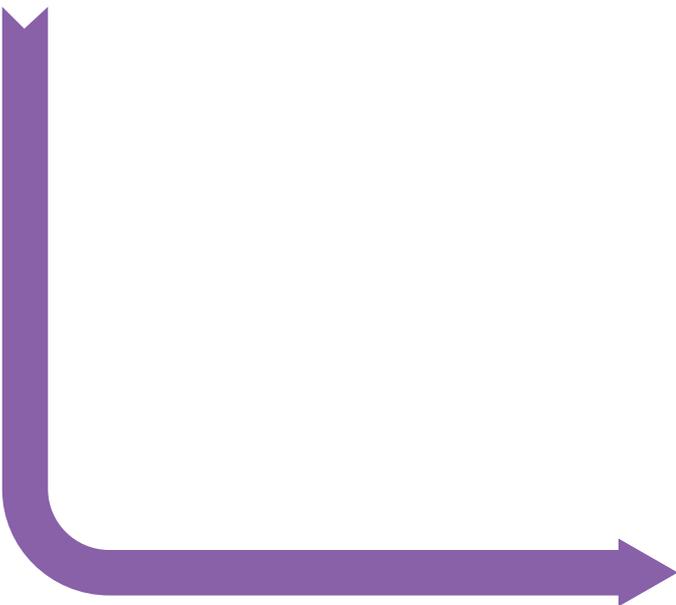
A. If during non-office hours you have an emergency defect that needs to be rectified urgently, for example a gushing leak to a pipe or hot water and heating failing during very cold weather, Family Mosaic's repair department will carry out the repair on behalf of the contractor. Our defects call centre is open 24 hours a day and can be contacted on 0300 123 3456.

Q. Family Mosaic appear to take a strong line on defects, do other Housing Associations take a similarly strong line?

A. Simple answer – yes. Family Mosaic aim to be firm but fair when dealing with defects, but it is important you are aware prior to purchasing what your warranty does and does not cover – hence we have produced this guide.

Q. My heating system was fixed last year as a defect, but exactly the same problem has occurred again and the warranty has expired.

A. If a defect is resolved during the defects liability period but then the same problem occurs again once the period has expired, we may be able to get the contractor to re-attend to deal with the problem. We call defects such as this a 'latent defect'. If you experience a latent defect, you will need to contact the Family Mosaic Customer Care Line.





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