

# Guide to Services

 **PREMIER  
GUARANTEE**<sup>®</sup>  
ON YOUR SITE, BY YOUR SIDE

**With more than 25 years of warranty and building control experience, no one knows the complexities and challenges of the build process better than Premier Guarantee.**

**We are a part of your team, from planning to completion. Together, as a joint force, we make sure your project is the success you expect it to be.**

**Our policies are underwritten by 'A' rated insurers, giving you and your buyers added security, protection and peace of mind. Our panel of insurers offer flexible, secure solutions to suit your specific requirements and the size of your project.**

## **What you can expect from us**

### **Stability**

Premier Guarantee is part of HSB, a specialist insurer in the UK and Ireland which is part of the HSB Group. Rated A++ (Superior) by A.M. Best Company.

The HSB Group is part of Munich Re, one of the world's leading providers of reinsurance, primary insurance and insurance-related risk solutions.

### **Dedicated account managers**

Our regional and national account managers are always just an email or phone call away.

### **In-house surveyor network**

Our surveyors risk assess to prevent defects occurring rather than reporting them after.

### **Awards**

We enjoy your success just as much as you do. So much so that, when it occurs, we want to shout about it. Our awards celebrate excellence and enable you to promote your work to peers.

### **Mechanical & Electrical cover (M&E)**

Additional cover such as M&E is included in your policy as standard.

### **Extranet**

Get rid of frustrating paperwork. All of your site reports, inspection dates and warranty documentation in one place.



**"You really get the feeling that they care about the project."**

## Surveying process

### 1. Plan review

If you choose to use our Building Control service we will ask you to submit your plans for review once your order has been accepted. Our specialists will review your designs and provide reports with constructive comments on building regulation-related matters.

### 2. Technical audit

A risk management surveyor will be assigned to your project whose first task will be to undertake a technical audit. We will work with you to create your bespoke technical inspection plan.

### 3. Construction begins

As agreed in the technical audit your risk management surveyor will undertake onsite inspections.

### 4. Our surveyors

Our surveyors will bring items of concern to the attention of the site management team who can then discuss resolutions with the principal designer. Following site visits, our surveyors will prepare a report which will highlight any areas of construction which require further consideration by the principal designer.

### 5. Completion

On final inspection, your risk management surveyor will be able to approve your project so that you can receive your certificate of insurance and building control certificate.

*"I have always liked the collaborative approach taken by the various inspectors. You really get the feeling that they care about the project and will work with the site teams to ensure that the best quality is achieved."*

**Build Manager, Crest Nicholson**

# Which warranty is right for you?

Being covered by an established warranty provider like Premier Guarantee means that you can be sure that your reputation is protected too.

For more than 25 years, our warranty products have provided protection for defects in design, materials or workmanship of the main structural and waterproofing element of properties.

## Benefits of cover:

- A lender's investment is protected against loss
- Adequate cover means the property owner is less likely to default on loan payments should a major structural defect be discovered
- Enhanced owner protection
- The technical audit helps to ensure high quality and consistent building standards
- The building owner does not have to prove fault or negligence by third parties in the event of a valid claim as the latent defect policy will pay first and subrogate against negligent parties
- Immediate funds are provided to rectify defects and repair damage

Unlike other providers who use one policy to cover all development types, we have a comprehensive range of cover tailored to specific schemes.

## New Homes

This covers newly built or converted residential developments.

## Social Housing

Our Social Housing Warranty provides housing associations with up to 12 years cover on new build developments and conversions.

## Commercial Buildings

Our Commercial Buildings Warranty has been designed for developers working on commercial projects and mixed-use developments.

## Completed Housing

Our Completed Housing Scheme can provide cover for properties, which have been built without the benefit of a warranty in place (subject to scheme criteria). Cover is provided up to the balance of 10 years.

## High Value

As the size of development projects continue to increase, so does the requirement for higher limit structural insurance which can be difficult to obtain. Our specialist high value scheme offers residential, commercial and social housing cover for large single blocks and large scale developments.

## Private Rental/Build to Rent

Our Private Rental Scheme (PRS) provides the latent defect/warranty backing required by funders and institutional investors in purpose-built private rental schemes. Such investments are expected to be built to the correct standards and properly indemnified should structural defects occur.

# Building Control

Drawing on years of building control experience we are able to oversee any size of project to identify areas of potential risk and provide appropriate commentary to help understand the concern."

Our multi-tiered service provides design review, site inspection and internal audit, giving you three lines of defence to help your project achieve compliance.

- 1. Design Review:** a desk and team-based approach to ensure the proposed design is suitable and any potential risks are identified and minimised
- 2. Inspection(s):** a bespoke, risk-based and co-ordinated inspection plan to ensure risk areas are appropriately evaluated and inspected and complex details are constructed correctly
- 3. Audit:** a multi-tiered audit plan to ensure design reviews and site inspections reflect the individual requirements of all projects

Our building control services are independent of our warranty products but can be easily integrated with them - so you can have the best of both worlds.

We aim to deliver a practical, pragmatic and professional building control service that supports you every step of the way.

*"Our surveyor has become a valued member of the team and his visits contribute to the success of the project. It doesn't feel like we're being watched, it feels like we are working together."*

**Senior Project Manager, Vinci Building**

**"It doesn't feel like we're being watched, it feels like we are working together."**

# Additional extras

## Site Quality Review

Our bespoke Site Quality Reviews help you improve your work and exceed the standards your customers expect. Get in-depth assessment of workmanship and site management practices at key stages of construction.

Scale-up good practice and focus on areas to improve and learn from 67 inspection areas across 11 inspection sections.

## New Homes Survey

We are part of the Home Builders Federation (HBF)'s Star Rating scheme, the UK's largest customer satisfaction survey in the new build market. HBF members building at least 20 units a year will be able to opt into the HBF's nationwide customer satisfaction study via the Premier Guarantee New Homes Survey.

All survey users will have access to a private dashboard to review and analyse homeowner feedback. They can also change the survey questions to meet their specific needs.

## System acceptance

Our system acceptance has been developed to help manufacturers gain accreditation under our technical requirements. This allows them to be promoted as an accepted system provider, giving customers confidence in using their systems onsite registered with Premier Guarantee.

## Road and sewer bonds

We can set up a one stop facility to cover all of your road and sewer bond requirements with no application fee, subject to underwriting criteria and terms and conditions which includes a financial assessment.

# The Extranet

As our client you will have access to our Extranet platform, allowing you to manage everything in relation to your sites, from responding to outstanding actions to downloading your documentation and fast-tracking quote applications.

What you can do on the Extranet:

- View and respond to conditions/actions and follow progress via a 'WhatsApp'-style conversation for a complete audit trail
- Filter plot-related urgent actions to help you prioritise work
- Complete an online quote application
- View technical documents you have submitted to us or we have shared with you
- Print or request certificates or see at-a-glance what you need to do for certificates to be issued
- Export all outstanding technical and non-technical actions into an Excel file to review or share
- View, add or update any individual office or employee details and grant Extranet access
- View outstanding payment information
- View and download site inspection reporting

# Awards

When we see excellence in action, we want to shout about it on your behalf.

We know how important building high quality homes is to you and your customers and how much hard work goes into it.

Our prestigious Excellence Awards celebrate the very best our industry has to offer.

In order to be in the running for an annual Excellence Award, a site must first win a Quality Recognition Award (QRA).

QRAs are presented monthly onsite by your Premier Guarantee surveyor or account manager. Winning either one of these accolades can help you to build your brand and trust with home buyers.

## So, how does our awards process work?

Every month the QRAs recognise developers who consistently deliver quality workmanship and site management. To be in the running, a site needs to have reached the highest standards and scores over a minimum six month period.

### STAGE 1

Quality Recognition Award winners are announced every month from January-December and presented with a certificate on site.

### STAGE 2

These winning sites act as a longlist and are automatically put into the pot for the annual Excellence Awards.

### STAGE 3

The top sites from each category are then shortlisted for the Excellence Awards and put forward for final judging.

### STAGE 4

Winning sites for each category are then chosen from this shortlist. Winners are then presented with the prestigious Excellence Awards trophy.



“It’s a great feeling being rewarded for our efforts”

# Memberships and accreditations



**ISO 9001 : 2015 Accredited**  
[www.ukas.com](http://www.ukas.com)



**ABCA Member**  
[www.abca.uk](http://www.abca.uk)



**UK FINANCE**  
2024 ASSOCIATE MEMBER

**UK Finance Approved Warranty Provider**  
[www.cml.org.uk](http://www.cml.org.uk)



**Premium Company Partner**  
[www.cbuilde.com](http://www.cbuilde.com)



**CICAIR Approved**  
[www.cic.org.uk](http://www.cic.org.uk)



# Warranty overview

	New Homes Warranty	Social Housing Warranty	Commercial Warranty	Completed Housing	Build-To-Rent / Private Rental
<b>Cover Period</b>	10 Years	10 or 12 Years (10 years for High Value Scheme)	10 Years*	The balance of 10 years after completion	10 or 12 Years
<b>Defects Insurance Period</b> (Responsibility of Builder/Developer)	2 Years	1 Year	0 Years		1 Year
<b>Structural Insurance Period</b> (Responsibility of Insurer)	8 Years	Up to 11 Years (9 years for High Value Scheme)	10 Years		Up to 11 Years
<b>Financial Limits</b>	Single Unit: New Build - £1,000,000 Conversion - £500,000  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000	Single Unit: New Build £500,000 Conversion £250,000  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000  Higher limits are available on request	£10,000,000**  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000  Higher limits are available on request	Single Unit: New Build - £750,000 Conversion - £350,000  Continuous Structure Limit: (Single Structure) £1,250,000	Single Unit: New Build - £500,000 Conversion - £250,000  Continuous Structure: New Build - £25,000,000 Conversion - £5,000,000  Higher limits are available on request
<b>Excess</b>	During Defects Insurance Period £100 During Structural Insurance Period £1,000 (for High Value Schemes this is £1,500)	During Defects Insurance Period £100 During Structural Insurance Period £1,000 (for High Value Schemes this is £1,500)	Variable, subject to sum insured	£1,000	During Defects Insurance Period £100 During Structural Insurance Period £1,000 (for High Value Schemes this is £1,500)
<b>Cover Includes</b>	Machinery Cover Contaminated Land Alternative Accommodation Additional Costs/Fees Removal of Debris	Machinery Cover Contaminated Land Alternative Accommodation Additional Costs/Fees Removal of Debris	Machinery Cover Contaminated Land Additional Costs/Fees Removal of Debris	Machinery Cover Contaminated Land Alternative Accommodation Additional Costs/Fees Removal of Debris	Machinery Cover Contaminated Land Alternative Accommodation Additional Costs/Fees Removal of Debris
<b>Optional Extensions</b>	Deposit Protection Cover (Subject to Approval)	Loss of rent Builder Insolvency †	Loss of Gross Profit Loss of Rent Receivable Loss of Rent Payable		Loss of Rent Builder Insolvency †

# Get in touch

## Get a quote

For a full quotation, simply complete and return our application form and let us do the rest for you.

**Visit: [info.premierguarantee.com/get-a-quote](http://info.premierguarantee.com/get-a-quote)**

As well as completing the form online, it can also be sent via fax or email or you can give us a call.

## Indication request

Contact our team on the number below and they will be happy to provide you with a quote indication over the phone.

You may need the following information handy:

- Your developer rating (if registered with another provider)
- An overview of your development (number of units, construction type)
- Estimated total sale price of your properties (New Homes Scheme)
- Estimated total reconstruction cost of properties (any other scheme)

**Speak to us on: 0800 107 8446**

**“The site has always been about collaboration and one team approach. What’s important is that it’s not words, it’s actions, and we see Premier Guarantee as part of that one team.”**

**Director, Chroma Consulting UK**



**“We see Premier Guarantee as part of one team.”**



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