

NHBC Claim Process

Making a claim with the National House Building Council (NHBC) for leasehold flats involves several steps. The NHBC provides warranties and insurance for newly built homes, and claims can be made for defects or issues covered under these warranties. Here's a step-by-step guide to making an NHBC claim:

Steps to Make an NHBC Claim:

1. **Understand The Warranty:**
 - Review the NHBC Buildmark Warranty document provided when the property was purchased. This document outlines what is covered and the duration of the coverage.
 - Typically, NHBC warranties cover major structural defects for up to 10 years and other issues for shorter periods (e.g., two years for general defects).
2. **Identify the Issue:**
 - Clearly identify the defect or issue that you believe is covered by the NHBC warranty.
 - Gather evidence such as photographs, descriptions of the problem, and any relevant documents (e.g., maintenance records, previous repair attempts).
3. **Notify the Builder/Developer:**
 - In the initial two-year period after completion, the builder/developer is usually responsible for rectifying defects.
 - Contact the builder/developer and provide details of the issue. They should respond and arrange for the necessary repairs.
4. **Contact NHBC:**
 - If the builder/developer fails to address the issue, or if the issue arises after the initial two-year period, you can contact NHBC directly.
 - Submit your claim through the NHBC website or by calling their customer service. Provide all necessary information and evidence to support your claim.

Contact Information:

- **NHBC Claims Department:** You can contact NHBC through their claims department by calling 0800 035 6422 or by visiting their website at www.nhbc.co.uk.

5. **Complete the Claim Form:**
 - NHBC may require you to complete a claim form detailing the nature of the defect and any actions taken so far.
 - Provide all requested information accurately and comprehensively to avoid delays in processing your claim.
6. **NHBC Assessment:**
 - NHBC will assess your claim to determine if the defect is covered under the warranty.
 - They may send a surveyor to inspect the property and verify the issue.
7. **Resolution:**
 - If the claim is accepted, NHBC will either arrange for the necessary repairs or provide a financial settlement to cover the cost of repairs.
 - Follow up with NHBC to ensure that the repairs are completed to your satisfaction.
8. **Appeal:**
 - If your claim is denied, NHBC will provide a reason for the denial. If you believe the denial is unjust, you can appeal the decision by providing additional evidence or requesting a review of the assessment.

Tips for a Successful Claim:

- **Documentation:** Keep detailed records of all communications with the builder, NHBC, and any contractors involved in repairs.
- **Timeliness:** Report issues and file claims as soon as possible to avoid exceeding warranty time limits.
- **Persistence:** Follow up regularly and ensure you understand each stage of the claims process.

By following these steps and maintaining clear and organised documentation, you can navigate the NHBC claims process more effectively and ensure that any covered defects in your leasehold flats are addressed appropriately.