



**LABC**  
GUIDE TO  
SERVICES

**NEW HOMES**

SOCIAL HOUSING

**SELF BUILD**

COMPLETED HOUSING

**OFFICES**

RETAIL

**INDUSTRIAL BUILDINGS**

DISTRIBUTION CENTRES

**RESIDENTIAL**

PUBLIC

BUILDINGS

**EDUCATION**

HEALTH

**CARE HOMES**

SPORTS STADIA

**HOSPITALITY & LEISURE**

MIXED USE RESIDENTIAL /

COMMERCIAL SCHEMES



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# LABC: BUILDING CONTROL

LABC is the biggest building control service in England and Wales with 3,000 building control surveyors and a 70% market share across all building sectors. The flexibility of LABC means that it can provide you with a single partner authority to give Building Regulations 'plans approval' for developments anywhere in the country. This gives you a single point of contact with personal account management to deliver the following:

- Consistent advice on building standards;
- Local inspections from a professional, qualified team near to your sites;
- In-depth expertise on 'Code', structure, noise, access, fire, contamination and sustainability;
- Simplified correspondence, faster response and reduced paperwork;
- Simplified fees and invoicing arrangements;
- Electronic submissions and e-working;
- Streamlined administration throughout the entire process.

## **FOR MORE INFORMATION**

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**W:** [www.labc.uk.com](http://www.labc.uk.com)

**T:** 0844 561 6136

**E:** [business.development@labc.uk.com](mailto:business.development@labc.uk.com)



# LABC WARRANTY

LABC Warranty, together with LABC can provide you with a complete range of developer services to support your build from start to finish: from residential and non-residential warranties, right through to assessments and testing. The synergies of providing these services under one roof allow us to pass significant cost savings on to you.

As the LABC's business partner, we will work alongside Building Control Surveyors, and will additionally review developments in accordance with our technical standards\*. We also work on providing joint system type pre-approval, acceptable by any local authority in England and Wales.

Our UK wide network of surveyors (who are all trained Code for Sustainable Homes assessors) provides you with a local point of contact with the benefit of national coverage and a bank of technical expertise and experience in modern methods of construction. This includes pre-consultation advice if required.

\* Please download our Technical Manual for more information.

## HOW TO GET A QUICK QUOTE


We can provide non-binding quote indications over the telephone for New Home, Self Build and Social Housing developments.

**Please contact your local account manager or call us on 0845 054 0505 for further information.**

## BEHIND THE SCENES:

Underwritten by AmTrust Europe Limited, LABC Warranty has been designed to provide developers and individuals working alongside their Local Authority with a credible Latent Defects product, which caters for their needs.

AmTrust Europe Limited is authorised and regulated by the Financial Services Authority and has an A.M. Best financial strength rating of 'A'.



## **TOGETHER, LABC AND LABC WARRANTY CAN PROVIDE A COMPLETE RANGE OF SERVICES:**

- Building Control (via LABC);
- Structural Warranties to support:
  - // Speculatively Built Residential Housing
  - // Social Housing
  - // Commercial Buildings
  - // Self Build Housing
  - // Completed Housing
  - // Administrators / Insolvency Practitioners
- Code for Sustainable Homes Assessments;
- Ecohomes / BREEAM;
- Pre-planning Assessments;
- EPC, PEA and accredited SAP Calculations;
- SBEM Calculations;
- System Approval;
- Acoustic Testing / Air Pressure Testing;
- CDM Co-ordinator Service;
- Bonds Facility;
- Free advice and support on technical and environmental issues.

LABC Warranty is accepted by the UK's major banks and building societies, greatly enhancing the appeal of your new development to financiers and homeowners alike.

**For more information on this, or a specific lender approval call us on 0845 054 0505.**

# NEW HOMES WARRANTY

If you are building or converting a residential development (including mixed use developments) in order to market to potential clients, our New Home warranty is for you.

The warranty provides the cost of rectifying works, partial or complete rebuilding where a new property has suffered by major damage. Having a warranty in place gives the client peace of mind and the assurance that the development has been built to the highest standards. It also gives you the edge over your competitors, and provides mortgage lenders with the confidence they require to release funds.

We have our own national network of surveyors with a wealth of practical experience and an in-depth understanding of the building industry: giving you expert advice and guidance during the development process.

## COVER INCLUDES

- **Developer Insolvency Cover** (subject to approval)
- **Contaminated Land Cover**
- **Alternative Accommodation**
- **Additional Costs / Fees**
- **Removal of Debris**

\* Please refer to the policy for further information.

## OVERVIEW:

### **Cover Period: 10 Years**

Defects Insurance Period: 2 Years

Structural Insurance Period: 8 Years

### **Financial Limits**

New Build: £1,000,000

Conversions: £500,000

### **Continuous Structure Limit**

New Build: £25,000,000

Conversions: £5,000,000

### **Excess**

Defects Insurance Period: £100

Structural Insurance Period: £1,000

## FOR A FREE QUOTATION:

Complete and return our contract notification form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

You do not have to be registered with LABC Warranty to request a quotation. Call or refer to our website for details of our annual registration process.

# SOCIAL HOUSING WARRANTY

Our Social Housing Warranty provides Housing Associations and Registered Social Landlords with up to 12 years cover on residential developments and conversion projects.

This includes a right to acquire facility providing tenants, who decide to purchase their property within the first 5 years following build completion, with a new 10 year warranty giving up to 15 years cover.

The Homes and Communities Agency (HCA) does not differentiate between any warranty provider capable of fulfilling their conditions in relation to funding. Therefore developers and social housing providers are free to choose LABC Warranty.

## COVER INCLUDES

- **Contaminated Land Cover**
- **Alternative Accommodation**
- **Additional Costs / Fees**
- **Removal of Debris**
- **Loss of Rent (extension to standard cover)**

## OVERVIEW:

### **Cover Period: 10/12 Years**

Defects Insurance Period: 1 Year

Structural Insurance Period: 9/11 Years

### **Financial Limits**

New Build: £500,000

Conversions: £250,000

### **Continuous Structure Limit**

New Build: £25,000,000

Conversions: £5,000,000

### **Excess**

Defects Insurance Period: £100

Structural Insurance Period: £1,000

## FOR A FREE QUOTATION:

Simply complete and return our Social Housing proposal form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

You do not have to be registered with LABC Warranty to request a quotation. Call or refer to our website for details of our annual registration process.



# SELF BUILD WARRANTY

The LABC Self Build Warranty has been designed specifically for individuals building their own homes to live in for a minimum of two years, and applies to both new build and conversions.

A structural warranty is an insurance policy which provides you with cover in the event of a defect occurring on your property. This is not the case with a Professional Consultant's Certificate / Architect's Certificate. What's more, should you wish to sell your property within the first 10 years, a warranty will make your property more attractive to buyers and mortgage lenders who require a warranty in place before releasing funds.

## COVER INCLUDES

- **Additional Costs**
- **Alternative Accommodation**
- **Removal of Debris**

## OVERVIEW:

**Cover Period: 10 Years**

### **Financial Limits**

New Build: £750,000

Conversions: £350,000

**Excess: £1,000**

## FOR A FREE QUOTATION:

Simply complete and return our Self Build proposal form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

You do not have to be registered with LABC Warranty to request a quotation. Call or refer to our website for details of our annual registration process.



# COMPLETED HOUSING WARRANTY

This is designed to help individuals wishing to sell their homes if they are less than 10 years old, and do not have an existing warranty in place. Developments are considered on a case by case basis which is dependent on the reason for a warranty not being arranged prior to build commencement.

Please refer to our Self Build warranty for details and limits of cover. Cover will commence from the date the Certificate of Insurance is issued to 10 years from date of the first habitation of the property, or issue of the Local Authority Completion Certificate, whichever is earlier.

## FOR A FREE QUOTATION

Simply complete and return our Completed Housing proposal form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

## DEALING WITH SITES IN ADMINISTRATION?

The Warranty Link Rule (WLR) was introduced to protect consumers by ensuring that any development under the remit of an Approved Inspector would have a structural warranty in place. However, if a development goes into receivership, any warranties that may have been in place will become invalid.

Completed Plus is our dedicated service to provide administrators or insolvency practitioners with a structural warranty when selling housing stock if existing warranties have been invalidated. Completed Plus offers a comprehensive and straightforward solution to ensure that each unit is fully compliant and ready for sale in a competitive market.

**Please call 0845 054 0505  
for more information or to  
make an application.**

# COMMERCIAL BUILDINGS & MIXED USE DEVELOPMENTS

This is a 10 year (or 12 if built under seal) first party policy, designed for Developers of Commercial, or Mixed Use developments when used in conjunction with the New Homes Scheme and features 100% risk transfer. This reduces the need for collateral warranties and is assignable to future owners of the property.

The warranty provides the cost of rectifying works, partial or complete rebuilding where a new property has suffered major damage as a result of defects in design, workmanship, materials or components. Cover also includes reasonable costs of repairing, replacing or rectifying any water logging of external car parking and roads within the property insured.

## COVER INCLUDES

- **Contaminated Land Cover**
- **Additional Costs / Fees**
- **Removal of Debris**
- **Loss of Rent Receivable** (extension to standard cover)
- **Loss of Rent Payable** (extension to standard cover)
- **Loss of Gross Profit** (extension to standard cover)

## OVERVIEW:

### Cover Period: 10/12 Years

Structural Insurance Period :10/12 Years\*

### Financial Limits

Reconstruction cost up to: £10,000,000

### Excess

From 5,000 up to £50,000

(dependent on contract price)

## FOR A FREE QUOTATION:

Complete and return our Commercial proposal form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

\* Please refer to the policy for further information.



# DEVELOPER SUPPORT SERVICES

Our range of consultancy, testing and assessment services have been put together to help you comply with Building Regulations and other legislation as well as to assess the sustainability and energy efficiency of new homes / buildings.

LABC Warranty has a network of professionally qualified, multi-skilled surveyors located across England and Wales. These surveyors are supported by our dedicated services team who work closely to ensure that timely and cost effective solutions are provided for your development.

Our aim is to make your life easier, whilst saving you time and money, by offering all these services through one provider - LABC Warranty.

**For more information go to:**

[www.labcwarranty.co.uk](http://www.labcwarranty.co.uk)

# CODE FOR SUSTAINABLE HOMES ASSESSMENTS

A Code for Sustainable Homes (CfSH) rating is used to assess and communicate the sustainability performance of a home, over and above Building Regulations, and gives the property a 'star' rating from zero (not assessed) to 6 (zero carbon). Adhering to the Code is entirely voluntary although it is intended to help promote even higher standards of sustainable design.

However, CfSH is a mandatory requirement for any social housing development seeking funding from the Homes and Communities Agency through the National Affordable Housing Programme. In September 2010 the Welsh Assembly Government also made CfSH (Level 3) mandatory for all new residential planning approvals. Some Local Planning Authorities in England also mandate CfSH compliance through the planning process.

Building to the Code can be seen as a mark of quality as well as a legal requirement as the Government pushes for its 2016 zero carbon targets and compliance with the Energy Performance of Buildings Directive (EPBD).

Our national team of surveyors will ensure you are on track to achieve the Code rating you

require by monitoring progress whilst carrying out their routine site inspections, saving time and money.

## CODE FOR SUSTAINABLE HOMES CALCULATOR

A unique on-line application accessible via our website allows users to try out different permutations/solutions for meeting a desired code rating and find the most cost effective or suitable method of compliance. Not only will this application speed up the CfSH assessment process once an order has been placed, it will also act as an invaluable source of information.

## ECOLOGY REPORTS

Ecology reports are an essential part of monitoring and preserving wildlife in our natural environment. Their increasing importance is reflected in the planning application process and inclusion in the CfSH. We have access to a network of fully qualified ecologists who will undertake a habitat survey and preliminary Code assessment, providing recommendations to maximise the credits available.

## DAYLIGHT FACTOR CALCULATIONS

Daylight factor calculations count towards credits for the CfSH and Ecohomes assessments. They are an easy to use measure for the subjective daylight quality in a room and describe the ratio of outside illuminance over inside illuminance, expressed as a percentage. Our Code team can undertake these calculations and offer recommendations based on the results.

## HYDROLOGY REPORTS

Hydrology reports focus on the management of surface water and flood risk on a development and can help towards achieving credits under sections SUR 1 and SUR 2 of the CfSH as well as Ecohomes.

Our fully qualified engineers have a wealth of experience in the hydrology sector and offer a full consultation and assessment service tailored to your needs. We aim to deliver expert and useful advice within the requirements of your project.



## RENEWABLE ENERGY REPORTS

This is a detailed report required by local Planning Authorities as part of a planning application.

The aim of the report is to demonstrate that the builder / developer has considered using renewable energy technologies and the result of using these will reduce the development's predicted carbon dioxide emissions.

### It will indicate the following:

- Definition of the energy efficiency of the development in reference to the carbon emissions that are going to be achieved (using a SAP calculation);
- Identification of measures to be employed in attaining targets of energy consumption;
- Estimation of the carbon emissions from the development;
- Evaluation of the appropriate low or zero carbon technologies for the development.

# ECOHOMES / BREEAM

Building Research Establishment Environmental Assessment Method (BREEAM) is a range of environmental assessments which can be used on a range of building types including commercial, industrial, healthcare and educational.

Ecohomes, which has originated from BREEAM, is designed specifically for the assessment of residential properties.

Since 2006, most new residential, commercial and educational projects funded by

Government have to meet 'Very Good' standards of sustainable construction, defined by Building Research Establishment (BRE).

LABC Warranty offer assessments and advice on where credits can be achieved efficiently and at a low cost. Our licensed assessors can become involved with design teams to guide members not familiar with assessment methods.

We can tailor the assessment around the requirements of your site, plus our additional consultancy services such as ecology reports, hydrology reports and acoustic testing can assist you in achieving your desired rating. Accessing all this through one provider means less time talking to multiple suppliers and highly competitive prices through the synergies of our offering.

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## PLANNING AND PRE-PLANNING NOISE AND VIBRATION ASSESSMENTS AND REPORTS

It is increasingly a requirement that noise and vibration assessments of proposed development sites are conditioned in the planning process. Typical noise sources

requiring assessment include; road, rail and aircraft noise resulting in the submission of a PPG24 (Planning Policy Guidance) report to the Local Planning Authority. In addition, where there is a noise source which may constitute a potential 'noise nuisance' for example, noise from commercial sources or M&E plant or machinery, a report under BS4142 might be required. Vibration assessments can be required either under BS6472 (Human Response) or BS7385 (Building Damage).

Working with our noise and vibration consultants we can offer you a competitive fee for these services.

# BUILDING ACOUSTICS DESKTOP STUDY ASSESSMENTS AND BUILDING AUDITS

For projects with particular issues with sound insulation where for example, the use of Robust Details (applicable for new build houses and flats only) are not permissible, or methods of construction conflict with the requirements of ADE Part E of the Building Regulations. We can assist with a price sensitive review of your project via an Acoustic Desktop Study Report.

Acoustic Building Audits are a cost effective method of assessing current buildings which are being considered for residential conversion under Material Change of Use, e.g. former commercial buildings. A sound insulation audit provides objective information which can be used to aid design and or a Building Regulations submission.

These new services are also available for non-domestic schemes such as Education or Commercial buildings, Hospitals or Health Centre developments.

# BONDS FACILITY

Bonds are used to guarantee that a project will be undertaken according to the terms and conditions of a contract and provide remedy to the employer, in the form of cash damages, in the event of default by the contractor and that act of default causing the Employer to suffer a loss.

A performance bond ensures payment of a sum (not exceeding a stated maximum) of money in case the contractor fails in the full performance of the contract. These bonds usually cover 100% of the contract price and replace the bid bonds on award of the contract.

Unlike a fidelity bond, a performance bond is not an insurance policy and (if cashed by the principal) the payment amount is recovered by the guarantor from the contractor. Generally default will be caused by the insolvency of the contractor.

**Call us for more details on the range of bonds available.**



# CDM

## CO-ORDINATOR SERVICES

The Construction (Design and Management) Regulations 2007 place specific legal duties on all the main parties including the client involved in construction projects. The aim of the regulations is to ensure that health and safety issues are considered at all stages of a project. With a highly experienced team we have the depth of knowledge to tackle any project.

LABC Warranty can provide a cost effective full CDM Co-ordinator service which includes the following:

- advice and assistance on the arrangements for managing projects;
- advice on competence, resources, arrangements and provision of construction phase welfare;
- advice on the arrangements for preparing a suitable Health and Safety File;
- notifications to the HSE;
- ensuring the prompt flow of relevant H&S information among the design team and to the Principal Contractor.

# PROFESSIONAL SAFETY ADVISOR SERVICE

The Management of Health & Safety at Work Regulations 1999 state that every employer must enlist one or more competent persons to assist them in complying with their statutory duties under Health & Safety Law. Where no competent person exists within a company, the services of an external organisation should be sought.

We offer a cost effective solution by providing the services of a competent person under Regulation 7 of the Management of Health & Safety at Work Regulations 1999 ideal for small and medium sized companies who may not have the resources to employ a full time health and safety professional.

This service allows you to demonstrate in tenders and to enforcing authorities that your company is a safety conscious and committed employer and includes: tailored company safety documentation; compliance with competency requirements of various safety legislation; 24/7 access to a safety advisory helpline; bi monthly Health & Safety newsletter and comprehensive training needs analysis for your company.

# AIR PRESSURE TESTING

Air pressure tests are the mandatory method of measuring the air tightness of residential developments. Testing shows how well properties will retain heat and in turn reduce carbon emissions, making them more efficient and cheaper to maintain. Air pressure testing is a requirement of Part 'L' of the Building Regulations 2010.

Our Surveyors can advise your site staff when testing is required and, with the support of Head Office, organise for them to be carried out. We offer a fully accredited service and can also advise on how to build in a way that ensures the best possible result.

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# ACOUSTIC TESTING

Part E of the Building Regulations require the acoustic performance of a new building be demonstrated by either the use of testing or the deployment of 'Robust Details'. Many developers choose to use pre-completion testing to prove that their properties comply with current Building Regulations. We deliver a comprehensive pre-completion testing service that is fully UKAS compliant. The programming of acoustic testing can also be fully organised by our surveyors.

# SAP / SBEM CALCULATIONS

SAP / SBEM calculations are used to calculate two ratings: Energy conservation performance and CO<sub>2</sub> emissions.

All our SAPs / SBEMs are calculated from plans and drawings of properties, so there is no need for site visits or surveys, and can usually be completed in just a few days.

The calculations are required to demonstrate compliance with the energy performance requirements of the Building Regulations and will be required by your Building Control Officer before works start on site.

Our surveyors can monitor the site to provide feedback on any changes made and how these might affect the SAP / SBEM calculation and the final EPC. Our experienced Energy Assessors can also advise on how to achieve higher levels of performance if required for CfSH / BREEAM.

We will provide any PEAs that you may require for off-plan sales, and final EPCs free of charge, if you purchase your SAP calculations with us.



# GET A FREE QUOTATION FOR DEVELOPER SUPPORT SERVICES

You do not have to be registered with us or using our warranty to take advantage of our services to help you comply with Building Regulations. The number of tests and assessments required for any new development is affected by the number of units built, and the number of each construction type.

We will need this information in order to provide a free quotation on any of these services, or you can simply send us copies of your development plans and we will be able to identify this. Building control will be able to confirm how many unit types you have if you are unsure.

**T:** 0845 054 0505

**E:** [services@labcwarranty.co.uk](mailto:services@labcwarranty.co.uk)

**A:** Haymarket Court, Hinson Street,  
Birkenhead, Wirral, CH41 5BX.

# LABC REGISTERED SOLUTIONS

The challenge to meet environmental targets, along with other raised building standards, is producing a huge amount of technical innovation. New building products and solutions need a fast route for adoption by the industry. This is why LABC have launched 'Registered Details'.

LABC Registered Details enables manufacturers, installers, architects, designers, technical specifiers, contractors and developers to use a central registration process for a building system, building solution or building type. Local authorities then use this in their building control plan checking process.

This means that if a building system has been researched and registered by one local authority in England and Wales, then other authorities don't have to keep on repeating this task. It stops research being repeated and minimises the time it takes to check applications.

## **THERE ARE THREE TYPES OF REGISTERED DETAILS:**

### **LABC Registered Solutions** .....

Innovative solutions offered by manufacturers for "typical" problems or requirements that due to site specific factors, can't be applied universally.

### **LABC Registered Systems** .....

Elements of a building that are constructed or installed in exactly the same way on any site or project.

### **LABC Registered Building Types** .....

Single design considerations, usually for dwellings, used by house builders as 'standard' units on a development or across multiple sites. Also relevant to other replicated building designs used in the industrial, commercial and retail sectors.

**For more information,  
go on-line to LABC's website:**

**[www.labc.uk.com/registereddetails](http://www.labc.uk.com/registereddetails)**

# LABC TRAINING

LABC Training is the groundbreaking industry training initiative with the mission to develop knowledge, skills and people on both the inspection and customer sides of the business.

LABC are able to offer courses as an in-house option where the event is run at your convenience. LABC will provide the trainer, content, work material handouts and CPD certificates and most courses are suitable for a maximum of 50 delegates. For more information of the range of training courses available, download the latest training brochure via [www.labc.uk.com](http://www.labc.uk.com)

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## APPROVAL OF SYSTEMS FOR WARRANTY PURPOSES

Any modern methods of construction must also be approved by LABC Warranty for warranty purposes.

For more information or a list of approved systems, email us at [technicalservices@labcwarranty.co.uk](mailto:technicalservices@labcwarranty.co.uk)



# Awards for Excellence

Our 'excellence' awards were introduced to recognise developers and site managers who have stood out from the crowd by embracing customer service, high quality design and build. As well as tackling environmental issues – especially in the current difficult climate.

We receive an incredibly high standard of entrants and have categories to suit self build and developers and developments of all sizes. Past winners include Berkeley Homes, Frank Haslam Milan, Optima Housing Association and Manorcrest Homes.

**Rob Atkins, FHM's Technical Co-ordinator:**

***“This was FHM's first development using the LABC for Building Control and Home Warranty, and we were very impressed with the professionalism we received. Winning this award is just fantastic and demonstrates how our dedicated and enthusiastic new build team strives to produce exceptional social housing which is beyond the expectations of our clients.”***

All live, registered developments where LABC Warranty is undertaking the warranty provision are eligible to apply.

**For more information or to download and complete the self-nomination form, please visit our website: [www.labcwarranty.co.uk](http://www.labcwarranty.co.uk)**



# CONTACT

## LABC WARRANTY

### General:

T: 0845 054 0505

E: [info@labcwarranty.co.uk](mailto:info@labcwarranty.co.uk)

### New Structural Warranty enquiries:

T: 0845 054 0505

E: [enquiries@labcwarranty.co.uk](mailto:enquiries@labcwarranty.co.uk)

### Assessments and Testing enquiries:

T: 0845 054 0505

E: [services@labcwarranty.co.uk](mailto:services@labcwarranty.co.uk)

### Technical Services team:

T: 0845 054 0505

E: [technicalservices@labcwarranty.co.uk](mailto:technicalservices@labcwarranty.co.uk)

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# ACCOUNT

## MANAGEMENT TEAM

For details of your local account manager call us on 0845 054 0505. Alternatively visit our website at [www.labcwarranty.co.uk](http://www.labcwarranty.co.uk)

[www.labcwarranty.co.uk](http://www.labcwarranty.co.uk)

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