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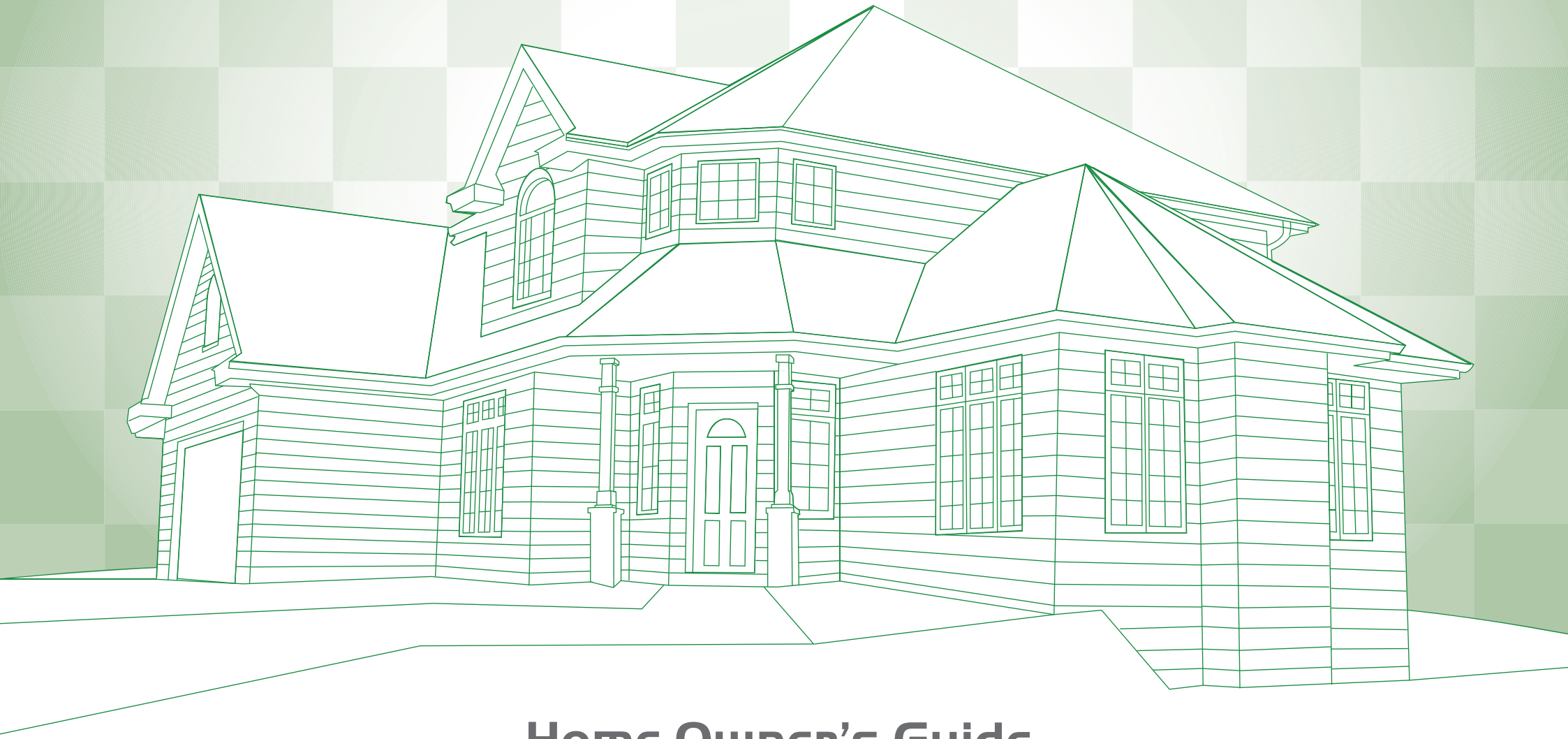


Home Owner's Guide

This guide provides information and guidance on your Castle 10 new home warranty policy and advice on settling into your new home. It contains:

CHECKING

When moving in to your new home, it is worth taking a look around to check that you are happy with its condition, both inside and out. For example, inside:

- General decorative order of all of the rooms
- The condition of doors, windows and glazing
- The condition of all bathroom and kitchen fittings
- All instruction manuals and appliance manuals have been supplied
- All the keys have been supplied
- All of the 'extras' ordered have been provided
- For flats or apartments, that all stairways, landings, entrance areas etc., are in good order
- Where the controls are and how to operate them, eg. gas isolating valve, electric isolating switches, water stop cock, central heating/hot water controls, domestic appliances etc.
- General cleanliness of the property

and outside:

- The property has been left as tidy as you might expect
- The paths and drives meet expectations
- All fencing is in good order
- Type and colour of paint or stain used on exterior paintwork or render is known

ANY PROBLEMS

Should you find any problems, advise your builder or developer as soon as possible. To avoid any doubt it is always best to do this in writing, even if you have told someone in person.

When you are busy moving in, it's easy to forget something. These matters will usually be resolved quickly.

Where more serious problems arise, perhaps involving contractual matters such as a failure to provide all agreed purchase items, you may need to consult a solicitor.

Chapters B and C of this booklet deal with the part that Checkmate plays if problems arise.

A² Running in

DRYING OUT

Several thousand litres of water were either used or absorbed during the construction of your new home. Your house needs time and care in order to dry out.

As the new home dries out:

- The different materials used in its construction may shrink at different rates
- Small cracks may appear in the plaster and the woodwork. These are unavoidable and will not affect the structural integrity of the property – they can be dealt with easily during normal redecoration
- Condensation may form, as water is released into the home
- White deposits may appear on the surface of walls inside or outside your new home. This condition is called efflorescence.

CONDENSATION

The additional moisture in the air that results from 'drying out', coupled with moisture produced by everyday activities, may cause condensation to appear on cold surfaces, eg. windows and external walls.

This can be reduced by:

- Covering pans and switching off kettles after they boil
- Drying clothes outdoors wherever possible, otherwise use well ventilated rooms.

Try to control where excess moisture goes by:

- Closing kitchen and bathroom doors to prevent steam going into other, colder rooms
- Opening windows for a while each day, even in winter, to allow a change of air and ensuring that vents are not blocked
- Avoiding use of bottled gas or paraffin heaters
- Wiping down surfaces when moisture settles
- Maintaining low background heat

CRACKS AND EFFLORESCENCE

To minimise cracking, the drying process needs to be gradual!

You should ventilate the house as much as possible and use the central heating as sparingly as possible during the first few weeks or months.

If minor cracks appear these should be left, then sealed during decoration, once the drying out process is complete.

Efflorescence is caused by the natural seepage of salts. These salts come from the materials used to construct the walls. They can appear on both internal and external walls and can be easily removed by wiping or brushing with a dry, fairly stiff brush.

Externally, the wind and rain will usually help these disappear.

Do not try to wash off the salts since this may make matters worse.

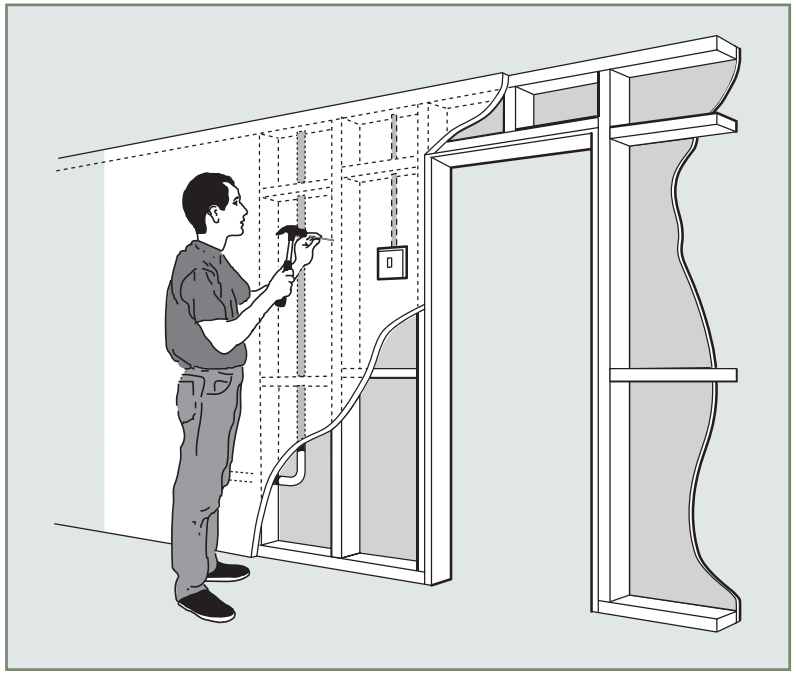
PAINTING WALLS AND CEILINGS

The walls will probably have been painted with a light paint which lets the moisture work itself out during the drying out period, see A2 – 'running in'.

After the walls have dried out (normally 9-12 months, but less if the walls have been drylined – see C12), further coats of emulsion, oil based paints or wallpaper can be used for redecoration.

When you redecorate, use a DIY filler to make good any minor gaps and plaster cracks which have arisen from normal drying out and shrinkage.

When you redecorate Artex or similar plastic compound finishes on ceilings do not sand or wash the surface, just lightly brush the surface with a soft bristle brush before you paint with 1 or 2 coats of emulsion. If you want to remove wallpaper from a plasterboard wall, avoid scraping too vigorously, otherwise the surface may be damaged.



Check the location of pipes and cables prior to drilling or fixing. Fixings should go into the framing behind the plasterboard.

PAINTING WOODWORK

New woodwork absorbs a lot of paint or stain so the first painting of a home will need extra care. When you are painting always prepare the surface properly, and never paint on wet wood.

Outside woodwork should be repainted or restained regularly to preserve the wood. The first repainting outside will probably be needed in about 2 years. After that it should only be necessary every 4-5 years. You may need to do it more often if you live by the coast or in an exposed area.

Micro-porous paints are often used for external painting. These are water repellent, but allow the wood to breathe. Water is also less likely to be trapped in the wood if there is a crack in the paintwork and the wood is therefore less likely to rot. These paints are easier to apply and require less preparation than conventional paints. You may already have checked this type of paint with your builder at handover – see A1 'moving in'.

FIXTURES AND ALTERATIONS

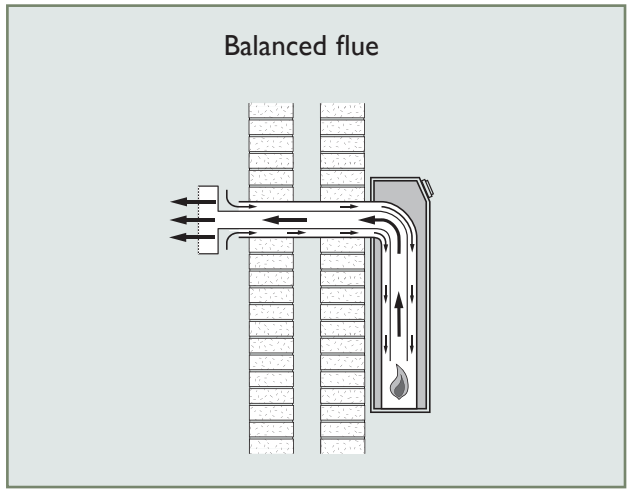
You should obtain expert advice before starting any alteration, extension or conversion work. (See D – 'Construction of your new home'). You may also require planning approval and/or approval of the developer depending on the nature of the work.

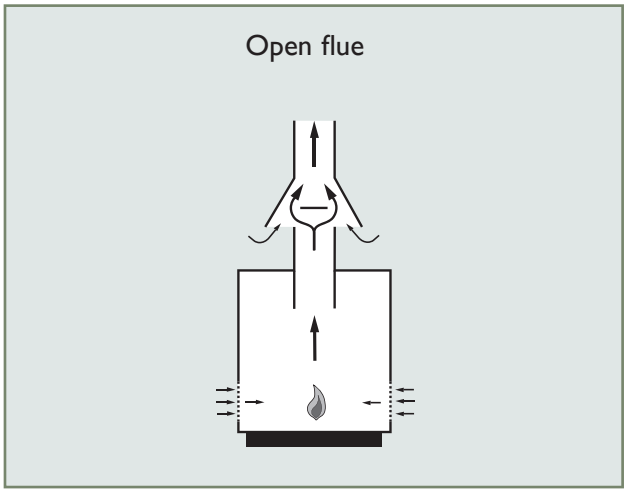
Seal holes in plasterboard to ensure full sound insulation of the wall, for your sake as well as your neighbours. When fixing to floors, ceilings or walls check the location of any pipes or electric cables before drilling.

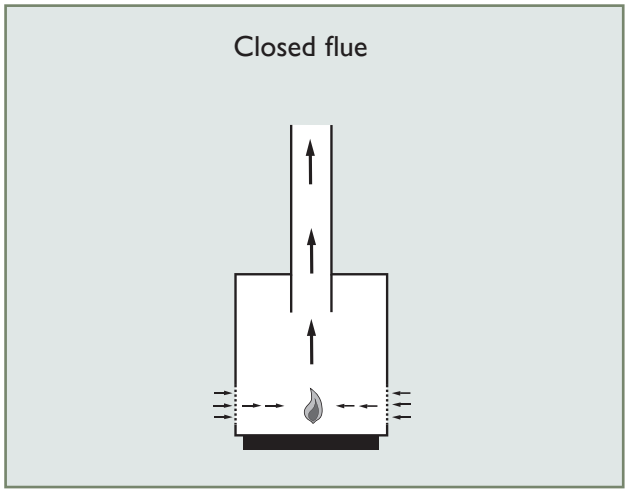
If you are fixing heavy items, such as kitchen units, bookshelves or light fittings, to timber stud partitions and plasterboard lined ceilings, the fixing must go into the framing behind the plasterboard.

If the item to be fixed is lightweight, it can be fixed to the plasterboard using proprietary cavity fixings (ie. cavity plugs and toggle devices).

A3 Looking after your heating system







WHEN YOU ARE AWAY

If you intend to leave your home unoccupied for more than a day or two in winter, you should:

- Ask a friend to operate the central heating system to avoid freezing

  or

- Leave the thermostat set to 10°C (50°F) and set the programmer or time control to maintain this constant temperature.

TAKING CARE OF YOUR HEATING

Have your boiler serviced each year. You should not attempt this yourself. Always use a GAS-safe approved contractor.

Do not restrict the supply of air to the boiler by closing or blocking ventilators in the room containing the boiler. Only boilers with balanced flues incorporate their own air supply. Check the type of flue you have with your builder.

Look for signs of corrosion or leakage from any part of the system. This may be the first indication that the system, or parts of it such as radiators, need to be repaired or replaced. However, slight surface rust on radiators is not unusual and can be easily removed by light sanding prior to repainting as part of normal redecoration.

Radiator valves should be turned occasionally to ensure they do not stick.

Do not paint over the small bleed valves at the top of radiators. Radiators need to be bled at least once a year.

Chimneys should be swept each year to prevent chimney fires. Keep solid fuel under cover and dry.

DEALING WITH PROBLEMS

Do not attempt to repair faults in electrical components yourself. The National Installation Council for Electrical Installation Contractors (NICEIC) and the Electrical Contractors' Association (ECA) keep a register of approved firms.

If there is the slightest smell of gas, do not switch on the lights. See A4 'Safety: gas/electricity'.

Check the heating and water systems if you have been away for any length of time.

If you need to re-light the boiler or switch on the immersion heater, you will need to make sure that the system has been re-filled before doing so.

A3 Adjusting central heating controls

THE CONTROLS

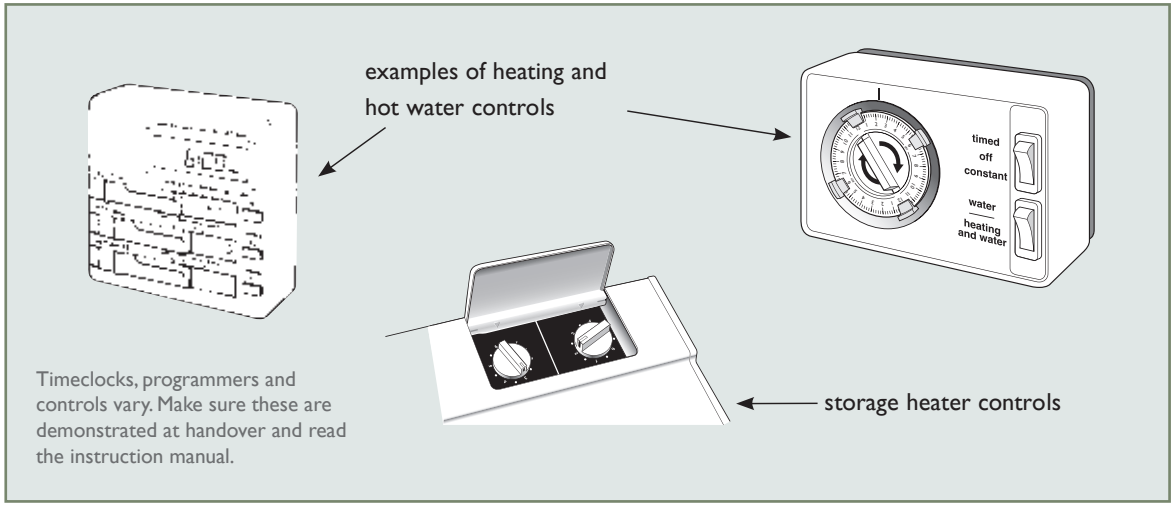
Set the 'heating' and 'hot water' controls to suit your needs. Either for once or twice a day, or all day if required.

For central heating systems you will need to check the settings:

- If you choose AUTO, it automatically turns the heating and hot water on and off at the times that you set, see 'setting the timeclock'
- If you choose ON you will override the automatically set starting time
- If you choose OFF you will override the set finishing time
- There is also an override on the timeclock which allows you to switch the system on outside of the next timed setting. The system resumes its timed setting thereafter. Check your instruction manual for full details.

Thermostats can be used for adjusting temperature levels in the home:

- Where fitted, set radiator thermostats to adjust individual room temperatures
- Set the boiler thermostat to control the system operating temperature
- Set the thermostat on the hot water storage tank to control the water temperature to the hot water taps.



Timeclocks, programmers and controls vary. Make sure these are demonstrated at handover and read the instruction manual.

Storage heaters have two controls:

- INPUT controls how much heat to store during the night.
- OUTPUT controls how quickly the heat is given out during the day.

SETTING THE TIMECLOCK

A timeclock or digital time programmer will automatically turn the heating and hot water on or off at the times you set.

Check the timeclock or digital time display is showing the correct time. Adjust if necessary.

Decide when you want the heating and hot water to come on and go off.

Set the switch to TIMER or AUTO as appropriate to the unit.

Check that the thermostat is set to provide the temperature level you require.

Storage heaters store heat from electricity supplied at cheaper off-peak (night) times and release it the following day. Ensure that the controls are set properly to meet your needs.

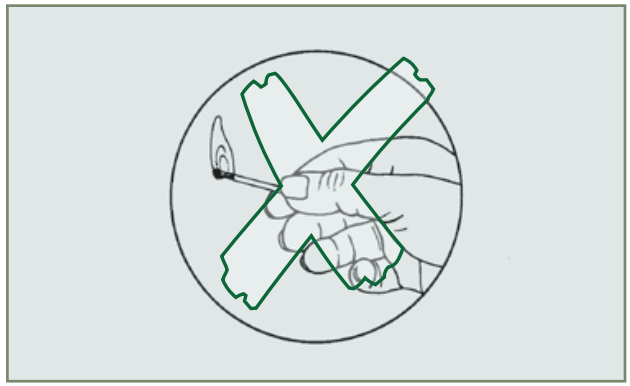
GENERAL ADVICE

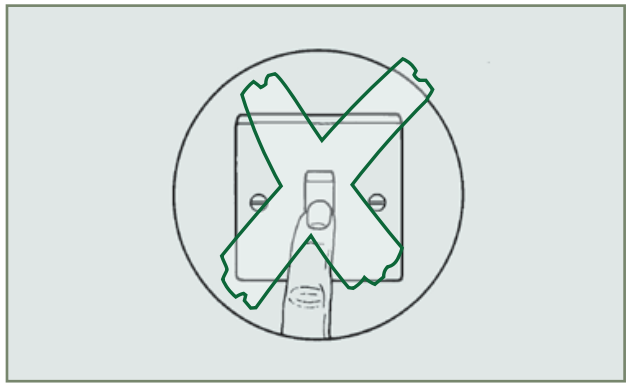
Set the central heating to go off during the night and when the home is empty during the day.

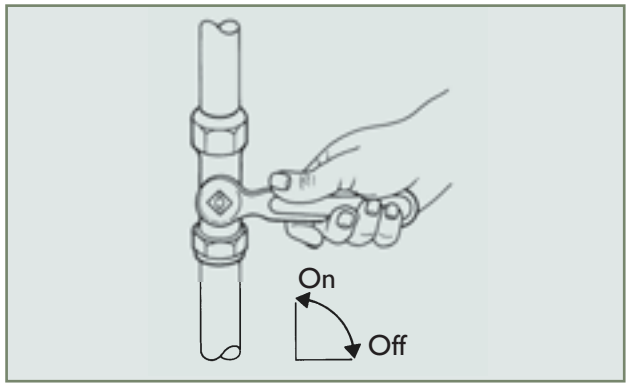
During freezing spells, keep some background heat on all the time.

Timeclocks, programmers and controls vary. Read the instruction manual before use and make sure that these are demonstrated at handover.

A4 Gas safety







KEEP APPLIANCES SAFE

Do not seal off or obstruct vents. Keep fresh air circulating around appliances:

- Open windows at some time during the day
- If there are no vents, keep some draught coming in at all times
- Sweep chimneys at least once a year.

Buy approved appliances which meet current safety standards and always use Gas SAFE-registered installers. You may be eligible for a free safety check.

RECOGNISING AND DEALING WITH A PROBLEM

If you suspect a gas leak,

- Do not turn on the lights
- Turn off the gas tap – ensure you know where it is. You may have checked this at handover – see A1 'moving in'
- Open the windows
- Notify your gas supplier at once, on their emergency number

Check all gas appliances regularly for signs of poor functioning

Know the location of the main gas valve so that you can turn off the supply in an emergency.

CARBON MONOXIDE

Carbon monoxide has no smell. It is very important therefore to recognise the signs of a carbon monoxide leak and, more importantly, poisoning.

An appliance that is giving off carbon monoxide can be recognised by:

- Stains, spots or discolouring around a gas fire, or at the top of a water heater
- A yellow or orange flame

If someone is suffering from carbon monoxide poisoning, there are some telltale signs. You should look for:

- Headaches or drowsiness
- Nausea or vomiting
- Contraction of the eye pupils
- Bluish tinge to the skin
- Stumbling or confused behaviour
- Fainting

If you suspect someone is suffering act quickly as follows:

- Get them into fresh air
- Call an ambulance immediately
- Contact your gas supply company
- Stains around a gas fire
- Orange flames on a gas appliance

If you are able to do so:

- Turn off the appliance
- Open the windows
- Get your appliances serviced at least once a year by a Gas-safe registered contractor

A4 Electrical safety

EVERYDAY ELECTRICAL SAFETY

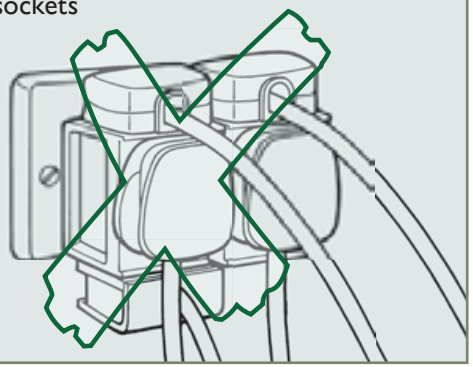
Always make sure your hands are dry when you operate electrical equipment or switches.

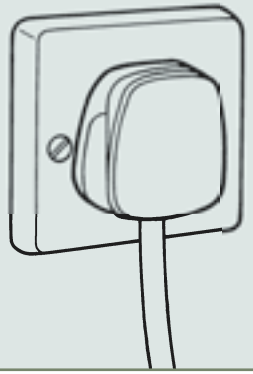
Unplug all appliances not being used. Use the correct fuses in plugs. Check flexes and plugs regularly. Tighten them up or replace them when necessary.

In the bathroom do not use an electric hairdryer or any other portable electric appliance. This does not apply to shavers used on electric shaver sockets.

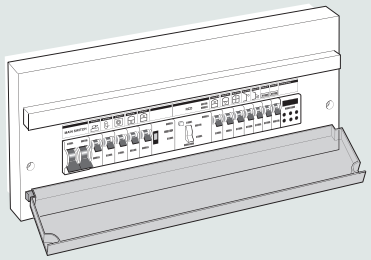
- Do not touch exposed wires • Turn off electricity at the consumer unit
- Do not touch wet fittings • Turn off electricity at the consumer unit
- Don't use the fitting until it is dry • Do not overload sockets
- Only use one appliance in a socket at one time • Do not paint over switches or sockets
- Turn off your television set when it is not in use • Do not rely on standby

be careful not to overload electrical sockets





consumer unit



WORKING WITH ELECTRICITY

Make sure your hands are dry. Before doing any work on an electrical fitting, isolate the circuit mains supply at the consumer unit (usually referred to as the fuse box) and unplug any appliances.

Use the correct fuse for appliances. This will be given in the manufacturer's instructions. Follow manufacturer's instructions for wiring appliances.

Do not attempt to repair, alter or extend electrical appliances or installations without the necessary knowledge and skills. Call an electrician.

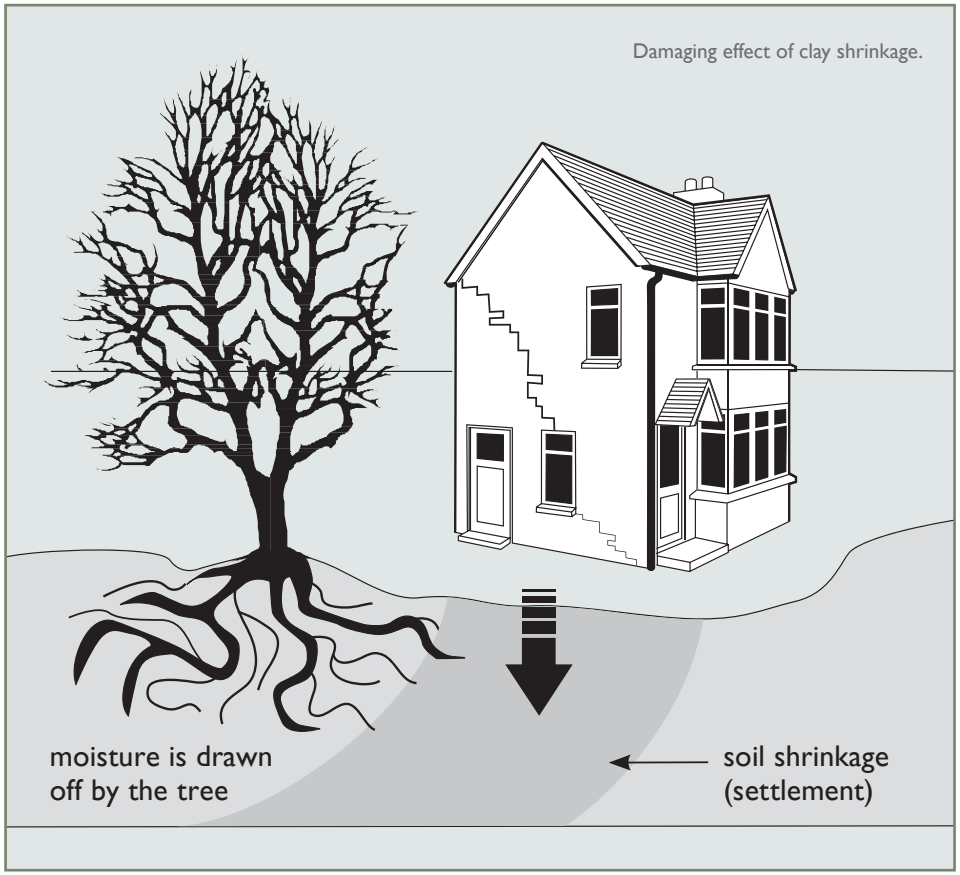
USEFUL TIPS

You should know:

- Where your electricity meter and consumer unit are situated
- How to reset an overloaded circuit breaker before you actually need to do so. See E2: electrics
- Keep a torch handy by the consumer unit for emergencies

A5 Planting trees

TREES AND YOUR NEW HOME



For many, one of the pleasures of a new home is in shaping your new garden. If you intend to plant trees or cut them down, it is important you read on.

The type of soil you have, the type of tree you intend to plant and where in relation to your home should be considered. You should obtain advice from an expert before planting or felling any tree. Not only can trees cause damage to the foundations, floor slabs or drains of your home, you need to take care that you do not affect your neighbour's property in any way.

TREES AND CLAY SOILS

If you have clay soil, tree planting and felling can be particularly hazardous. Changes in moisture contents of clays can cause heave or shrinkage which in turn can cause cracking and movement in the whole structure. Clay shrinkage is caused during dry spells generally from moisture abstraction by vegetation, whereas clay heave is often caused by the removal of trees and hedgerows or alternatively due to substantial wetting after a prolonged dry spell.

USEFUL TIPS

Seek expert advice before planting trees.

Tree roots can cause damage to your property and possibly your neighbour's. It is important that when you plant trees they are positioned so as not to affect any buildings or drains on your own or your neighbour's property. You could be liable for any damage incurred to your neighbour's property.

Similarly when felling trees, unexpected problems can occur and you should seek the advice of an expert and in this instance consult the Local Authority. There may be a tree preservation order in place.

Checkmate.uk.com is a building warranty service provider and a division of Lockton Companies LLP which is the largest privately held insurance broker in the world and 9th largest overall.

Checkmate offers latent defects insurance for new homes, mixed use developments and commercial buildings.

Our Castle 10 new home warranty is a Designated Warranty Scheme by the Department for Communities and Local Government for the purposes of the Warranty Link Rule.

The Castle 10 new home warranty is widely accepted for mortgage purposes throughout the UK.

checkmate.uk.com

Your new home and your Castle 10 new home warranty policy

In the excitement of buying your new home, some important issues can get put to one side or forgotten.

Your Castle 10 new home warranty policy may have been one of them, but since this policy can add to your comfort and protection, we are sure you would like to know more.

WHAT IS THE CASTLE 10 NEW HOME WARRANTY POLICY?

Problems with new homes are rare but if you should need this insurance it is important that you understand what is and what is not covered. The policy should be accompanied by a Building Period Certificate or Insurance Certificate, or both as appropriate, and is not valid without them.

We must stress the importance of your reading the policy wording, the definitions and conditions, the Certificates and any endorsements printed on them carefully for the full details of cover. We have tried to make this as straightforward as possible by stating clearly in the policy wording what is and is not covered.

By way of summary however, and subject to the conditions and any endorsements printed on the Certificates, the policy protects you if your Developer goes into liquidation or is made bankrupt against the loss of contract exchange deposit and the repair of certain types of damage caused by building defects in the first 2 years.

If the Developer is not in liquidation or has not been made bankrupt, but nonetheless unreasonably refuses to meet its obligations within a reasonable period, we will help to resolve a dispute between you and the Developer by giving advice about the extent of cover available under the Policy and the Developer's responsibility to rectify damage caused by defects. If we advise that repairs are covered by the policy but the Developer unreasonably refuses to carry out the work within a reasonable period, we will pay for the work to be completed.

After the first two years and until ten years after the effective date on the Insurance Certificate, we will cover the repair of major physical damage caused by building defects in the original construction.

This policy is an agreement between you, the buyer, and us – Checkmate, entered into by the Developer on your behalf. It is based on the details provided to us by the Developer and by you if you are the first buyer.

If any of those details change you must let us know as soon as possible, otherwise it may invalidate the insurance.

Certain words have specific meanings when they appear in this policy. These meanings are shown as 'Definitions' and appear throughout the policy in bold type.

You may only claim under this policy whilst you are the current buyer. You are not entitled to make or continue a claim under this policy once you have sold or otherwise disposed of your interest in the new home.

Your Cancellation Rights: You have the right to cancel this policy, however, we are unable to return to you any premium paid to us. Before you decide to cancel the insurance it is important to check with your mortgage lender that you will not breach any conditions of your loan. You may also want to consider whether cancellation could affect the ability of any subsequent buyer to obtain a mortgage.

WHAT HAPPENS IF I SELL ON?

A Castle 10 new home warranty policy is is automatically assigned to the new owner of a property if you sell on. The policy continues to run to completion of the term.

THESE ARE OUTLINE DETAILS ONLY. ALWAYS CHECK YOUR POLICY FOR FULL DETAILS AND YOUR INSURANCE CERTIFICATE FOR ANY ENDORSEMENTS.

B3 How to make a claim

How you make a claim can vary. It depends on the age of your home and the level of cover that applies. If you have not read the previous section, we would recommend this before reading on.

Full contact details are given in Section G of this guide. You can also download a claim form from our website, www.checkmate.uk.com

ASSESSING THE PROBLEM YOURSELF

- Refer to the appropriate Unexpected Problems section of this handbook (sections C1 to C15).
- Follow the guidance in that section to assess whether your problem is likely to be covered by your insurance and consult the policy terms and conditions.
- Ensure that you have read the policy section which deals with 'Claims Notification'.
- The following symbols are used to indicate how the problem may be dealt with.

This refers to the Developer's Warranty period, usually the first two years. Please check your policy wording and any endorsements on the certificates.

This refers to Insurance Cover when the Developer's Warranty has expired. Please check your policy wording and any endorsements on the certificates.

Accidental Damage or storm damage may be covered by your household insurance policy. Please refer to your policy for details of the level of cover.

Some problems may need to be resolved as part of the general maintenance of your new home.

B3 When your claim is received

BUILDING PERIOD

- Claim against loss of deposit only during the building period
- The claim will be logged, numbered and confirmed to you (a claim form will be sent for telephone enquiries)
- The claim will be assessed – internally by the Checkmate Claims Department
- Any information required will be sought from the policyholder and his/her solicitor
- The claimant will be advised in writing.

DEVELOPER'S WARRANTY AND THE TERMS OF COVER

- Check your policy for the period of cover and your Insurance Certificate to ensure that your policy is within the period
- Prior to making a claim, the problem should have been reported – in writing – to the developer
- Where the developer refuses to carry out the repairs due to liquidation or bankruptcy, contact Checkmate for further advice and/or our assistance
- We will first ask for details of correspondence
- You may be asked to supply plans, specifications, reports etc in support of your claim. If your claim is accepted, any such expenses agreed by us will be met in full. Please ensure you retain all invoices and receipts
- If we consider that the claim requires further investigation, it will be progressed as described under 'insurance cover'.

Claims under this level of policy cover are subject to an excess. This is printed on your Insurance Certificate.

INSURANCE COVER

- The claim will be logged, numbered and confirmed to you (a claim form will be sent for telephone enquiries)
- The claim will be assessed
- You may be asked to supply plans, specifications, reports etc in support of your claim. If your claim is accepted, any such expenses agreed by us will be met in full. Please ensure you can supply all invoices and receipts
- If a surveyor is appointed, they will contact you to arrange to inspect the problem. This is to evaluate the cause of the damage and defects and, where necessary, specify what needs to be done. The original developer will be invited to attend.
- You will be notified of the outcome of any survey
- We will also tell you what we expect to happen next. This may be that the original developer is given a limited set time to make arrangements with you to carry out the remedial works. It may mean that we are unable to make a true diagnosis and that we need to return with a contractor to carry out further tests, monitoring or opening up works. This can vary from simply lifting carpets, drilling small holes to look into a wall, to obtaining plans and drawings or Building Control details. Complex works may involve complex and long term investigations/monitoring. Where any of these invasive investigations are carried out, your property will be carefully repaired at no cost to yourself
- Where either the original developer or another contractor undertakes the remedial works these will need to be planned with you, and timetables agreed. On rare occasions, removal to alternative accommodation may be necessary; the reasonable costs of these will be met as specified by the policy
- For less complex works you may be asked to obtain two or three estimates for our approval.

As under the Developer's Warranty Period, claims during the remainder of the policy are subject to an excess. This is printed on your Insurance Certificate.

To make a claim, please visit www.checkmate.uk.com or call us on 020 7933 2626.

C1 Baths, basins, sinks, doors

The problem	Possible causes	What to do next
Bath, basin or sink cracked or damaged	Accidental damage	A
Shower not working Electric shower: there is no hot water or any water at all Power shower: there is no power or any water Mixer shower: there is no water at all	Isolating switch and/or valve is in the 'on' position	Switch isolating switch or valve to 'off' position and run the shower. If it still does not work
Wastepipe leaking	The wastepipe has cracked due to accidental damage	A
	Faulty fittings	(if low grade fittings were used)
	The wastepipe has cracked due to incorrect installation	(repair to pipe only)
	A joint in the pipe is not holding	(repair to pipe only)
Wastepipe smelling	The wastepipe is blocked	See E3 handy hints: drainage
	There is no water in the trap	
	The air admittance valve is blocked	
Water not draining away	The wastepipe is blocked	See E3 handy hints: drainage
	The wastepipe was not installed at the correct angle	
Waterpipe leaking	Pipe punctured/fractured A joint within the system is not holding	See C9 pipes, water
Tap dripping	The washer is worn	See E1 handy hints: plumbing
Excessive draughts coming in through external doors	There are no draught strips fitted	
	The door is warped or twisted	M
Rain coming in underneath or through a door	Storm damage	A
	There is no water or weather bar fitted	
	The door fits badly	
	The door panels have warped or shrunk	M

The problem	Possible causes	What to do next
Lock not working	The lock has been damaged by vandals or by an attempted break in	A
	The mechanism has seized	
	The lock does not align properly with its keep	
Glass broken	Accidental damage	A
Thin or flaking paintwork	Poor preparation before original paint finish applied	
	Age	M
Light(s) or socket(s) not working	A circuit breaker has tripped	See E2 handy hints: electrics
	The light(s) or socket(s) are not wired to a circuit	– Switch off mains power/circuit
Developer supplied built-in appliances not working	A circuit breaker has tripped	See E2 handy hints: electrics
	Fuse has blown	Check correct fuse was used as in appliance instructions and replace
	The appliance is not wired to a circuit	
Electrical fitting loose or broken	Accidental damage	A
	Incorrectly fitted	

The problem	Possible causes	What to do next
Timber floor and joists moving	The joists are incorrectly sized or overspanned	
	The strutting to the joists are missing	
	The ends of the joists have been incorrectly restrained	
	Excessive creaking	
Damp coming up through floor	Damp proof membrane is faulty	
	There is inadequate underfloor ventilation to timber and suspended concrete floors	
	Airbricks blocked	Check and remove any obstruction
Stair tread or riser – broken	Accidental damage	
	Damaged	
– missing	–	
Balustrade loose or broken	Accidental damage	
	Incorrectly fixed	
Sound	Personal tolerances vary and all sound cannot be absorbed by floors and party walls. If you consider the levels are unacceptable the environmental health officer at your local authority will advise.	Contact your local authority for advice
	The Checkmate insured standard is compliance with the appropriate building regulations	
Concrete floors cracking	Surface screed crazing	
	Movement of concrete slab through poor construction	
	Flooding	
Block paving subsiding	Weight of traffic	
	Ground movement	
Tarmac paving subsiding	Weight of traffic	
	Ground movement	
Tarmac surface breaking up	The layer(s) have not been correctly laid	
	There has been an accidental oil spillage	

C4 Paths, drives, drains, gutters, wastepipes

The problem	Possible causes	What to do next
Surface not draining properly	The surface is not laid to a fall	
	Ground movement	
Cracking in concrete paths and drives	Ground movement	
	Weight of traffic	
	There are no expansion joints provided	
Gutter or downpipe leaking	The gutter or downpipe is blocked	See E3 handy hints: drainage
	A joint in the gutter or downpipe is defective	
Drainage pipe leaking (above ground)	The pipe has cracked due to accidental damage	
	The pipe has cracked due to incorrect installation	
	A joint in the pipe is not holding	
Wastepipe smelling	The pipe is blocked	See E3 handy hints: drainage
Waste Water not draining away	The wastepipe, gulley or drain is blocked	See E3 handy hints: drainage
	The gulley or drain has been damaged by ground movement	
	The drain was not installed at the correct angle	
	The wastepipe was not installed at the correct angle	

The problem	Possible causes	What to do next
Radiator not getting warm	There is an airlock in the radiator	See E4 handy hints: radiators
	The radiator valve has seized	See E4 handy hints: radiators
	The boiler is not working	
	There is a blocked pipe	
Boiler not working	The gas supply has been turned off	Turn on the gas supply and follow the instructions for your boiler on how to relight
	A circuit breaker has tripped	See E2 handy hints: electrics
	The thermostat or programmer is not set correctly	See A3 new home: heating system
	The pilot light has gone out	Refer to manufacturer's instructions for relighting
	The thermostat or programmer is not working correctly	
	The boiler is not wired to a circuit	
	The boiler is faulty	
Immersion heater not working	A circuit breaker has tripped	See E2 handy hints: electrics
	The immersion heater is not wired to a circuit	
	The thermostat is not working correctly	
	Immersion heater is faulty	
Storage heater not working	A circuit breaker has tripped	See E2 handy hints: electrics
	The storage heater is not wired to a circuit	
	The storage heater is faulty	
Overflow to tank running	The ball valve is stuck	See E1 handy hints: plumbing
	The ball valve is faulty	

C6 Kitchen fittings, pipes, water

The problem	Possible causes	What to do next
Cupboard door sticking or loose	Accidental damage	
	Badly fitted	
Worktop damaged or loose	Accidental damage	
	Badly fitted	
Sink surround leaking	A seal has not been fitted	
	The seal is broken	
Edge or wall seal leaking	A seal has not been fitted	
	The seal is broken	
Water pipe leaking (hot or cold)	The pipe has been cracked or punctured due to accidental damage	
	The pipe has cracked or punctured due to incorrect installation	
	The pipe has cracked due to inadequate insulation	
	A joint is not holding	
Overflow to tank running	The ball valve is stuck	See E1 handy hints: plumbing
	The ball valve is faulty	
No water supply or low pressure	The water main has not been turned on or is not fully open	Open the valve
	The cold water supply tank is empty	Check the valve to the tank is open
Noisy pipes	The pipework has not been adequately secured	
	The pipework is not protected where it passes through joists or walls	
Tap dripping	The washer is worn	See E1 handy hints: plumbing

The problem	Possible causes	What to do next
Roof leaking	Accidental damage	A
	Storm damage	A
	Lead flashings have been installed incorrectly	
Chimney pot loose	Storm damage	A
	The pot has been installed incorrectly	
Roof tiles or ridge tiles loose or missing	Storm damage	A
	Not properly installed	
Pointing to eaves, ridges, valleys cracked	Accidental damage	A
	Storm damage	A
	Not properly installed	
	Frost affected	M
Pointing and flaunching to chimney deteriorating	Storm damage	A
	Not properly installed	
Chimney not drawing properly	Atmospheric conditions	M
	Not properly installed	
Water ingress down chimney	Storm damage	A
	No cowling	M

C8 Toilets

The problem	Possible causes	What to do next
Water not draining away	Accidental damage	
	The soil pipe is blocked	See E1 handy hints: plumbing
	The soil pipe was not installed at the correct angle	
	The drain was not properly installed	
Toilet smelling	There is no water in the trap	
	The air admittance valve is blocked	
Pan, cistern or pipe broken	Accidental damage	
	Inappropriate or inadequate materials were used	
Cistern will not flush	The water supply has been turned off	Turn the water supply on
	The flush handle has been broken by accident	
	The diaphragm is in the wrong position or damaged	
	Flushing mechanism faulty	
Overflow running	The ball valve is stuck	See E1 handy hints: plumbing
	The ball valve is faulty	

C9 Walls, internal, external

The problem	Possible causes	What to do next
Cracks in plaster work	Normal shrinkage	See A2 running in
	Ground movement	
Wallpaper peeling	Condensation	See A2 running in
	Damp penetration	
Moisture or mould on walls	Condensation	See A2 running in
	Inadequate background ventilation	
Wall tiles loose	The tiles were incorrectly fixed	
Blistering and flaking paintwork	Condensation	See A2 running in
	Poor preparation of the surface	
	The damp proof course is damaged, missing or the wrong specification	
	The damp proof course has been bridged	
	Inappropriate cavity fill material has been used	
	The cavity trays are damaged, missing or the wrong specification	
	The weepholes are damaged, missing or the wrong specification	
	The cavities are dirty or have been bridged	
	The cavity ties have been incorrectly installed	
	Insufficient or defective mortar	
Sound	Personal tolerances vary and all sound cannot be absorbed by floors and party walls. If you consider the levels are unacceptable the environmental health officer at your local authority will advise.	Contact your local authority for advice
	The Checkmate insured standard is in compliance with the appropriate building regulations	
Render coming away	The render was poorly applied	
	An incorrect render mix was used	
	Damp penetration	
Paint flaking	Poor surface preparation	
	Inappropriate type of paint applied	
	Damp penetration	

C9 Walls, internal, external

The problem	Possible causes	What to do next
Cracks in render or brickwork	Normal shrinkage	See A2 new home: running in
White deposit on walls	Efflorescence	See A2 new home: running in
Damp penetration	The damp proof membrane/course is damaged, missing or the wrong specification	
	The damp proof membrane/course is not lapped correctly	
	The damp proof course has been bridged	
	Inappropriate cavity fill material has been used	
	The cavity trays are damaged, missing or the wrong specification	
	The weepholes are damaged, missing or the wrong specification	
	The cavities are dirty or have been bridged	
	The cavity ties have been incorrectly installed	
	Insufficient or defective mortar	

C10 Windows, environmental notice

The problem	Possible causes	What to do next
Draughts coming in through window	There are no draught strips fitted	
	The window fits badly	
	The window is warped or twisted	
Rain coming in through window	The window fits badly	
	The design of the window is not suitable for the exposure	
Lock not working	The lock has been damaged by vandals or by an attempted break in	
	The mechanism has seized	
	The lock does not align with the plate	
Glass broken	The glass has been damaged by accident	
Double glazing unit misting	The seal has failed	
Thin or flaking paint	Poor preparation before original paint finish applied	
	Age	
Environmental Notice is served by the local authority/ Environment Agency/ other approved body or letter notifying an intention to serve notice is received	Environmental hazard has been identified on your property	Check your policy schedule to see if cover is provided. If yes, 

D[I] The construction of your new home

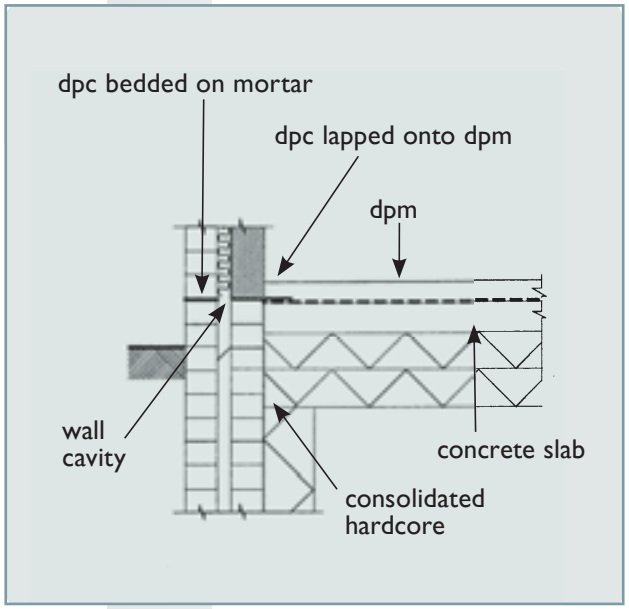
Knowing more about how your new home came into being will help you to take good care of it over the years. In this section, we look at the most common approaches. If you are unsure of what method of construction was used in your home, ask your builder.

The two most common forms of construction for new homes are either masonry or timber frame. Steel frame construction is also becoming more common. These forms of construction have different properties but all work very well and comply with the Building Regulations and Checkmate's technical requirements. Whichever form of construction has been used for your home, it will have been chosen to suit the location conditions and environment.

Masonry Construction consists of an outer leaf of bricks (or blocks with possibly a render finish) and an inner leaf of blocks. There is a cavity between the inner and outer leaves which will normally – but not always – contain insulation material.

Timber or Steel Frame Construction consists of an outer leaf of bricks (or blocks with possibly a cladding or render finish) and an internal load-bearing frame of timber or steel. The cavity between the outer leaf and frame is normally clear. Insulation will be within the framework.

From a non-technical viewpoint, even an ordinary 3-bedroomed family home comprises a lot of complex detail. In this booklet we give general guidance on typical construction details in the three main elements of any home – the floors, the walls and the roof.

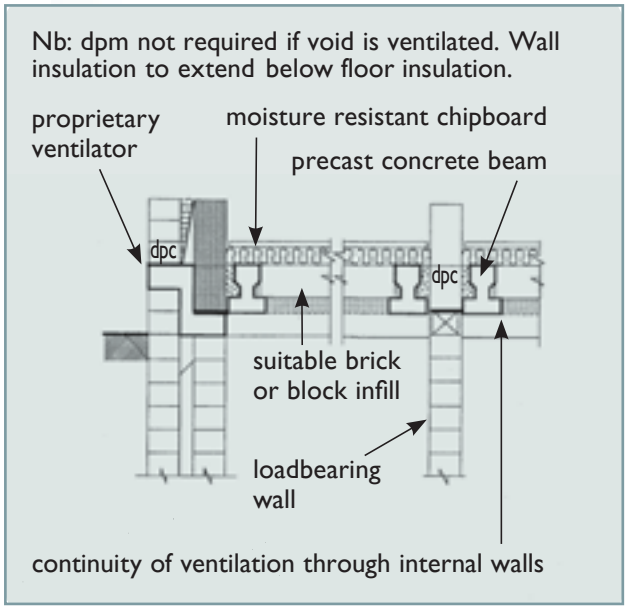


GROUND SUPPORTED CONCRETE SLAB WITH DAMP PROOF MEMBRANE

The floor slab is built directly off the existing ground after site preparation.

Key elements:

- Dpc – damp proof course
- Dpm – damp proof membrane
- Wall cavity
- Concrete slab
- Consolidated hardcore.

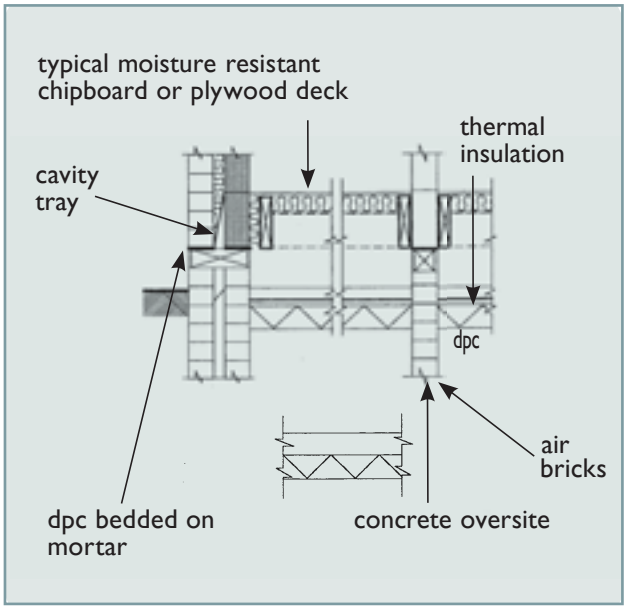


PRECAST CONCRETE BEAM AND BLOCK GROUND FLOOR

Precast concrete beam and block floors may be used where ground conditions dictate and ground supported concrete floors would be impractical.

Key elements:

- Moisture resistant chipboard
- Precast concrete beam
- Dpc – damp proof course
- Ventilation
- Infill



SUSPENDED TIMBER GROUND FLOOR

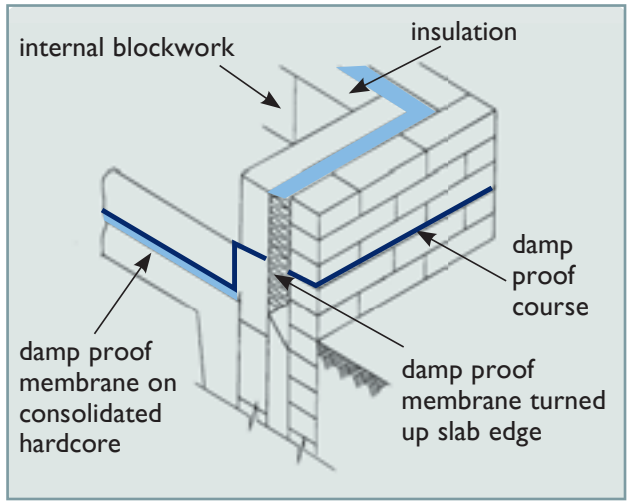
Suspended timber floors may be used by choice or where ground conditions dictate.

Key elements:

- Chipboard or plywood decking
- Dpc – damp proof course
- Cavity tray
- Airbricks
- Thermal insulation

External walls may be constructed in a number of ways. The following are typical examples:

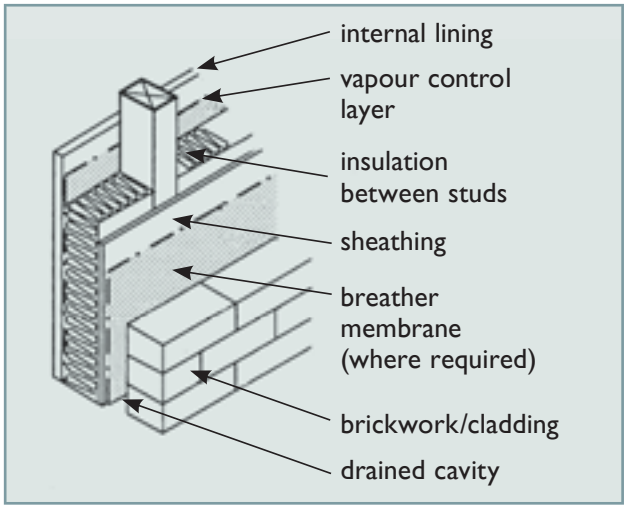
DAMP-PROOF COURSE AND MEMBRANE



MASONRY

- Facing bricks or blockwork (rendered on the outer face, or cladding, eg. tilehanging).
- 'Full fill' insulation (occupying the whole width of the cavity) or 'partial fill' insulation (occupying approximately half the width of the cavity). Several types of insulation products are available and are widely used
- Wall ties are used to secure the inner and outer leaf construction together. Several different types are in general use
- Dense or thermal concrete blocks to the inner leaf of the wall. Some thermal concrete blocks may meet the insulation standard without the need for cavity insulation
- Plaster finish internally or
- Plasterboard dry lining internally

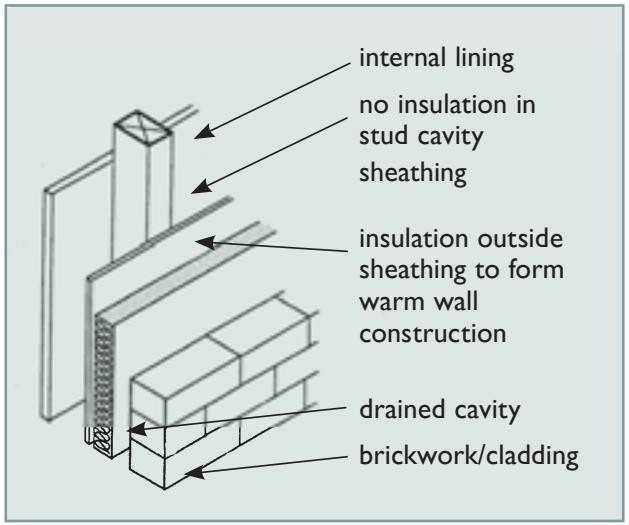
TIMBER FRAME EXTERNAL WALL



TIMBER FRAME

- Facing bricks or blockwork (rendered on the outer face, or cladding, eg. tilehanging).
- Wall tiles
- Breather membrane
- Timber frame
- Insulation is usually installed within the timber frame structure
- Polythene vapour control layer
- Plasterboard dry lining internally

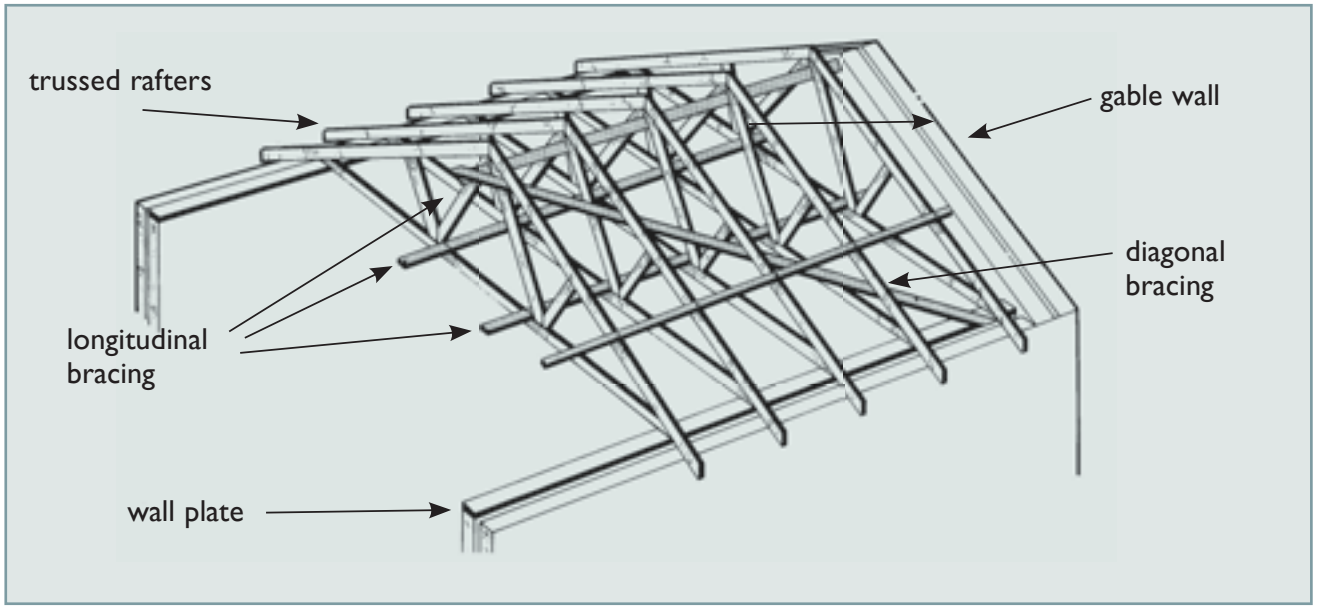
TIMBER FRAME WARM WALL



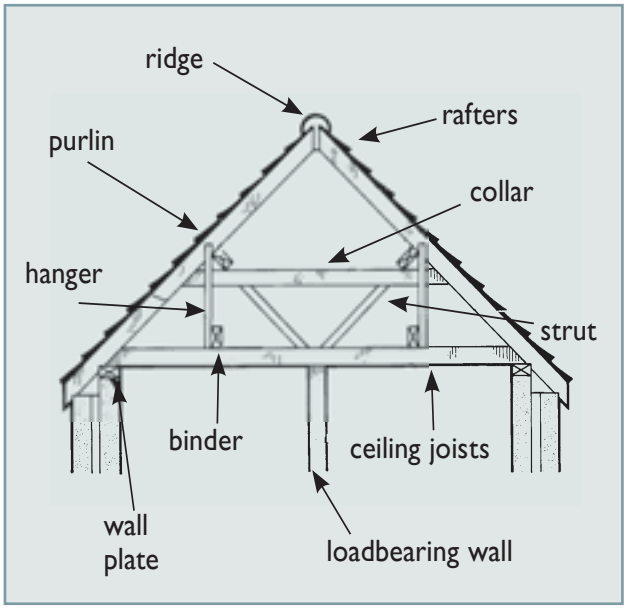
WARM WALL CONSTRUCTION

- Facing bricks or blockwork (rendered on the outer face, or cladding, eg. tilehanging).
- Cavity
- Insulation - partial fill
- Wall ties
- Sheathing - plywood or partial board
- Framework, no insulation
- Plasterboard dry lining internally

TRUSSED RAFTER ROOF



TRADITIONALLY FRAMED ROOF



THE ROOF

The roof of your new home will probably be pitched and contain a loft space. In some instances, this may incorporate rooms in the roof. The roof will usually have been constructed from pre-fabricated roof trusses or cut on site. All roof timbers are structural elements and it is important that they are left untouched.

Do not, for example, cut away any of the timber to increase storage space or widen a loft hatch.

Your roof is designed against comprehensive criteria:

- Truss spans
- Pitch
- Method/position of support
- Roof loading eg. tiles, wind
- Position and size of openings
- Position and size of water tanks
- Eaves detail
- Preservative treatment if required

INSULATION

Loft spaces are usually provided with adequate insulation. This may hide the position of the ceiling joists. Great care must be taken to avoid damaging the ceiling below when walking in the loft. Your builder will usually have provided access boards from the ceiling hatch to the water tanks.

EAVES VENTILATION

Condensation can sometimes occur on the underside of the roofing felt. To deal with this, your builder will have provided permanent ventilation along the eaves. Always ensure that these are not covered, blocked or sealed in any way. Keeping the ceiling hatch closed will also ensure that the warmer and damper air in the house does not gain access to the roof space and heighten the risk of condensation.

HANDY HINTS – ADJUSTING A BALL VALVE

If a service valve is fitted, this can be used to turn the water supply off temporarily. Make sure a quarter turn only is applied.

RECOGNISING THE PROBLEM

A ball valve in a water tank or toilet needs adjusting if the water flow is dripping or running, or the tank or cistern is not filling up.

If the ball float does not float, it can be replaced easily.

YOU NEED

Small screwdriver

Small adjustable spanner

WHAT TO DO

You can stop the water temporarily either by closing the appropriate valve or by placing a piece of wood across the top of the cistern and tying the

float arm to it. This will keep the valve closed.

Remove the cistern or tank lid and if a toilet, flush.

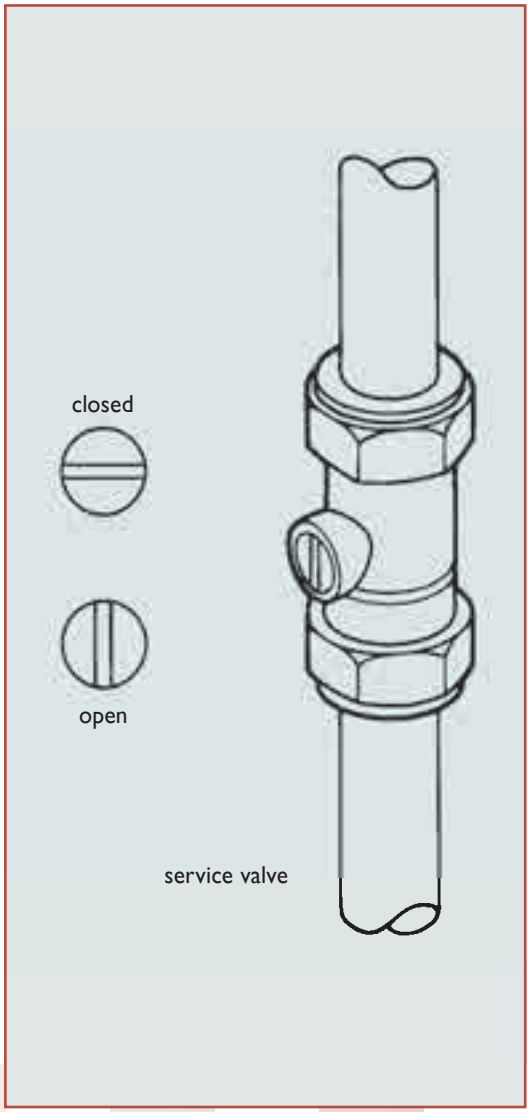
Check to see if a service valve is fitted. If a service valve is fitted, the water supply to the cistern can be turned off temporarily. To turn the water off, turn the screw on the valve a quarter turn.

Lift up the ball float and check if the water flow stops.

If the water flow does not stop, the ball valve may need to be replaced or rewashered.

If the water flow stops, the ball valve needs adjusting:

- Turn the adjusting screw on the float arm a couple of turns (clockwise) and tighten the lock nut
- Let the cistern fill and check the new water level
- Adjust the float arm further if necessary by repeating the above procedure



REWASHERING A TAP

Rewashering a tap is a straight-forward task. Make sure you turn off and drain the water supply before following the procedure carefully.

RECOGNISING THE PROBLEM

You need to rewasher a tap if it is still dripping or running when it is turned off.

YOU NEED

Small screwdriver

Adjustable spanner

New washer:

- **1/2“ or 15mm for basin or sink taps**
- **3/4“ or 22mm for bath taps**

Wrench

Small basin

Towel

WHAT TO DO

Turn off the water at the service valve or the main stopcock, usually where the water pipe enters the house or near the kitchen sink. For a bath or basin tap you can turn the water off at the gatevalve on the cold water tank.

To turn off the hot water, shut off the gatevalve from the tank leading to the hot water cylinder. Make sure that the water heating system is turned off.

Open the taps and drain all water out of the system.

When the water stops flowing you can begin work. Put an old towel in the basin to protect it and to catch any parts. Then follow the correct procedure for your type of tap.

Remove the tap head by undoing the retaining screw and unscrewing the protective hood. On shrouded heads prise off the central cover disc to expose the screw.

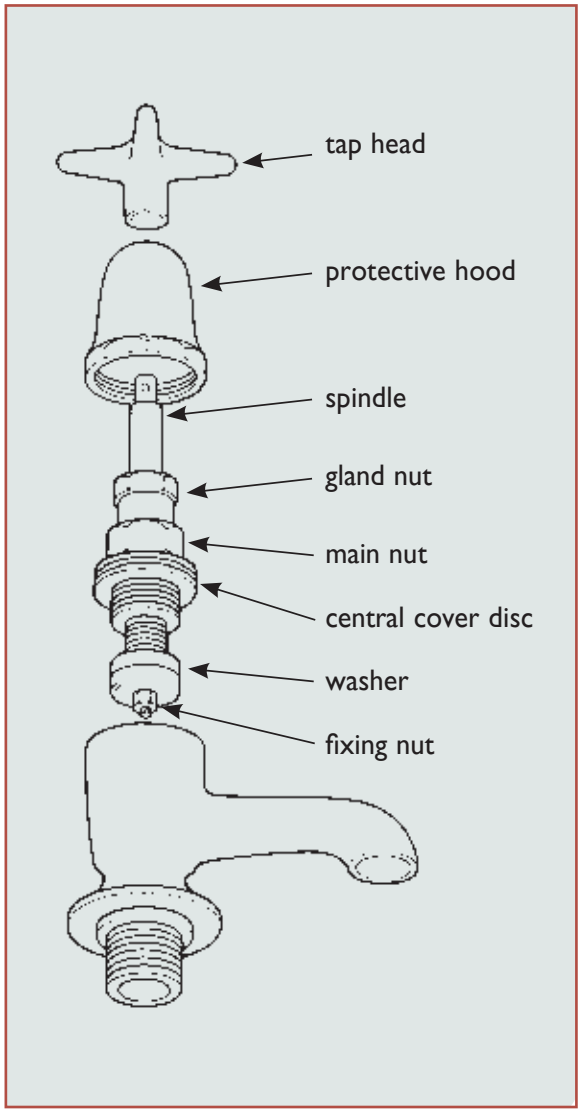
If it is difficult to unscrew a tap, pour very hot water over it. As a last resort cover it with a cloth to prevent scratching and unscrew using a wrench.

If water is seeping from around the spindle, tighten the gland nut a little (not too tight).

If water is dripping from the spout, undo the main nut, lift out the tap assembly, loosen the fixing nut and replace the washer.

Reassemble the tap and make sure all nuts and screws are tightened.

Turn on the water and check the tap is working properly.



RESETTING A TRIP SWITCH

An example of a typical consumer unit.

RECOGNISING THE PROBLEM

Modern electric circuits are fitted with circuit breakers called trip switches. If a fault develops, a switch is tripped and the circuit is broken. This may lead to localised failure of the electricity supply in the home, eg. TV/video, kitchen appliances.

Trip switches usually operate because:

- A circuit has been overloaded
- An appliance is faulty or misused
- Leads to appliances such as TVs, hairdryers, or hi-fi equipment have faulty connections
- Water has leaked into a circuit
- Light bulbs have blown
- Immersion heaters are faulty

YOU NEED

Torch • Screwdriver • Stepladder

WHAT TO DO

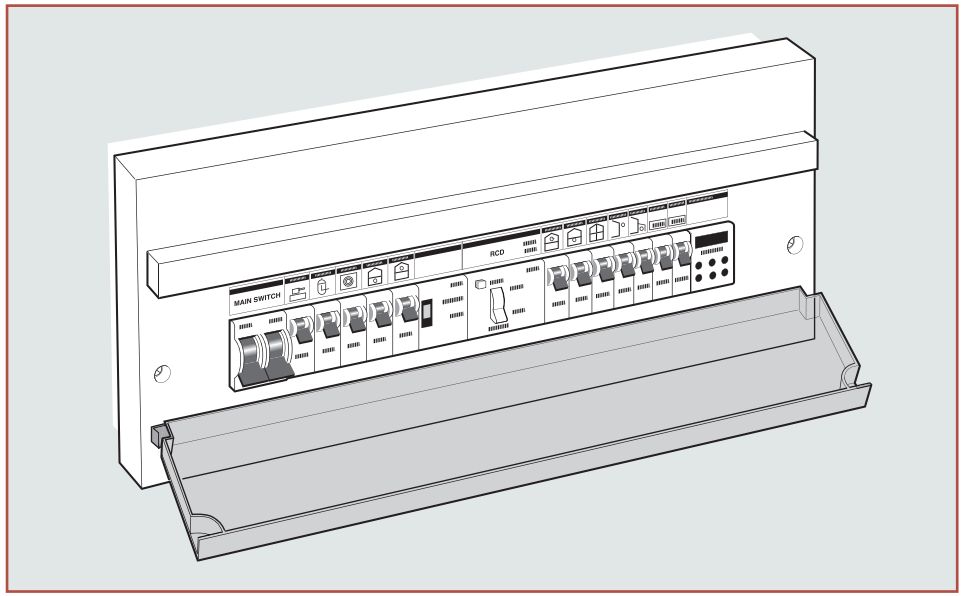
Make sure your hands are dry whenever you work with electrical equipment and fittings.

All the trip switches are located in the consumer unit. The consumer unit may be next to the electricity meter (unless the meter is in an outside cupboard).

To reset a trip switch:

- Open the cover on the consumer unit to expose the trip switches
- Check which switches have tripped to the OFF position, put these switches back to the ON position.

If the trip goes again, it is probably being caused by a faulty appliance. You need to identify which circuit is being affected and which appliance on that circuit is causing the problem. Each trip switch should be labelled. Plug in appliances one at a time do not use double adaptors when testing appliances. Test one appliance per socket, until the trip goes.



To identify the problem appliance:

- Check all the rooms in the house and note which set of lights or sockets is not working
- Unplug all appliances on the problem circuit and switch off the immersion heater
- Switch the 'tripped' switch to the ON position
- Plug in appliances one at a time
- Do not use double adaptors when testing appliances. Test one appliance per socket, until the trip goes.

If an appliance is faulty, leave it unplugged and get a qualified electrician or service engineer to check it.

CHANGING A FLUORESCENT TUBE OR STARTER

Before starting work, make sure the light circuit has been switched off. Turn off the trip switch at the consumer unit.

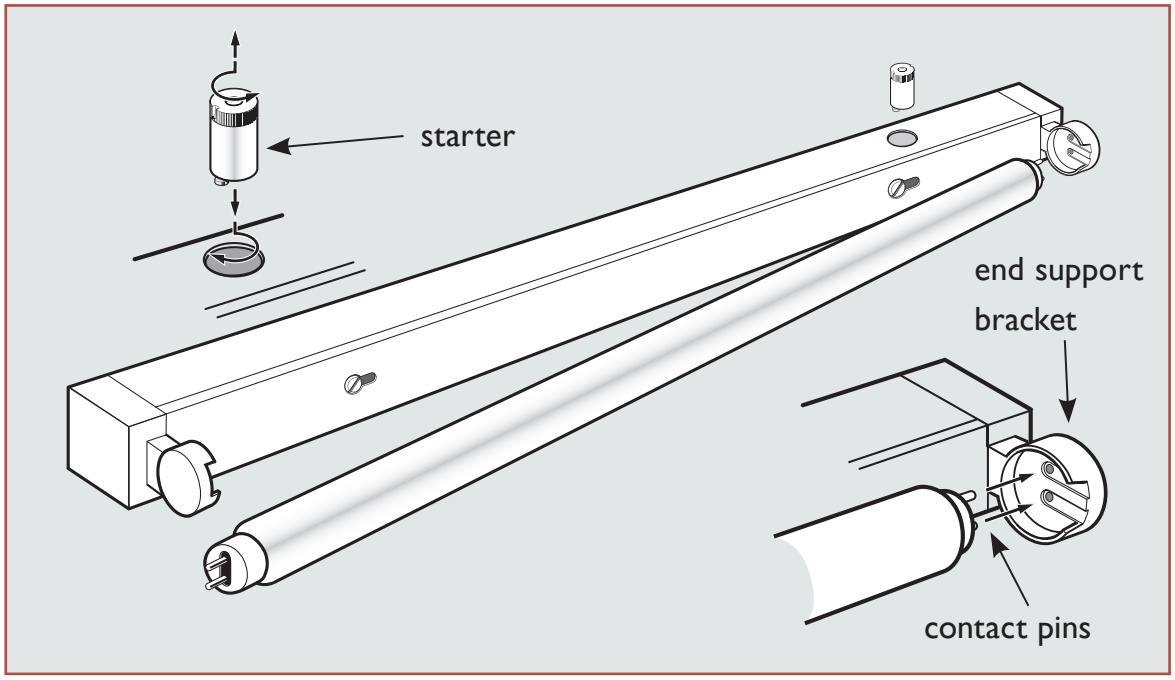
RECOGNISING THE PROBLEM

The starter needs to be replaced if the tube is flickering or only lighting at the ends.

The tube needs to be replaced if it is dim or shimmering.

YOU NEED

New starter or new tube of the correct length stepladder



WHAT TO DO

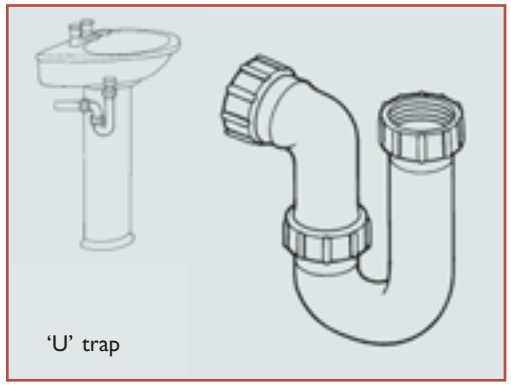
Turn off the light at the switch, and switch off the light circuit by switching off the trip switch at the consumer unit.

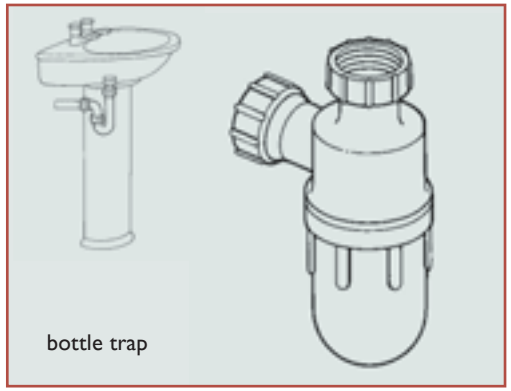
To replace the starter:

- Twist it anti-clockwise (a quarter turn) and pull it out
- Put the new starter in and turn it clockwise to lock it in position
- Switch the light circuit back on and check the light works

To replace the tube:

- Remove the diffuser (if fitted) by unclipping it
- Remove the tube by twisting it (a quarter turn) to allow the contact pins at each end of the tube to drop down through the grooves in the end support brackets. Alternatively, you may need to pull the ends of the fitting apart to remove the tube
- Fit the new tube by sliding the contact pins up through the grooves in the end support brackets
- Twist the tube (a quarter turn) to hold it in place
- Replace the diffuser (as necessary)
- Switch on and check the light works


'U' trap


bottle trap

CLEARING A BLOCKED WASTEPIPE OR TOILET

Typical examples of waste water traps (see left).

RECOGNISING THE PROBLEM

Blockages in sinks and basins are usually caused by the build-up of fat, tea leaves, hair etc. It is advisable to clean wastes with hot water, or a proprietary cleaner, at least once a month. A fat build-up is usually most easily cleared using caustic soda crystals.

Blockages in toilets are usually caused by unusual objects such as nappies, toys and air fresheners. Air fresheners that attach to the rim of the toilet should be securely fastened to ensure that they do not fall into the toilet pan.

If more than one fitting is blocked, the problem may be in the soilstack or main drain. This will need to be cleared using rods. See E3: Drainage.

YOU NEED

For a blocked wastepipe:

- A bowl
- Jug or cup to be used as a scoop
- Rag or dishcloth
- Plunger
- Rubber gloves

For a blocked toilet:

- A bucket
- Jug or bowl to be used as a scoop
- Toilet brush or plunger
- Rubber gloves.

WHAT TO DO

Unblocking the wastepipe of a bath, basin or sink. It may be worth trying hot water, caustic soda crystals or a proprietary cleaner initially, but if this fails:

- Bale out most of the water
- Hold a rag tightly over the overflow opening
- Place the plunger over the plug hole and work forcefully up and down until the blockage clears

After clearing the blockage, it is advisable to clean out the trap. If the blockage will not clear you will need to contact a plumber or other specialist.

To clean the trap:

- Place a bowl under the trap
- Unscrew the joints and remove the trap clean thoroughly and replace the trap, checking that the seals are in place and that all joints are screwed up tightly

Unblocking a toilet:

- If the pan is already full, remove some of the water into a bucket using some form of scoop, eg. a jug or bowl
- Push the brush or plunger to the bottom of the pan
- Pump it up and down vigorously about 10 times
- Pour some water into the pan to see whether the blockage has cleared

You may need to repeat this process several times before the toilet flushes normally. If there is no improvement after a couple of attempts you should call a plumber.

TYPICAL ARRANGEMENT OF DRAINS AND GUTTERS

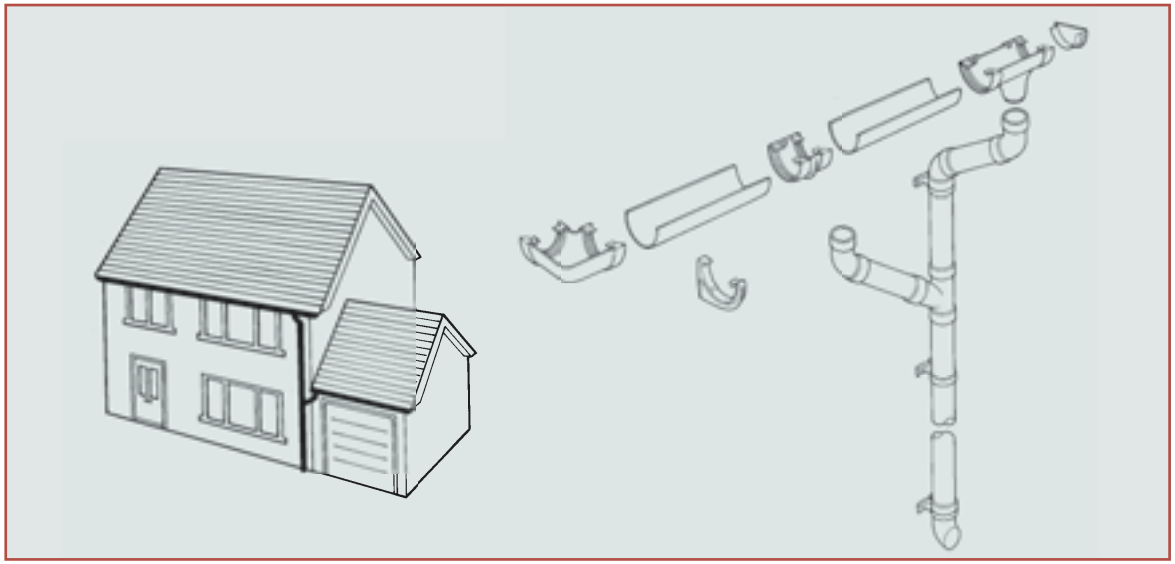
RECOGNISING THE PROBLEM

Drains are designed to be self-cleansing and usually require little maintenance. Should the drains get blocked, the signs are:

- Overflow from drains and seepage from the manhole cover
- Toilet failing to flush properly or overflowing
- Sinks or bath not draining water properly or overflowing
- An unpleasant smell

Gutters should be cleaned annually but particularly after the first year a new roof has been laid. The grit from new tiles can accumulate and cause blockages. Evidence of a problem is found in:

- Staining and dampness on the walls
- Gutters overflowing.



YOU NEED

Drains:

- Brush or broom
- Correct rodding tool (ensure that rigid cane rods are not used for plastic drains)
- Metal lever for lifting the manhole cover and a screwdriver (a manhole may be screwed down)
- Rubber gloves

Gutters:

- Stepladder (in preference use a ladder with an extension bracket)
- Light brush
- Bucket
- Rubber gloves

WHAT TO DO

If you are at all unsure of your skills or the problem persists, call on a specialist contractor.

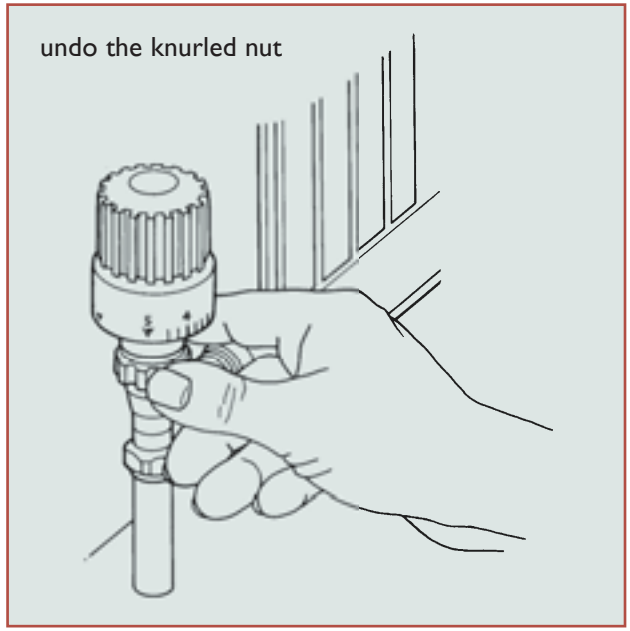
Drains:

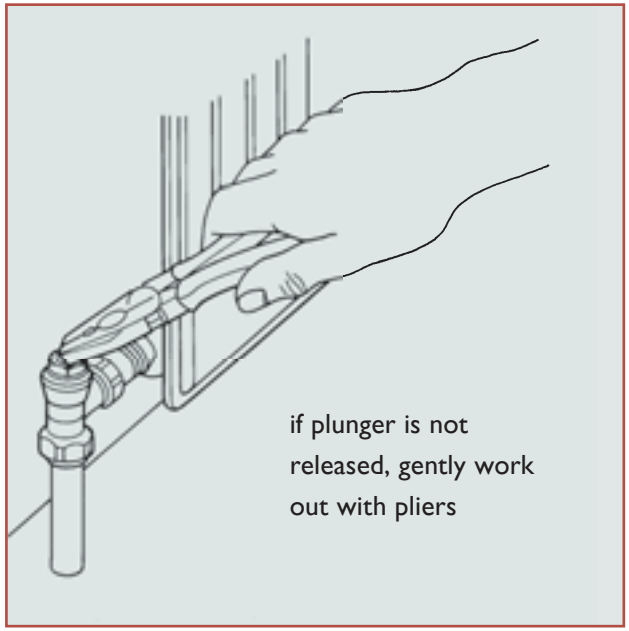
Clear open drains of any leaves or debris. Lift manhole cover and apply rodding tool vigorously.

Gutters:

Make sure that you are confident of working at a height on the stepladder. If at all doubtful, call in a specialist contractor.

Initially, check the gutter at the apparent problem area. Clear debris and check for loose joints. Take the opportunity to clear and check all the guttering.





FREEING A SEIZED THERMOSTATIC RADIATOR VALVE

RECOGNISING THE PROBLEM

If a radiator is full of water but is completely cold when others are hot, it usually means that the thermostatic radiator valve has stuck in one position as a result of the system not being used over the summer.

If the top part of a radiator is cold, this is because air is trapped in the system. It may need bleeding. See 'bleeding a radiator' below.

YOU NEED

Screwdriver

Pliers

Penetrating lubricant

Small hammer

WHAT TO DO

Some systems have very small (microbore) pipes. You should work with great care with these systems as the pipes are easily damaged.

Remove the thermostat by undoing the knurled nut.

The valve has a small steel pin which is pushed down by the thermostatic sensor and activates a plunger which regulates the flow of hot water into the radiator.

Gently tap the side of the valve body with a light hammer to see if this will release the plunger.

If this doesn't release the plunger, grip the end of the pin with a pair of pliers and gently work it in and out of the valve body. Spraying with a penetrating lubricant can help.

Check the plunger is free by pushing down the pin when the heating is on and look to see whether the pin comes out again. If it does the valve is fine.

If, after a few attempts, the radiator is still cold, call a plumber to replace the valve.

Replace the thermostat and tighten the knurled nut.

BLEEDING A RADIATOR

Radiators should be bled at least once a year. It is usually best to do this just prior to reusing the central heating system.

RECOGNISING THE PROBLEM

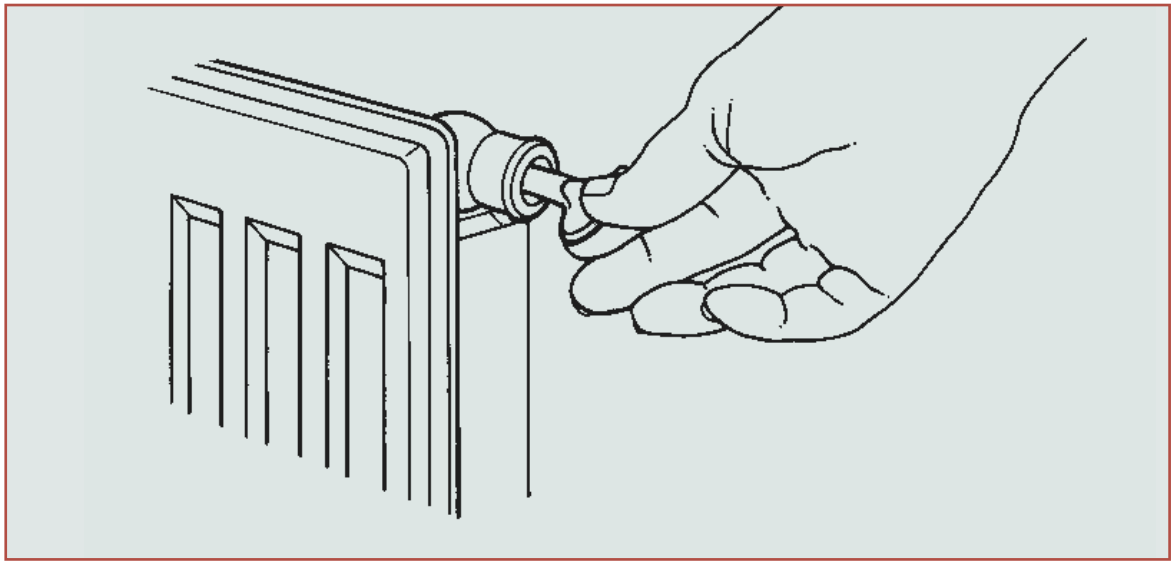
If the top part of a radiator is cold, air has got trapped in the system. Bleeding the radiator (not applicable to combination boilers or sealed systems) releases this air and allows hot water to fill the whole system.

If the whole radiator is cold, make sure it is turned on. Do this by checking that the radiator valve is open. If it is turned on, it will need to be checked by a plumber or specialist contractor.

If more than one radiator is cold, the whole heating system will need to be checked by a plumber or specialist contractor.

If the pipe leading to the radiator is warm, and the radiator is cold, the valve may have seized.

See 'freeing a seized thermostatic radiator valve' above.



YOU NEED

Radiator key (you should have had one provided by the heating system installer, but radiator keys are available at most DIY and hardware stores).

Rag or cloth

Bucket or jug to catch overflow

WHAT TO DO

Check what type of boiler you have. If it is a combination boiler or a sealed system (heat-leased), do not bleed the radiator. A combination boiler will have either a pressure gauge (on the front or underside of the boiler) or a low pressure light.

Always turn off the heating system before bleeding a radiator, otherwise the pump will draw more air into the system.

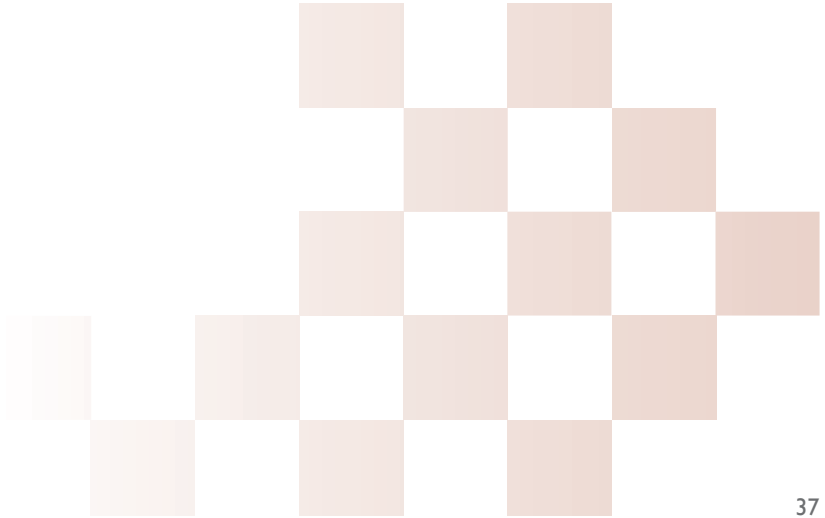
The bleed valve is the small square nut at the top end of the radiator.

Place the key over the valve and hold the cloth around it to catch any water.

Gently turn the key anti-clockwise a couple of turns until you hear a hiss. This is the air being released.

Do not unscrew the valve completely or the plug will come out.

Wait until all the air has been released. When the water starts to come through, turn the key back clockwise to shut the valve off.



F Know your rights

This document is designed to provide helpful guidance, hints and tips only and should be read in conjunction with your Castle 10 new home warranty policy document and accompanying certificate.

Should you be considering making a complaint or raising a dispute please refer to the relevant section in the Castle 10 new home warranty policy document which contains all the information you require about our policies and procedures.

The Castle 10 new home warranty policy document also contains full information regarding the Financial Ombudsman Service, the Financial Services Compensation Scheme and how we meet the requirements of the Data Protection Act.

Nothing in this document or the Castle 10 new home warranty policy document affects your Statutory Rights. If there is a problem with your property which is not covered by the scope of the Castle 10 new home warranty policy there may be a remedy available to you under your Statutory Rights or under the purchase contract between you and the Developer.

G Contact details

If you have any questions or queries in relation to your policy, wish to notify a claim or make a complaint, you can contact us at:

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