



# YOUR NEW HOME



# CONGRATULATIONS ON BUYING YOUR NEW HOME

This booklet provides you with important information on your warranty cover, which has been arranged by your developer. It also provides useful information on what to look for when you first move in, to make sure you are completely happy with your new home.

Please take the time to read through this booklet, so you know what to do should you have any problems with your property.

## **Who is LABC Warranty?**

LABC Warranty provides structural warranties to protect you, the homeowner. Having arranged warranties since 2007, we have become the warranty provider of choice for some of the country's leading developers.

Our years of expertise in surveying, construction methods and claims mean that we can apply this knowledge to ensure quality in construction. What's more, all LABC Warranty policies are underwritten by 'A' rated global insurers, meaning we will be there when you need us most.





# YOUR STRUCTURAL WARRANTY

Although we hope you won't have any problems in your new home, it is important that you understand what to do should you need to make a claim.

It is also important to remember that our policy does not cover you for general wear and tear and relates only to the structure of your property.

Our policy is valid for 10 years and includes two key periods:

- The first two years of the policy (called the Defects Insurance Period)
- Years three to ten (known as the Structural Insurance Period)

There is a third period which runs for the first five years from when your home is completed. During this time, you benefit from cover against inherent defects in mechanical and electrical services equipment, subject to your policy cover.

These sections of our policy dictate who is responsible for resolving any problems you may have. Please bear in mind that your policy starts on the date stated on your certificate of insurance, not the date you moved in to your new home.



## Defects Insurance Period

During this period the developer is responsible for rectifying any defects (which are deemed to be a failure to comply with our Technical Manual). You must report any faults to the developer in writing as soon as possible, making sure you keep a copy of this correspondence.

If you have reported these to your developer within the defects period and either;

- a) They have failed to rectify them within a reasonable time period, or;
- b) They are unable to rectify them due to their insolvency

then we may be able to help through our Dispute Resolution Service. Please note that we will only be able to assist with issues governed by our Technical Manual.

To notify us of a possible dispute, visit our claims portal at <https://claims.labcwarranty.co.uk> or visit the homeowners section of our website for further information.

## Structural Insurance Period

During this period, if you need to make a claim on your policy, you must contact our claims team, who will assess your claim for you. If your claim is valid, we will assist you in organising any necessary repair work and, should it be necessary, arrange alternative accommodation while work is being carried out.

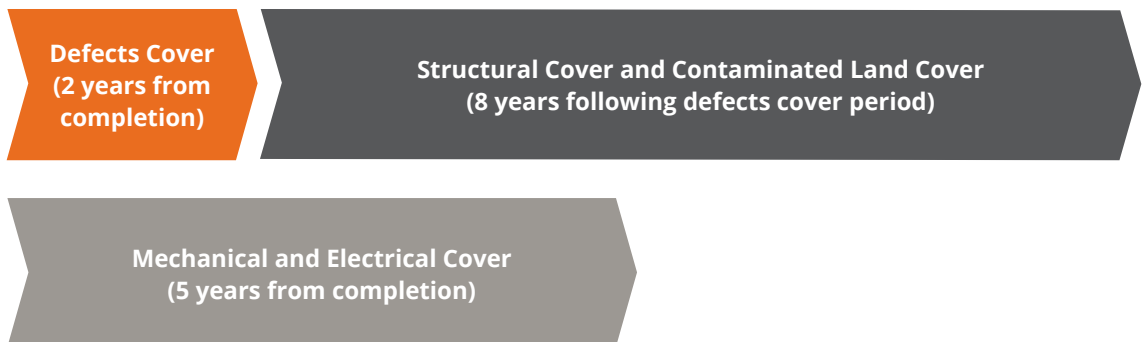
Should you need to make a claim, visit our claims portal at <https://claims.labcwarranty.co.uk> or visit the homeowners section of our website for further information.

## Mechanical and Electrical Services Equipment Cover Period

During the first five years following the completion of your home, this section of cover protects you from the cost of repairing or replacing certain mechanical and electrical equipment affected by inherent faults, subject to your policy cover. This can include boilers, lifts and air conditioning systems.

## Periods of cover for your new home

Please refer to your policy document for full details of the cover available.



# RUNNING IN YOUR NEW HOME

As much as you need to get used to living in your new home, your new home will need to get used to being lived in.

## Drying out

Many materials used in building a house are mixed using water, such as plaster, concrete and mortar. This means that water will evaporate from these materials and may cause condensation in your home. This process is known as “drying out” and usually only lasts six months.

The following steps will help you reduce the effects of drying out:

- Wipe away any condensation on windows and other glass surfaces
- Cover pans when cooking
- Wherever possible, dry clothing outdoors. If you use a tumble dryer, make sure it vents outdoors or is fitted with a condenser
- Do not block air bricks or vents
- When possible, leave windows or trickle-vents open
- Close doors when taking a bath or shower to avoid moisture spreading

It is inevitable that small cracks may appear in the plaster and woodwork as part of the drying out process. These will not affect the structural integrity of the property and can be dealt with easily by redecorating.

Drying out can also cause salts to be deposited on internal and external walls. These might appear as white marks which can be easily wiped away. If the problem persists, this could indicate a water leak, in which case you should contact your developer.

## Condensation

Condensation accounts for approximately 70% of domestic damp, and is commonly attributed to a lack of balance between heating and ventilation, resulting a rise in relative humidity. An average family can produce up to 17 litres of water vapour a day from drying wet clothes on radiators or using a tumble dryer, having hot baths or showers, boiling kettles, cooking and breathing. An excess of condensation can cause peeling wallpaper, crumbling plaster, discolouration and even health issues, such as the growth of mould on walls and ceilings, or dust mites.

To control the excess of moisture, you can close kitchen and bathroom doors to prevent steam going into other colder rooms, opening windows each day to allow a change of air, even in winter, wiping down, wiping down surfaces when moisture settles and maintaining low background heat.

Normal condensation issues that do not endanger the structural integrity of the property are excluded from the policy.

## **Shrinkage**

As your home is lived in and heated, the timber and plaster used to build your home will shrink which may cause small cracks to appear. These cracks are not an indication of subsidence or any structural defects and can be permanently repaired.

To minimise cracking, try to keep an even temperature throughout your house, and whenever possible, don't have the heating on too high.

If cracks appear, they should be left for a few months before you try to seal them. If you redecorate, use good quality filler on any gaps.

## **Cracking**

Small cracks are common in newly built properties. To minimise cracking, the drying process needs to be gradual, therefore you should ventilate as much as possible and use your heating moderately. When minor cracks appear, these should be left and sealed during decoration, once the drying out process is complete.

If however you feel these cracks are more significant, report them to your developer as soon as possible as they may be the first signs of movement in the structure.

## **Water staining**

If you find evidence of any water staining on the walls or ceilings of your property, again report these to your developer as soon as possible. This could be the result of faulty plumbing, or the first signs of water entering the property through the external walls or roof.

## **Efflorescence**

Efflorescence typically occurs during initial cure of a cementitious product, when water moving through a wall or other structure, or water being driven out as a result of the heat of hydration as cement stone is being formed. A white deposit is formed, which can normally be removed by wiping or brushing with a dry, stiff brush. It is important that you must not try to wash off the salts, since this may make matters worse.

## **Other snagging issues**

Keep an eye out for any scuffs, scratches or marks on any of your walls, surfaces or appliances. Although these are not covered under your policy, you will need to make your developer aware of them to ensure you get them resolved as soon as possible.

If you have any areas of concern, take photographs. This is not only to evidence the problem, but will also allow you to determine if the problem worsens over time.

Please note that these are not covered under our policy, and you should go directly to your developer.





# LIFESTYLE AND YOUR HOME

All newly built homes are required to meet good levels of insulation and air tightness. This potentially means that new buildings do not 'breathe' as well as older buildings. For this reason, new houses will retain moisture from cooking and bathing for longer periods, which could cause condensation.

To avoid condensation, buildings are now installed with various methods of ventilation systems which may include the following:

- Local extract fans in kitchens and bathrooms
- Continuous mechanical extract systems
- Whole house ventilation systems with heat recovery

It is important in all of the above methods of ventilation, that you familiarise yourself with the controls and operation of each system. Here are a few suggestions to ensure your new home is correctly ventilated.

## **Local extract fans in kitchens and bathrooms**

Switch on extract fans during cooking, bathing and showering and leave switched on for an additional 20 minutes.

## **Continuous mechanical extract systems**

Do not switch off or isolate and ensure that trickle vents to habitable rooms are left open.

## **Whole house mechanical ventilation with heat recovery**

Do not switch off or isolate, ensure the correct mode (where applicable i.e. summer or winter) is set and provide maintenance to the system in accordance with the manufacturer's recommendations.







# DIY AND MAINTENANCE

When carrying out any DIY or maintenance work, it is important to remember that damages caused by such work are unlikely to be covered by our policy.

Care should be taken to ensure that any work you undertake is done safely, and follows the guidelines provided by the manufacturers of the products and materials you use.

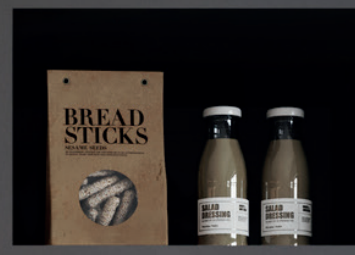
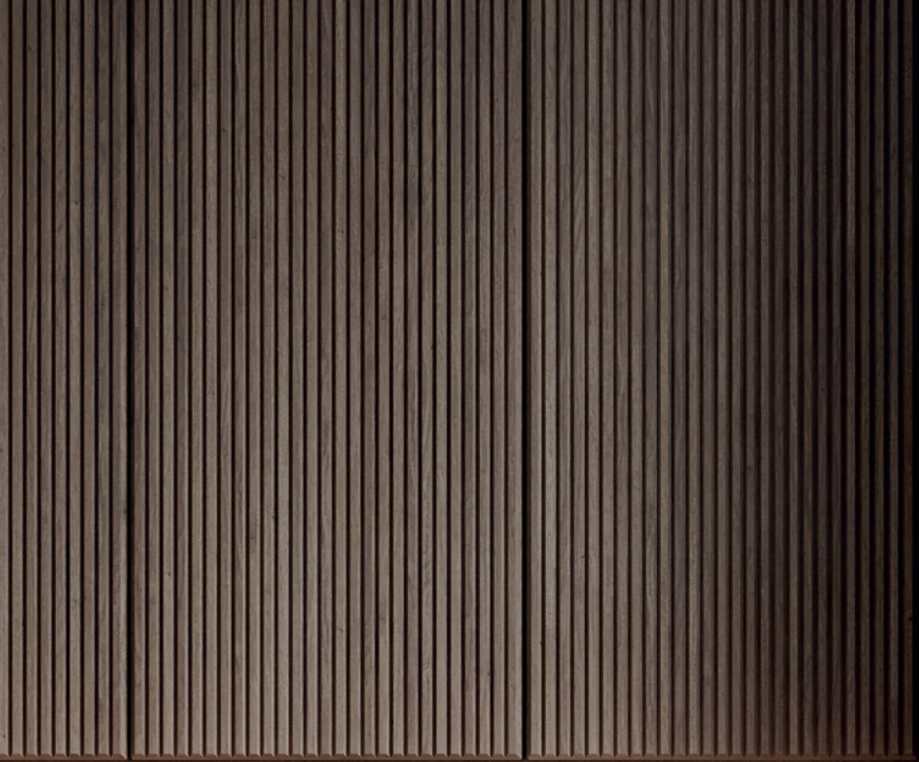
## **Painting woodwork**

New woodwork absorbs considerable amounts of paint, so the first painting of a house needs extra attention. If you are painting for the first time, surfaces must be clean, prepared properly and be completely dry before repainting.

Outside woodwork should be repainted more regularly.

## **General DIY**

Your property may be constructed from a number of different materials and you should ensure the correct fixing method is adopted, having regard to size weight and use of any shelving.



# GENERAL MAINTENANCE AND USEFUL ADVICE

The following section provides advice on how to deal with common issues that can be easily fixed.

## **Long periods of vacancy**

In the event that your new home would be unoccupied, especially during winter time, it is highly recommended to leave a thermostat set at 10°C and set the programmer or time control to keep this temperature steady. This will avoid an excess of moisture in the house, as well as the risk of service pipes freezing.

## **Looking after your heating**

In order to keep your boiler in good condition, you must have it serviced once a year. You should not try to do it yourself, as it must be done by a Gas Safe Approved Contractor.

Do not close or block ventilators in the room where the boiler is housed, as this would limit the supply of air to the boiler. You should always check the type of flue you have with your boiler, as boilers with balanced flue incorporate their own air supply.

If any part of the system shows signs of corrosion or leakage, this may be an indication that the system or parts need to be repaired or replaced. However, small surface rust on radiators can be considered normal and is easily removed by a gentle sanding before repainting as a part of normal redecoration.

When you redecorate your new home, you must not paint over the small valves at the top of the radiators.

## **Gas safety**

If you are suspicious about a gas leak, you must not turn on the lights. Turn off the gas tap, open doors and windows, do not operate any electrical appliance and notify your gas supplier on their emergency number.

Always remember not to seal off or obstruct vents, and keep fresh air circulating around appliances. You should check your gas appliances regularly. Stains around a gas fire, or orange flames can be signs of poor functioning.

## **Fire safety**

It is important to check on a regular basis the operation of smoke alarms, by pressing the test button. When you are moving in, you should consider the means of escape and a safe open space to shelter in the unfortunate event of a fire.



## **Resetting a trip switch**

Electric circuits are designed to carry certain amounts of electric load. To prevent this load being exceeded, circuit breakers called trip switches have been installed. This may lead to localised failure of the electricity supply in the home.

If the electricity is not working, or is only working on certain appliances or light bulbs, it is highly possible that a trip switch has operated. To fix this problem, you need to:

1. Make sure your hands are completely dry
2. Locate the consumer unit. All the trip switches are located there
3. Open the cover of the consumer unit
4. Check which switches have tripped to the OFF position, and put it back to on

If you have trip switches operating on a regular basis, it can mean that a faulty appliance is plugged to that electric circuit. You might need to identify which circuit is causing the problem (e.g. Microwaves can load over 2500 watts), each trip switch should be labelled.

## **Clearing a blocked wastepipe or toilet**

It is a very common problem to have blocked sinks and basins. Blockage in sinks is normally caused by an accumulation of detritus such as fat, tea leaves, or hair. It is highly recommended to clean wastes with hot water, or a proprietary bio-degradable cleaner at least once a month.

Toilets are normally blocked by unusual objects such as nappies, toys and air fresheners. If however, more than one fitting is blocked, the problem may be in the soilstack or main drain. This can be cleaned using rods.

## **Drains and Gutters**

Gutters and downspouts need to be checked and cleaned twice annually and more often during autumn and winter if there are tall trees near the house. Use a small garden shovel to clean gutters and insert a hose into gutter drains to flush the downspouts.

## **Planting trees**

Part of decorating your new home is shaping your new garden. If you therefore intend to plant trees, or cut the existing ones down, there are some aspects that you should consider.

The roots of all vegetation take water from the soil to make good the water lost from the leaves. If the soil contains clay it will shrink as it is dried, or swell if it is allowed to rehydrate. If the shrinking or swelling extends below the foundations, the foundations will subside or heave respectively. If the movements are in excess of those that can be tolerated by the building, damage is likely to occur.

You should consequently obtain advice from an expert before planting or removing any tree. Not only can trees cause damage to the structure, but drains can be damaged, as well as your neighbour's property.







# ALTERATIONS AND EXTENSIONS

Extensions and alterations let you personalise your home by creating space or character. However, care must be taken to ensure this work does not damage your property.

Damage caused by alterations and extensions is not covered by your structural warranty. In some cases, damage could invalidate your policy.

To avoid issues, we recommend you seek competent contractors to carry out any alterations or extensions.

## Examples of alterations and extensions

Alteration examples	Extension examples
Removing an internal existing wall or partition.	A conservatory or sun room.
Replacing windows or doors, or adding new ones.	A basement.
Significantly altering ground levels around your home.	A porch.
Carrying out work to drainage, plumbing, or electrical services.	A garage.
Attaching solar thermal or solar PV panels to your roof, walls, or windows.	A new room (such as a loft conversion), or making an existing room bigger.
Installation additional insulation to cavity walls.	
Removing accessible entrances.	
Converting an existing garage into a habitable room.	
Storage platform in roof space.	



## Damage that could be caused

Works that could lead to damage	Damage that could result from works
Raising external ground levels.	May breach your DPC and allow water to penetrate floors and walls.
Adding cavity wall insulation.	Could affect a wall's resistance to moisture.
Making changes to internal walls.	Might affect structural support.
Excavations close to the home, for example to build an extension, install a hot tub or sunken trampoline.	Potential to damage or undermine your existing foundations.
Build over drains or services, such as water pipes, gas pipes, or electricity and telephone cables.	Could damage pipes and cables, or compromise access points like rodding points.
Plant trees or shrubs close to your home.	Could lead to subsidence in clay soils, as some woody shrubs and trees demand a lot of water.
Overloading the roof trusses through storage.	Could damage the truss and the finishes to the ceiling below.

## Keeping your home safe

All new homes must meet strict fire safety regulations, allowing you to escape safely or be rescued in the event of a fire.

Fire safety feature	What you should and should not do
In homes where floors are 4.5m above the outside ground levels you should have a protected stairway leading to an external door.	This should be properly maintained, or specialist advice sought from your Building Control Body.
Fire doors, smoke alarms, heat detectors and sprinklers.	Should not be altered without taking advice from a specialist.
Walls, ceilings and floors separating you from neighbours are designed to provide resistance to fire sound transmission (and limit heat loss).	Make sure that any works do not reduce the effectiveness of these barriers.
Some windows may have been designed as an emergency escape.	Never obstruct them and if you replace them they must meet the minimum requirements of the building regulations.

## **Avoiding problems**

You can avoid problems by following this guidance:

- Seek professional advice before you start any work, including advice on potential legal issues as well as technical issues.
- Speak to your local authority to find out if your work requires planning permissions or building regulation approval.
- Tell your neighbours if you want to carry out any building work near, or on, your shared property boundary, party wall, or structure in England and Wales. There are different rules for Scotland.
- Party walls stand on the land of two or more owners, and either form part of a building, or a plot boundary such as a garden wall (but not wooden fences).
- If your property is leasehold, check the lease agreement to make sure you have the right to build alterations or extensions.
- Do not cut down or prune a mature tree without first asking your local authority about whether or not it's protected by planning, Conservation Area restrictions, or a Tree Preservation Order.
- Let your home and contents insurance provider know about any extension, to ensure that it's covered and that any works will not invalidate your policy.

## **Where to find a trustworthy contractor**

Be sure to ask for written references from contractors, and look for endorsements like:

- Trustmark membership – a government scheme covering all building trades.
- The National Federation of Builders - for registered contractors in your area.
- Registrations with Gas Safe for gas engineers, FENSA for windows, NICEIC for electricians, OFTEC for oil-fired equipment and HETAS for solid fuel heating systems.







# HOW DOES YOUR POLICY WORK?

The below provides an example of how your New Homes policy works. This is only an example and not all policies have the same sections of cover. To see which sections of cover apply to your new home, refer to your Certificate of Insurance.

## **First two years after completion**

Your developer must rectify any part of your new home not built to our technical standards. If your developer does not do so, then you should contact our Dispute Resolution Service for further advice.

*See section 3.2 of the policy document for details.*

## **First five years after completion**

You are protected from the cost of repairing or replacing certain mechanical and electrical equipment such as boilers, lifts and air conditioning systems which are affected by inherent faults.

*See section 3.5 of the policy document for details.*

## **Remaining eight years of the policy**

Your home is protected from structural damage; if you feel that there is a structural defect then you are entitled to make a claim.

You may also be protected from the costs of treating contaminated land.

*See your Certificate of Insurance and sections 3.3 and 3.4 for details.*

If you feel that there is a defect in your new home, you are entitled to make a claim. However before making a claim, it is highly recommended to look at the chart which shows some examples, in order to refer to the appropriate body.



# EXAMPLES OF POSSIBLE DEFECTS

Description of the problem	Possible cause
<b>Finishes &amp; Fitted Furniture</b>	
Cupboard door is sticking or loose	Accidental damage
	Poorly fitted
Worktop is damaged or loose	Accidental damage
	Poorly fitted
<b>Damp Proofing</b>	
Damp penetration	The property has not been ventilated properly
	Damp proof membrane/course is not lapped correctly
	The damp proof course has been bridged
<b>Finishes</b>	
Render coming away on external masonry walls	Render has been poorly applied
	An incorrect render mix was used
	An inappropriate product has been placed
Paint flaking	Poor surface preparation
	Inappropriate type of paint applied
	Damp penetration
<b>Windows &amp; Doors</b>	
Excessive draughts through external doors	No draught strips fitted
	Door is warped or twisted
Rain coming in underneath or through a door	Storm or accidental damage
	No weather bar fitted
	The door fits badly
	Door panels are warped or shrunk
Lock not working	The lock has been damaged by an attempted break in
	The mechanism has seized
	The lock does not align properly with its keep
Glass broken	Accidental damage
Draughts coming in through the window	There are no draught strips fitted
	The window fits badly
	The window is warped or twisted



Description of the problem	Possible cause
<b>Windows &amp; Doors</b>	
Rain coming in through the window	The window fits badly
	The design of the window is not suitable for the exposure
<b>Chimneys</b>	
Chimney pot loose	Not fitted correctly
Pointing to chimney deteriorating	Storm or accidental damage
	The pot has not been installed properly
Chimney not drawing properly	Storm or accidental damage
	Not installed correctly
Water ingress through chimney	External conditions
	Not installed correctly
<b>Roofs</b>	
Roof leaking	Storm damage
	Defective roof covering
	Inadequate mortar mix
Roof/ridge tiles loose or missing	Accidental damage or storm damage
	Tiles not installed correctly
Pointing to eaves, ridge valleys cracked	Accidental or storm damage
	Not properly installed
	Lead flashing installed incorrectly
	Affected due to frost
<b>Internal Walls</b>	
Moisture or staining on walls	Condensation
	Water ingress
	Leaking plumbing
	Inadequate ventilation
Cracks in plasterwork	Normal Shrinkage
	Movement
<b>Drainage</b>	
Gutter or downpipe leaking	Downpipe/gutter blocked
	A joint in the downpipe/gutter is defective

	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
	✓	✓		
	✓	✓		
	✓			
			✓	
	✓	✓		
			✓	
	✓			
			✓	
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			✓	
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				✓
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	✓			
	✓			
				✓
	✓	✓		
	✓			
	✓			



Description of the problem	Possible cause
<b>Drainage</b>	
Drainage above ground is leaking	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 emits an odour	Wastepipe is blocked
	Water trap removed
Water not draining away	The wastepipe, gully or drain is blocked
	The gully is damaged due to ground movement
	The wastepipe or drain was not installed at the correct angle
Bath, basin or sink are cracked or damaged	Damaged prior to installing
	Accidental damage
Shower not working	Isolation switch and/or valve is in the "on" position
	Electric: there is no hot water or water at all
	Power: there is no power or water
	Mixed: there is no water at all
Tap dripping	The washer is worn
	Tap is defective
Sink surround is leaking	A seal has not been fitted
	The seal is broken
Wastepipe is leaking	The pipe is 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
No water supply or low pressure	The water main has not been turned on or is not fully open
	Low pressure in the mains
	Faulty mains water supply pump
The pipes are noisy	The pipework is not adequately secured
	The pipework is not protected where it passes through joists

	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
			✓	
	✓			
	✓			
				✓
				✓
				✓
	✓	✓		
	✓	✓		
	✓			
			✓	
	<b>Switch isolation valve to "off" and run the shower</b>			
	✓			
	✓			
	✓			
				✓
				✓
	✓			
	✓			
			✓	
n	✓			
	✓			
	✓			
	<b>Open the valve</b>			
	<b>Check the valve to the tank is open</b>			
	✓	✓		
	✓			
or walls	✓			

Description of the problem	Possible cause
<b>Electrical Installation</b>	
No power	A circuit breaker has tripped at the consumer unit
	The light(s) or socket(s) are not wired to the circuit
	Faulty electrical distribution system
Electrical installations not working	A circuit breaker has tripped
	A fuse has blown
	Appliance is not wired to the circuit
	Accidental damage
	Incorrectly fixed
	Faulty fixed installation
	Faulty lift or escalator
<b>Heating and Mechanical</b>	
Radiator not producing heat	Airlock in the radiator
	Radiator valve has seized
	Boiler is not working
	Blocked pipe
Boiler not working	Gas supply is off
	Thermostat or programmer is not working correctly
	The pilot light has gone out
	The boiler is not wired to the circuit or is faulty
<b>External Works</b>	
Driveways, paths not draining	The surface is not laid to fall
	Ground movement
Cracking in concrete and drives	Ground movement
	Weight of traffic

	You should refer to			
	Developer	Warranty provider	Home insurance	General maintenance
				✓
	✓			
	✓	✓		
				✓
	<b>Check instructions, replace fuse</b>			
	✓			
			✓	
	✓			
	✓	✓		
	✓	✓		
				✓
				✓
	✓	✓		
	✓			
	✓	✓		
	<b>Turn on the gas supply and follow the instructions for your boiler on how to relight</b>			
	✓	✓		
	✓	✓		
	✓	✓		
	✓			
	✓			
	✓			



# MAKING A CLAIM

We hope you will never have to make a claim on your new home, however if you do, our specialist claims team will help to guide you through the claims process.

If you think you have a claim, please visit the claims portal on our website. Please read the instructions carefully. If you are unsure, please contact us on 0800 183 1755 and ask to speak to our claims team.

# CONSUMER CODE PROTECTION

In addition to LABC Warranty coverage, your new home is protected by one of the two leading new-build consumer codes in the UK – the Consumer Code for Home Builders or the New Homes Quality Code.

What's covered, which rights you have as a home buyer, and how the code is enforced will depend on which code covers your property. Contact your builder for more details.



*Protection for new-build home buyers*





# SNAGGING CHECKLIST

This is only a guide and should not be considered a complete list of all areas to be checked.

	Item
General	Have all builders' materials and rubbish been removed from the home and garden? Is the home and garden clean and tidy?
<b>Inside your home</b>	
Decorations	Is the plasterwork smooth and neatly finished around sockets, switches, pipes, etc? Are plasterboard joints and nail fixings invisible? Is the decoration throughout the home complete and to a consistently acceptable standard?
Flooring	Are you happy that the timber floors don't creak excessively? Has sheet flooring been laid level and is it free of bubbling or unevenness beneath? premature failure? Is floor tiling fully adhered (i.e. sounding hollow if tapped) and
Wall tiling	Is wall tiling fully adhered (i.e. sounding hollow if tapped) and fully grouted? Has a flexible sealant been provided at corners and junctions with shower trays,
Kitchens and bathrooms	Are all kitchen units and appliances clean and undamaged? Are all the sanitary fittings clean and undamaged? Is the water flow to taps, showers and appliances satisfactory? Are any leaks evident beneath sinks, sanitary-ware and appliances? Check waste Do all doors and drawers to kitchen units operate correctly? Are extractor fans fitted and operating?
Windows and doors	Are keys supplied for all window and door locks? Do all locks and handles work and operate freely? Do all windows and doors open and shut properly and engage with the weather Do self-closing devices, where fitted, fully close the doors after opening? Is all glazing crack-free? Are double-glazed units free of condensation between the panes?
Heating and electrical	Do all light fittings and socket outlets work? Are radiators securely fixed and free of leaks? Is exposed horizontal and vertical pipe-work adequately supported? Are the joints
Lofts	Is the loft space fully insulated? Is boarding provided to give access to tanks etc.?
<b>Outside your home</b>	
Decorations	Are external decorations complete and to a consistently acceptable standard?
Fences and gates	Are all fences and gates complete? Are timber or steel parts protected?
Paths and drives	Are all paths and drives complete and laid to an even finish?
Drainage	Do gutters and downpipes appear securely fixed and complete? Are they leak-free during rainfall? Are gullies and inspection chambers free of debris?
Roof coverings	Do any tiles or slates appear cracked or loose? Are all lead flashings complete and secure?





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LABC Warranty



LABC Warranty

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