

# Understanding the process for making a section 3 claim

This guide explains the process we follow for claims and gives you an idea of how long each stage may take. We might deal with some claims quicker than the timeframes shown, while some will take longer.\*

Whatever happens, we'll be here for you and we'll keep you updated.

We're committed to taking reasonable steps to meet the individual needs of our policyholders.

Please let us know if anything in your personal circumstances means that you need additional support, for example, in understanding the policy, communicating with us or managing your claim.

You can find out more about our accessibility services at [nhbc.co.uk/accessibility](https://nhbc.co.uk/accessibility) or you can contact us on 0800 035 6422.

1

## Checking your policy cover

- When you make a claim with us, we'll review the information you've given us to make sure we have everything we need.
- We'll let you know if your claim will progress to step 2 - Assessing your claim.
- If we can't help you, we'll let you know why.

**This stage normally takes one week.**

2

## Assessing your claim

- We'll either hold a telephone meeting with you or we'll visit your home.
- We'll let you know if we accept or reject your claim under the policy.
- We'll send you our findings in a written report.
- If we reject your claim, we'll let you know why.

**This stage normally takes eight weeks.**

3

## Working out how to settle your claim

- If we accept your claim, we'll choose the most appropriate way to settle with you. This will depend on the individual circumstances of your case. We'll either:
  - a. ask the original builder of your home to carry out the repairs on our behalf
  - b. pay you what it would cost us to do the work so you can arrange your own contractor to carry out the repairs
  - c. arrange a contractor to carry out the repairs on our behalf.

**This stage normally takes one week.**

4

## Settling your claim

- We'll settle your claim.
- See **next page** for details on the next steps for each option.

**We aim to settle 80% of our claims within six months of receiving the information we need.**

\*Claims may take longer to deal with during periods of bad weather. Larger or more complex claims will normally take longer to deal with than more straightforward claims. This is because there can often be a lot more to arrange.

# Settling your claim

4a

## If we ask the builder to carry out the repairs

- We'll agree a reasonable timeframe for the builder to carry out the repairs.
- Every repair is unique, so we can't say exactly how long it will take the builder to complete the work.
- The work might be affected by things outside the builder's control, for example if they have difficulty sourcing materials or if they need to wait for better weather.
- The builder may also need to consider regulatory requirements, like health and safety issues.

**It normally takes us two weeks to agree repairs and timescales with the builder.**

4b

## If we pay you so you can arrange your own repairs

- We'll send you a formal 'cash settlement offer' to explain how we've calculated the amount and what the next steps are.
- Once you've accepted our offer, we'll send the payment to you by electronic bank transfer or cheque.
- You can then use the money to arrange the work with a contractor of your choice at a time that suits you.

**Once we've received your signed acceptance, it normally takes us one week to pay you.**

4c

## If we arrange a contractor to carry out the repairs

- In most cases, we'll ask our repair partner to manage the repairs on our behalf.

**It normally takes us one week to instruct our repair partner.**

- If the repairs are likely to be complex, we'll appoint a specialist contractor to carry out the repairs. We may also ask experts to help us plan and/or manage the work. In a very small number of cases, this can take up to six months to arrange.
- Once we have an idea of timeframes, we'll help you through the process, and do our best to make sure everything runs as smoothly as possible.

**In most cases, the repairs are completed within three months. However, every repair is unique, so we can't say exactly how long it will take to complete the work.**



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