



## **Background information**

Consumer Code for New Homes Ltd is a company set up for the sole purpose of administering the Consumer Code for New Homes (CCNH). There are now nine warranty companies that are registered as CCNH Code Users.

- Building Lifepans Ltd
- CADIS MGA Ltd
- FMB Insurance Services Ltd
- Global Home Warranties Ltd
- One Guarantee Ltd
- Protek Group Ltd
- Q Assure Build Ltd
- Sennocke International Insurance Services Ltd
- Thomas Miller Specialty Underwriting Agency Limited

All provide warranty insurance for the new build sector and each are committed to





## **Membership Withdrawal and Sanctions for Non-Compliant Member Businesses**

Developers don't leave the Code, they become dormant once their development has run off from Code cover. Their membership is reactivated should they register another development with CCNH. They are either live, dormant or banned. Even if a member is dormant or banned, they may have remaining obligations to buyers as the Code protection lasts two years post completion. The Code member agreement makes this clear.

There are various sanctions for non-compliance ranging from an improvement programme to include training or retraining, financial penalties, suspension of the member from the registered members list and ultimately removal from the code members list.

Where required a Disciplinary and Sanctions Panel can be convened with members relevant to the alleged breach of the code.

Should a member be removed, the Warranty Body Code User must also remove them from their members list. All code sponsors in the new homes sector will be notified.

Recently two members



## **Conclusions**

CCNH worked alongside Consumer Code for Home Builders last year and both launched a new Code. They have ensured that the Code wording aligns as close as possible. All the Code documents, guidance and developer training have been rewritten. The new code is well written, comprehensive and fully complies with the requirements of the CCAS Consumer Codes Approval Scheme.