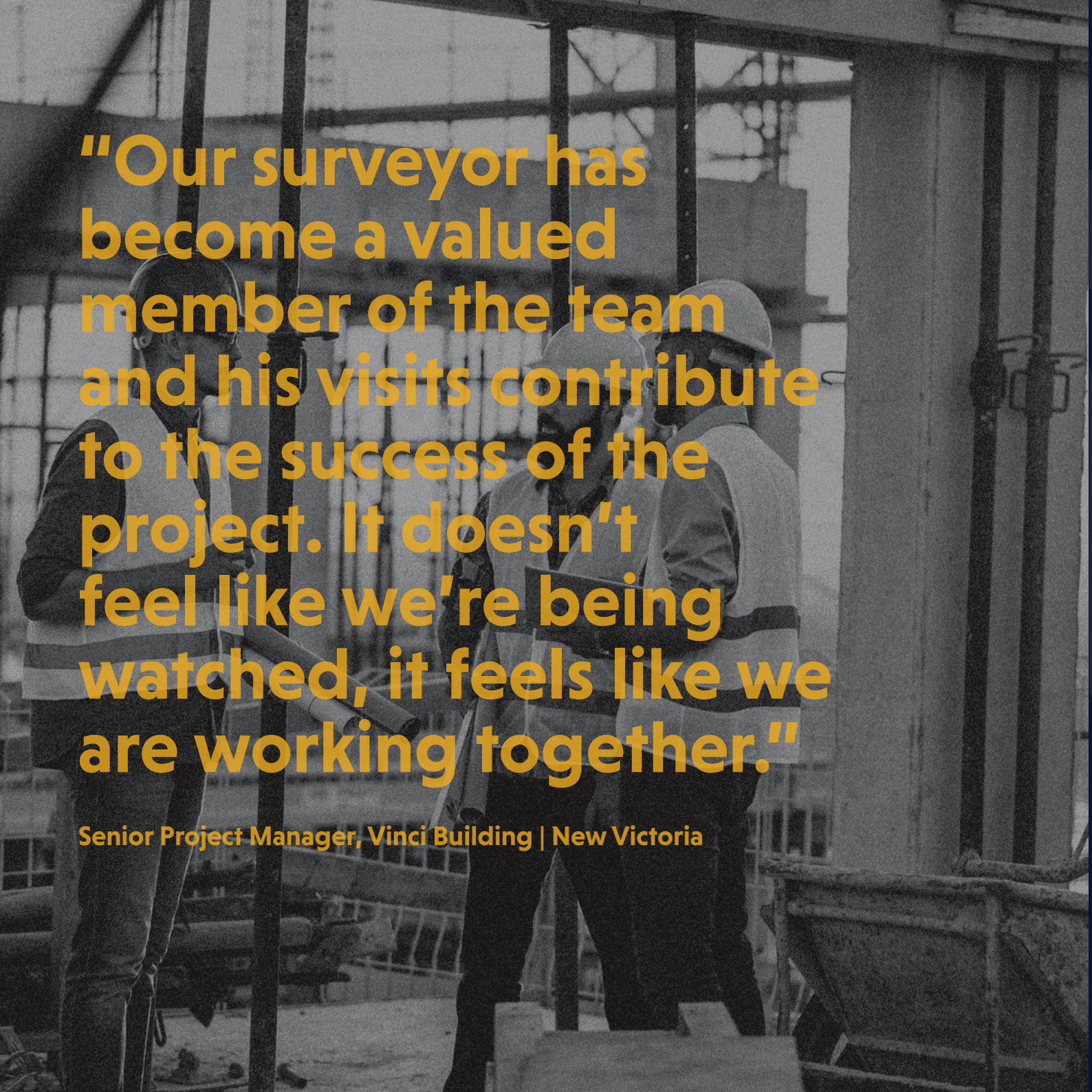


# Major Projects

 **PREMIER<sup>®</sup>  
GUARANTEE**  
ON YOUR SITE, BY YOUR SIDE

A black and white photograph of three construction workers wearing hard hats and safety vests, standing on a construction site and looking at a set of plans. The background shows the skeletal structure of a building under construction.

**"Our surveyor has become a valued member of the team and his visits contribute to the success of the project. It doesn't feel like we're being watched, it feels like we are working together."**

**Senior Project Manager, Vinci Building | New Victoria**

**Because we cooperate with your team from the initial concept and design stage, we have a deeper understanding of your needs and objectives.**

We are familiar with your projects which means that we are familiar with exactly what you want.

We don't just offer off-the-shelf warranty and risk management services, we offer you our expertise to work hand-in-hand with your team.

Our team consists of specialists whose sole objective is to guide you through various stages of your project.

**Our Major Projects service has been built around you.**

# How we work together with you

Our streamlined approach integrates with your project objectives and your team.

## TECHNICAL GUIDANCE

### Early Engagement Consultancy

We will provide Design Review Reports and attend frequent design team meetings to facilitate design certainty prior to Gateway 2 submission

### Technical Assessment and Review

These include:

- Regular inspections by your Major Projects Surveyor
- Major Projects Manager inspections
- Consultant inspections, including structural engineering team and façade engineers as required
- Tracking documents provided to help reach milestones

### Technical training

We can provide your team with technical training sessions, keeping them up-to-date with regulations and best practice

### Design reviews and site progress tracking

We will continue to review design and site progress throughout the build period with review meetings held with all partners at 1/3 and 2/3 completion points.

You will be given access to your live progress dashboard, which provides at-a-glance clarity on the status and progress of your site against the technical audit.

### Certificate of Insurance issued

### Dispute Resolution Service

## RIBA STAGE

0-2  
Brief and  
Concept Design

3  
Developed Design

4  
Technical Design

5  
Construction

6  
Handover

7  
In Use

## UNDERWRITING AND QUOTE GENERATION

Initial  
Discussions

Issue  
Full Quote

Offer of  
Insurance Accepted

Indemnities and  
Registration Completed

Information Collated for  
Issue of Certificates

Policy Live  
from Day 1



**"It was reassuring to see the level of risk management and due diligence undertaken by Premier Guarantee. The regular updates to their design review tracker and site inspection reports gave us good transparency of onsite issues."**

**Development and Construction Director,  
Long Harbour Ltd | Berol Yard**

## **Your Major Projects team**

Years of experience in working on innovative, high value construction projects has enabled us to develop a specialised Major Projects team that will support you throughout the entire build.

### **Major Projects Manager**

The Major Projects Manager is your central point of contact throughout the project and will ensure your design achieves warranty requirements. They ensure potential risks are identified early and provide expert technical advice to help the design team solve technical challenges before they impact on the delivery of your project.

### **Major Projects Surveyor**

Major Projects Surveyors undertake the majority of your site inspections due to their level of experience and competency in high value, complex schemes. They work closely with your Major Projects Manager and provide reports to your team on the status of the project and any conditions that need to be resolved.

### **In-house technical experts**

Working alongside consultants and technical experts, we will do whatever it takes to get you the best possible advice first time round. Our in-house specialists are experts in current industry guidance and regulation.

**"The efficiency and transparency shown by the Premier Guarantee team meant that we were able to obtain approvals quickly and efficiently, and maintain progress. Greenland Group found Premier Guarantee very professional."**

**Project Director,  
Greenland Group | Ram Quarter**

## Our Products

All of our products can be used individually or together as a full service package.

### Early Engagement Consultancy

Maximise efficiency and cost-effectiveness from the outset.

By integrating our expert services early in your project timeline, you not only ensure compliance and quality but also unlock a host of benefits including:

- Locked-in prices; Take advantage of early procurement to secure materials and services at today's rates, protecting your budget against inflation and market fluctuations
- On-time delivery; Align your project's schedule with material availability and workforce planning, minimising delays and guaranteeing a smoother path to completion
- Trust and value; Early and consistent expert involvement boosts confidence among stakeholders and financiers in your project
- Advanced risk mitigation; Benefit from comprehensive risk assessments and proactive mitigation strategies that prevent costly setbacks and ensure regulatory compliance

### Warranty cover

Being covered by an established warranty provider like Premier Guarantee means that you can be sure that your reputation is protected too.

For more than 25 years, our warranty products have provided protection for defects in design, materials and workmanship of the main structural and waterproofing element of properties.

### Benefits of cover:

- A lender's investment is protected against loss
- Adequate cover means the property owner is less likely to default on loan payments should a major structural defect be discovered within the limits of warranty cover purchased
- Enhanced owner protection
- The technical audit helps to ensure high quality and consistent building standards
- The building owner does not have to prove fault or negligence by third parties in the event of a valid claim as the latent defect policy will pay first and subrogate against negligent parties
- Immediate funds are provided to rectify defects and repair damage

Unlike other providers who use one policy to cover all development types, we have a comprehensive range of cover tailored to specific schemes.

# Warranty Overview

	New Homes Warranty	Social Housing Warranty	Commercial Warranty	Private Rental/Build-to-Rent
<b>Cover Period</b>	10 Years	10 or 12 Years	10 or 12 Years* (12 available if contract under seal)	10 or 12 Years
<b>Defects insurance Period (Responsibility of builder/developer)</b>	2 Years	1 Year	0 Years	1 Year
<b>Structural Insurance Period (Responsibility of insurer)</b>	8 Years	Up to 11 Years	Up to 12 years	Up to 11 Years
<b>Financial Limits</b>	Single Unit New Build - £1,000,000 Single Unit Conversion - £500,000 Continuous Structure New Build - £25,000,000 Continuous Structure Conversion - £5,000,000 High Value Scheme - £25,000,000 per policy (Higher Limit available upon request)	Single Unit New Build - £500,000 Single Unit Conversion - £250,000 Continuous Structure New Build - £25,000,000 Continuous Structure Conversion - £5,000,000 High Value Scheme - £25,000,000 per policy (Higher Limit available upon request)	£10,000,000  High Value Scheme - £25,000,000 per policy (Higher limit available upon request)	Single Unit New Build - £500,000 Single Unit Conversion - £250,000 Continuous Structure New Build - £25,000,000 Continuous Structure Conversion - £5,000,000 High Value Scheme - £25,000,000 (Higher Limit available upon request)
<b>Excess</b>	During Defects Insurance Period - £100 During Structural Insurance Period - £1,500	During Defects Insurance Period - £100 During Structural Insurance Period - £1,500	Variable, subject to sum insured	During Defects Insurance Period - £100 During Structural Insurance Period - £1,500
<b>Cover Includes</b>	M&E Cover* Contaminated Land Alternative Accommodation Additional Costs Professional Fees Removal of Debris	M&E Cover* "Right to acquire" warranty extension* Contaminated Land Alternative Accommodation Additional Costs Professional Fees Removal of Debris	M&E Cover* Cover for ingress of water** Contaminated land Professional fees Additional Costs Removal of Debris Architect Waiver of Subrogation Rights for RIBA or CIAT members	M&E Cover* Alternative Accommodation Additional Costs Professional Fees Removal of Debris Cover for Contaminated land
<b>Optional Extensions</b>	Deposit protection cover (Subject to approval)	Loss of rental income Insolvency of builder (Subject to approval)	Seepage Loss of rent receivable Loss of rent payable Business interruption	Loss of Rental Income Insolvency of Builder (Subject to approval)

\* Only on HSB policies \*\* Waterproof envelope is covered in years 2 to 10 or 12

'Policy details correct at time of publication (January 2025). Please check any quotation and policy documents for terms applicable to your application.'



To discuss your upcoming project or get a quote, contact us today. **T** 0800 107 8446 | **E** [info@premierguarantee.co.uk](mailto:info@premierguarantee.co.uk)

For further information about Premier Guarantee please visit the website: [www.premierguarantee.com/who-we-cover/major-projects/](http://www.premierguarantee.com/who-we-cover/major-projects/)

**[premierguarantee.com](http://premierguarantee.com)**

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