



ABC+ Warranty

Consumer Code for New & Newly Converted Property Sales

Annual Report

1st Jan - December 2024





Contents page.

3	Who we are & what policies and support we provide to our consumers.
4	Regulatory Status and Compliance monitoring.
5	Statistics Monitoring
6	Royal Institute of Chartered Surveyors (RICS)
7	ADR/CEDR Alternative Dispute Resolution
8	Our Commitment to our Developers and Homeowners.
9	Our Code Subscribers (Developers) Commitment
10	Monitoring Customer Feedback/Customer Reviews
11	Claims & Complaints examples.
12	Mitigating foreseeable Harm.
13	Monitoring Our Code
14	Consumer Code Guide
15	Understanding Vulnerability.
16	Mandatory notices/ Final Decision: Acceptance, Refusal and Liability
17	Disciplinary & Sanctions panel.
18	Administrative Penalties and Serious breaches
19	ABC+ Staff and our continued Development
20	Delivering Good Outcomes
21	Our Board Advisors and Specialists
22	Disciplinary & Sanctions
23	Final Words from our Managing Director, Mrs Adele Reid and ABC+ staff



Who we are & what policies and support we provide our Consumers.

We are the only RICS registered Structural Warranty company in the UK to offer both our ABC+ 10 and 12-year Structural Warranty and our 6 and 10-year Professional Consultants Certificates, which offer the end-user or purchaser peace of mind.

Both types of certificates are mortgage lender accepted and an essential requirement as stipulated by all mortgage lenders in the UK following the completion of works on UK property and buildings. It is also suitable for those purchasing their homes under the government's Help to Buy scheme and acceptable for Housing Associations.

Our surveying history began 35 years ago, and since 2018, when we became stage 1 approved, we have developed and grown into a well-respected household name.

We are proud to be recognised for the CTSI Business Hero Award 2024 for our protection measures in place for consumers. We were privileged to accept our award at the Houses of Parliament.

In September 2024, we have been approved for our stage two Consumer Code by the CTSI.

ABC+ monitors and certifies the construction works of both residential and commercial properties annually throughout the UK. We fully support all our developers and homeowners, from the first spade of earth dug to the new beginnings of a family's adventure in their new home.

The UK's most cost-effective Structural Warranty, 'ABC+' with no membership fees, renewal fees, holding bonds, hidden fees, or costs; even our Consumer Code is free. Simply being accepted for our Warranty means our builders have committed to our Code and have met the Financial standards we require as part of our initial Due diligence process and subsequent Mandatory subjectivities.



Regulatory Status & Compliance Monitoring.

Financial Conduct Authority (FCA)

ABC+ Warranty was established in 1989 and offers award-winning products and customer services. We have FCA permissions to carry out specific regulated business as an Appointed Representative of Ten Insurance Services Limited, trading as Eleven, which is authorised and regulated by the Financial Conduct Authority. Our details can be found on the FCA register under FRN: 621075 on the FCA website: <https://register.fca.org.uk/s/firm?id=001b000000Rvd66AAB.>

For any further information, please get in touch with our Principal Director, Mrs Adele Reid FRN: ALR01065.



Statistics Monitoring

We are delighted to confirm that Mr John Peerless, a member of the Chartered Institute of Trading Standards and ex-Trading Standards Officer in Brighton, has joined our team and is on our Sanctions panel and Gemma Hodgson from QI Statistics Ltd. They are fully involved with all our statistics monitoring & Code evidence.

To date, we have sent out 301 homeowner questionnaires and 500+ Consumer Code Guides in our new client packs in the last four months since our stage 2 approval in September 2024 (not all our clients are eligible), and we have received very positive Feedback. Our independent statistics provider collates this information. We contact every client who has provided Feedback. We have already received 6% feedback from homeowners. Homeowners who complete and return their completed questionnaires are automatically added to our monthly prize draw with a chance to win £200 John Lewis or Amazon vouchers.

Our team provides ongoing support to all our claimants to ensure they have been provided with all relevant documents by the Developers. Support & Feedback are also offered if any information has been 'missed' by the Developers or the Conveyancing Solicitors to ensure all our homeowners have the required documentation.

Our Insurer, CGICE, Cadis, and our in-house Compliance Manager, Jay Debbie, monitor our compliance. We are pleased to report that this process has just been undertaken, and we have passed all our compliance audit checks.

Our calls are recorded & monitored for training and compliance.

We have monitored 147 calls in the last four months and provided feedback and support to 26 code subscribers and their purchasers. This is provided on a spreadsheet for all Senior Managers and Team Leaders to review to ensure we are all fully compliant and offering the right level of service to our consumers. As an SME, we can react quickly to any training or systems issues and also just as importantly, monitor any claims and complaint calls to assist us in supporting the clients and the business at the earliest opportunity.



As a thoroughly Chartered Building Surveyors firm, we are the only Warranty provider in the UK, a recognised RICS registered firm. This provides the highest level of property monitoring and inspections, resulting in fewer claims and better outcomes for new property homeowners. Our details can be found on the RICS website: <https://www.ricsfirms.com/office/581564/ABC-Warranty-and-Architects-Certificate>.

Every November, we hold our annual CPD Training event, inviting all our regional surveyors and related providers up to Manchester.

As part of this annual full-day training CPD, we presented our Consumer Code and how it is ongoing and invited all present to offer Feedback.

We have had newly printed High-Vis jackets with all our Consumer Code and CTSI logos displayed to enhance awareness of our code during on-site inspections. All our surveyors are required to collate evidence if the project fits our Code criteria and promote our ABC+ Code.

UK Finance - We are recognised Associated Members of UK Finance, and our details can be found on the UK Finance website: <https://www.ukfinance.org.uk/membership/our-associate-members>

ADR/CEDR. Alternative Dispute Resolution.



As part of our ABC+ Consumer Code, we offer ADR Dispute Resolution through CEDR.com to all our homeowners and developers in case of any disputes between them. We also provide full support over the phone and email with the hope of resolving any issues within our policy provision.

We have a dedicated application page on the CEDR website and offer all our homeowners access to this process free of charge. As the Developer was our initial client, we need to ensure we remain impartial in our responses to all parties. As the outcome of all CEDR decisions is legally binding, we must remove ourselves from the decision-making process so that we are not accused of biased on the part of the Developer.

Since September 2024, we have received notification of 4 complaints against developers, 2 of which have been referred to CEDR. CEDR has already issued its decision on 1 of these referrals in favour of the homeowner. No financial awards have been granted as yet. One of these referrals relates to a minor breach of the Code, and the developer has been provided with further training. The other complaint was not upheld by CEDR.

CEDR Process:- After 30 days from the date of the Consumer's expression of dissatisfaction to the Code Subscriber, they may refer the matter for dispute resolution.

- ABC+ will issue a Referral Notice to seek an Adjudication of the dispute from CEDR.
- CEDR will look to offer mediation and resolutions, which are legally binding for the code subscriber, not the purchaser.
- The purchaser has up to 12 months from the date of issue of the Referral Notice to apply to CEDR, which allows for both the purchaser, the Developer and ABC+ Warranty to offer further support as requested.

Once CEDR receives an application for Adjudication, an assessment will be made to determine whether the Application meets its criteria. The Code Subscriber will be given 15 working days in which to settle the complaint if they object to CEDR considering it, or provide a written defence to the Application. If this happens the purchaser will be given a further opportunity to comment on that response.

Full details of the Adjudication process and applicable timescales can be found in CEDR's Independent Adjudication Service Rules.

- If the complaint proceeds to Adjudication, an Adjudicator will be appointed to consider the written submissions and evidence put forward by both parties.
- If Adjudication is required, the aim is to decide within 30 working days of the Application being considered capable of review by CEDR.



Our commitment to Developers and Homeowners.

Every time our surveyors attend a site inspection, they confirm that the developers and sales agents are complying with the Code by,

- Providing contact details upon request from the purchaser.
- Copies of our certificate
- Policy information booklet
- A practical homeowners handbook – (covers items such as snagging Lists, safe DIY, maintaining your home and tips on what to do in an emergency.)
- Window Stickers re ABC+ Consumer Code

We, of course, note any expression of dissatisfaction in regard to our Consumer Code on MI and have been running a campaign to contact all warranty consumers and their purchasers with a questionnaire to ensure they have been provided with all the relevant information.

ABC+ now have a dedicated Code team that deals with all related enquiries and provides regular updates on social media platforms to advertise our services and support.

Price and Value – (BCIS) The Building Cost Information Service provides cost and price data for the UK construction industry. Founded as part of the Royal Institution of Chartered Surveyors, it is now a standalone company.

Client understanding – Vulnerability and Feedback

Client support – Feedback, Google reviews, Trust pilot, monitoring calls.

Compliance – Daily call monitoring reports by our dedicated Compliance Manager

Reducing foreseeable risk. – Survey Inspection reports and Claims. On our Forms, our surveyors must note if our Code is displayed prominently in sales offices/show homes and if they have provided all contact details and complaint-handling procedures to all their prospective purchasers. We also note all items that need to be remediated before our policy certificate is issued, as well as any outstanding items such as Building Control sign-off.

Our Code Subscribers (Developers) Commitment.



Our Code Subscribers have committed to providing a copy of their complaints handling procedure at the start of the customer journey, at any point during that journey, at the request of the homeowner/purchaser. In addition to a free or local rate telephone number, email contact and postal address should they wish to speak to the Developer about the property.

The purchaser will be given a guide to the Code and the Dispute Resolution Scheme. This Guide will confirm the scope of the Code and highlight the exclusions and applicable deadlines.

These contact details should be prominently displayed on any premises that consumers have access to and included on or with any documentation given to the prospective purchaser.

We expect our Developers to support their purchasers in their concerns fully. They must behave in a fair, respectful, honest, and supportive manner at all times. If we receive any expressions of dissatisfaction from any homeowner, we will encourage our Developers to support their purchasers fully in line with our Code. If this is not possible, we will refer all homeowners to the complaints procedure and, if required, the CEDR website for further support.

We ensure that our end users (homeowners) and our subscribers (Developers) are fully supported in a way that views all concerns with impartiality and always aims for a good outcome.

All our Code Subscribers must provide contact details via email, telephone and a postal address as well as always providing a copy of their Complaints Handling procedure.

We are fully committed to developing and supporting our staff and promoting a high level of customer service. We expect a culture of staff training to ensure a high level of customer service is provided by the code subscribers.

Monitoring customer feedback

Call monitoring, Trustpilot, Google reviews and Management/specialist meetings.



We review all outstanding claims and complaints with our specialist teams to provide and offer solutions within set ICO timescales. Providing a solution that causes the least disruption and offers flexibility regarding the homeowner's commitments and needs.

Monitoring complaints/claims – Regular assessments of cases, meetings with Managing Director Mrs A Reid, Principal Surveyor Mr Jason Burns, Claims/Complaint Manager Ms Jay Debbie, and other specialist professionals dependent upon the nature of the complaint.

Developing our products and services – Mr J Nutall, Sales Manager & Mrs A Reid Managing Director, and our Principal Insurer CGICE. - We compare our quotes against those of our competitors and continually guarantee to provide excellent Value for money. This ensures that all quotes are built upon the same criteria regardless of which companies our quotes are compared with.

Building Cost Information Service (BCIS) – this centralised information service is regularly reviewed against any other 'like for like' quote we are presented with by our developers and with the marketplace at the time and ensures we remain Value for money.

Our Fair Pricing Assessment is regularly checked to ensure our pricing is fair and provides good Value.

Customer Reviews. – What we have achieved so far.

We currently have a 4.9-star rating on our customer reviews. 98% of our customers rated our services a 4 or 5 out of 5.

'Amazing quick service from a lovely team. 'Extremely helpful in resolving my queries, fantastic service - thank you!'

We pride ourselves on being able to react and respond to all Feedback and have recently changed our phone menu to simplify the options available after listening to our caller's comments.

Being a small warranty company, we can react to changes in our process quickly, so listening to our customer feedback and managing expectations adds to our strengths as demonstrated below in the following examples.

- Extended our opening hours from 9 am-5 pm to **8.30 am** to 5 pm to provide a wider opportunity to be able to speak to us outside of the normal working week and created easy-to-claim video guides for our claimants. www.architectscertificate.co.uk
- By changing our claims process in April 2023. Timescales are better than expected levels of service and ICO regulations.
- We acknowledge all concerns within 24 hours instead of 3 working days.



- By reacting quickly to all our claimants' concerns and signposting them to any missing and relevant information.
- Providing an outcome to claims in under 8 weeks. (Most claims are investigated and closed within 30 days.)

Claims & Complaints examples.

At the time of writing, we have 9 active claims cases. However, only two claims concern the Structural Insurance Terms & Conditions, as the remaining Claims are outstanding items relating to the Development Liability period.

Claim example 1. Claim received 22/11/2023 – The original designer attended the property on 30/11/2023 the scope of works was provided to the clients on 23/02/2024. (Delays due to the holiday period)

Two neighbours noted missing brackets on their Porch structures against existing plans, which could have developed into a Major complaint, due to the lack of support to the porch above the front door. If left, this could have caused injury and Harm to the homeowners. These are the issues we look for during our inspections.

The remaining claimants have minor issues such as Thermal cracking and Roof/Guttering water-ingress, which can occur on most Newly Build properties. These items are covered within the Developer Liability period and are being addressed by their Developers.

Claim Example 2. Claim received 07/04/2024 – In March; we noticed dampness all along the top outer edges of our building and along the downpipe leading from the box gutter. This also caused dampness inside the bathroom, where it appeared that water had been dripping onto the lintel above the bathroom window. We contacted the Developer immediately, who contacted the roofing specialist. The roofing specialist inspected the roof and gutters. The Developer also came out to inspect the property in person, and it was deemed possible for water to seep in through the mortar and into the bricks all along the top of the building. On 08/04/2024 – ABC+'s response was to contact the Developer for reports on any works or inspections carried out by them during the Developer's Liability Period to attend to concerns as part of our Code. On 16/04/2024 – We updated the claimant/homeowner of the above. The Developers of the property repaired the concern, and the claim was closed.

ICOB8 guidelines require claims responses to be prompt, fair and reasonable to all parties

Mitigating foreseeable Harm.



With regards to preventing foreseeable harm, we ensure that we thoroughly research all the information and support that has been provided to us as part of our Due Diligence process & Subjectivities, from the initial sales process to completion and for the life of the policy. Making our Code Subscribers fully accountable to purchasers and offering the opportunity to be referred to CEDR ADR if a good outcome cannot be achieved without mediation.

Understanding and recording all the supporting information at the point of presale, purchase and after-sales care is vital.

There is a lot of information that the homeowners may not have come across before, and this can make them feel vulnerable.

ABC+ Warranty and our RICS qualified surveyors have produced a 'Homeowners Guide'. This Guide provides important information such as:-

- Thermal cracking
- Snagging Lists
- Where to find the Stop Cock
- How to locate electrical/gas meters.

Understanding all the information you need as a new homeowner can seem overwhelming.

ABC+ are often contacted by potential buyers to explain what cover and support to expect. We ask all these callers what information has already been provided to them and offer further support in the understanding of these documents.

- Evidence is weighed up by CEDR, which is independent and impartial to the purchasers and developers who are in dispute.

Monitoring our Code.

The following key information has been produced and is based on our monitoring processes of the code:-



6%	Of all questionnaires sent to homeowners have already been completed and returned
72%	Of homeowners rated developers 5 out of 5 for their overall satisfaction
70%	Of homeowners received all 6 out of 6 key documents from subscriber/developer
92%	Of properties inspected at the completion stage displayed the code
301	Questionnaires sent to homeowners
92%	Of subscribers self assessment forms were scored 93% compliant
2	Complaints referred to Cedr
1	Complaint upheld and 1 rejected by Cedr
No	Financial rewards allocated by Cedr to date
2	Potential disputes, awaiting details from homeowners
5	Notified claims.
80%	Of claims notified have been resolved/rectified
1	Claim rejected as homeowner maintenance issue
147	Incoming calls monitored
26	Monitored incoming calls were code related
11	Monitored code related calls referred to sales staff for further training
25%	Of all social media posts sent by ABC promoted the Code
3	Improvements to the monitoring of the code in 4 months

Consumer Code Guide.



When buying a home, you need to be reassured that you get the service and the home you were expecting. It's one of the most major purchases of your life, so having support gives you confidence in your home purchase.

Ensuring homes that are safe to live in is our passion. At every stage, we want to know the property is built to the highest standard.

Supporting all parties at all stages of the build takes years of training and expertise from all our teams at ABC+ Warranty. We've been continually developing and improving our Code since our Application for stage 1 was approved on 26 March 2018. Currently, we have 2,102 warranties live on the system, with 9 ongoing claims; this shows the effectiveness of our processes.

- The Developer's contact details, complaints handling process and postal address should be provided to the purchaser to use if required.

These contact details must be prominently displayed on any premises so that consumers have access to and are included in any documentation given to the prospective purchaser.

Our Code recognises that all consumers can be vulnerable at some stage in their lives and that the purchase of property is the most significant transaction that they may ever make.

Understanding Vulnerability.



ABC+ Code requires that Code Subscribers should consider all their purchasers as potentially vulnerable and should adopt suitable systems and procedures to enable them to respond to the stated, identified, or perceived needs of the individual.

All our staff are regularly trained and updated on the Consumer Duty and Vulnerability. CPD is delivered in a manner of ways to suit each staff member's preferred training style and need.

Mitigating foreseeable Harm falls within our processes as we often see a project from a piece of land to a completed home ready for a family to create memories. We want those memories to be positive ones.

Code Subscribers should ensure that all purchasers

- Understand how the Code helps them,
- Are allowed to make an informed decision
- Are given clear guidance regarding purchasing a new property
- Know what their responsibilities are and the obligations of the seller
- Are dealt with as an individual and are given the right level of support
- should be provided with material in their first language if required and allowed time to understand the information. They should be advised to speak to a translator or interpreter if applicable
- Should social interaction issues be identified, they will be supported by a specific member of staff if they have highlighted issues with social interaction

Contact Information - The Code Subscriber should tell the prospective purchaser

- who to contact during the sale process,
- How their questions will be addressed, and that
- any query will be responded to within 5 working days

All Sales staff should understand their limitations and be confident to escalate any issue to a senior member of their team if necessary.

Mandatory notices.



Our Code must be displayed prominently in all areas to which potential buyers have access, and our surveyor's on-site visits evidence this. Code Subscribers must commit to complying with the provisions of the Code and raise standards to the highest level achievable and in doing so, put consumers first. The Code applies to any purchase of a;

- new or newly converted property or
- new property proposed to be sold under a shared ownership scheme that is covered by an ABC+ Structural Warranty.
- A copy of our Code is sent directly with all warranty sales, free of charge, and promoted at all of our Trade shows and site posters. We encourage all our developers to send us a photo of our advertisement hoardings in return for a 'bottle of Wine' as a thank you.

Offering a compulsory membership, free of charge, upon warranty issue, links to our Code in both e-version and hard copy offer a holistic approach to providing strong links and good outcomes for all parties.

As evidenced in our low claim rates against warranties issued the Adjudicator will review all the written submissions and evidence put forward by both parties and will decide as to whether the purchaser's complaint is successful or not. The Adjudicator's Proposed Decision will be sent to both parties, who will have 10 working days to comment on its contents. The Adjudicator will then issue their Final Decision.

Final Decision Process - Acceptance, Refusal and Liability

- When the Adjudicator's Final Decision is sent to both parties, the purchaser will be given 60 working days to accept or reject it in full.
- If the purchaser rejects the Final Decision (or does not accept it in full), it will not be binding on the parties. Any subsequent legal action is likely to take account of the Final Decision.

Suppose the matter cannot be resolved and is referred to our Alternative Dispute Resolution (ADR) Service provider at CEDR. In that case, the Code Subscriber should cooperate fully with the ADR Service provider and follow the ADR process as noted on the CEDR website helpful video. www.cedr.com/consumer/rics/guidance-video/Re-Training - Where the breach is deemed to be minor by the Panel, they will require the Code Subscriber to identify those employees responsible for the breach and require them to participate in a training programme to ensure that they understand what they have to do to comply with the Code, that they take it seriously and learn lessons from their mistakes.



If the purchaser accepts the Final Decision in full, the Code Subscriber will be required to do what the Adjudicator has directed in the Final Decision. This can include any of the following:

- For the Code Subscriber to provide the purchaser with a written apology.
- For the Code Subscriber to provide the purchaser with one or more of its available products and services.
- For the Code Subscriber to take an action that they can reasonably carry out.
- For the Code Subscriber to pay the purchaser a sum of money that does not exceed 25% of the purchase price of the property, subject to a maximum of £50,000.00 (including VAT (if any)) (this sum includes any claims for compensation, refunds, credits and waivers);
- For the Code Subscriber to pay the purchaser a sum of money that does not exceed £1,000.00 (including VAT) for any distress and inconvenience that the purchaser has suffered because of the matters complained of;
- For the code Subscriber to be referred to the Disciplinary and Sanctions Panel.

Disciplinary and Sanctions

The Code Sponsor may investigate any infringement of the Code, and proportionate action may be taken.

After auditing, if the Code Subscriber has fallen below 80% compliance on any aspect of the Code and the Code Subscriber has not demonstrated how they intend to rectify the non-compliance, the matter will be referred to the Disciplinary and Sanctions Panel.

The Code Sponsor may investigate, without the prior consent from the Code Subscriber any potential breaches of the Code. The Code Sponsor may refer these matters to the Dispute Resolution Service and subsequently to the Disciplinary Panel.

If the Code Subscriber is referred to the Disciplinary and Sanctions panel, they should cooperate fully.

Where required the Disciplinary and Sanctions Panel will be convened. The Panel will be led by an independent Chair and at least three other individuals meeting the following criteria:

- A construction expert
- An Insurance expert
- A consumer protection professional



Administrative Penalties and Serious breaches

An Administrative Penalty may be recommended by the Panel for serious breaches of the Code or repeated minor breaches of the Code, and ABC+ Warranty commits to implementing the Panels' recommendations.

If the Code Subscriber refuses to re-train its staff the Panel can recommend that a financial penalty is imposed of not less than £500 and not more than £2000. The actual figure determined by the Panel and dependent on the seriousness of the breach.

Other breaches of the Code determined by the Panel to be serious may also be subject to a fine in a sum to be determined by the Panel of not less than £1000 and not more than £5000.

ABC+ Warranty will also levy a fixed fee of £500 for reasonable expenses for dealing with the administration.

There were no serious breaches reported or monitored during this period.

Repeated minor breaches

The Panel may, in its absolute discretion also impose fines of not less than £500 and not more than £1000 on the Code Subscriber where there have been three or more minor breaches of the Code by a Code Subscriber in a calendar year.

We contact our Developers regularly during the Build process and after sales to ensure they are promoting our Code and that they understand the process regarding our Claims and Complaints process.

Monitoring Claims & Complaints from our purchasers to ensure their Developers/Code Subscribers are adhering to the Code and supporting their Purchasers at all points of the sale and completion journey.

Our Code is reviewed annually as part of our compliance audits and amendments are updated during this period about any amendments.

There were no minor breaches of three or more during this period.

ABC+ Staff and our continued Development.



We don't believe in being shy – our staff are excellent and fully committed to providing an incredible customer journey, from the Developer to the Homeowners that occupy the homes up to the end point of the Warranty (up to 10+ years in total).

Staff Training is reviewed daily, and call monitoring and Webinars form part of our sales teams' commitments to upskilling their product knowledge and Customer Journey. CPD and time offered away from the phones is at least one hour per week.

- The sales team were supported with a total of 150 hours of continuous professional Development and training this year.
- The sales team also had an additional 700 hours combined in the last 12 months for their apprenticeship to support their professional careers and qualifications in general insurance with the Chartered Institute of Insurance.
- They also have an additional 3 hours each week towards their studies for personal Development in their careers, a total of an extra 600 hours each in 12 months.
- We also pay & support 3 apprentice surveyors to attend 1x a full day every week at university, and this is 100% personal development towards their careers. This is 336 hours each per 12 months for 5 years.

6 Members of our staff have successfully completed IF 1.2.3 and 4 examinations in General Insurance, and one member of staff has also completed his M66 Delegated Authority and M05 Insurance Law.

Training and Development of our staff equates to almost 4,000 hours of personal development support (an average of 200 hours a year for each team). This doesn't include our annual CPD, supported by our Compliance Manager.

We are currently embedding and supporting all our staff concerning the FCA principles of Consumer Duty of care that commenced in July 2023.

All staff have completed their CPD courses on our in-house development Zone run by AVIVA.

This CPD is monitored continually to ensure role-specific and mandatory courses are completed within set timescales.

Delivering Good Outcomes.



All staff who deal directly with customers are aware of the current changes in treating customers Lawfully, fairly, clearly and transparently to deliver good outcomes.

All sales staff members have processes in place that improve our surveying reports and will improve foreseeable Harm to the homeowners after completion.

We also daily monitor all calls with our staff in line with vulnerability training and extra support.

All our staff must understand and practice the Consumer Duty of Care requirements and the scope of our Consumer Code.

Our staff must understand the limitations of our products and services and be considerate of the vulnerabilities of our claimants as they may be experiencing 'stress' or 'frustration' dealing with Developers or builders.

Call monitoring, full claims notes and file reviews take place regularly, and timelines are also reviewed, as well as feedback reviews on any ongoing cases. This helps us understand how we can help our consumers further.

All our staff are regularly trained to recognise and understand the needs of vulnerable customers, and this is reviewed periodically as part of our call monitoring structure and fed back to the agents if additional training is required. We ensure that our Code Subscribers are aware of their duties and responsibilities regarding providing contact details and Complaint Handling Procedures. An 'ABC+ Guide for your purchaser' is provided at the issue of our warranty process.

In the last 12-month period, we have received a total of:-

9 Claims

4 Complaints, of which all are in the process of remediation with developers.

2 passed to CEDR for Alternative Dispute Resolution

Our Board Advisors and Specialists



The Management Board proactively listens and consults with the following industry bodies: RICS, CIOB, UK Finance, Chartered Trading Standards Institute, Independent Building Control, Insurance Brokers, FCA, New Homes Ombudsman and the Building Safety Regulator.

Adele Reid, Managing Director & Qualified Claims Specialist

Jason Burns, RICS Principal Surveyor

Jay Debbie, Claims/Complaints Manager & Consumer Code Champion

Chris Palin, CIOB Principal Surveyor

James Hockey, Basements & Waterproofing Specialist

Mr Geoff Wilkinson, Building Control Specialist

Mr James Elliott, Building Control Specialist

Sue Cooper, Insurance Specialist

Ross O'Loughlin- Fire Assessment Specialist

Gemma Hodgson – QI Statistics

Mr John Peerless, a member of the Chartered Institute of Trading Standards and ex-Trading Standards Officer in Brighton

Compliance Managers (Adele Reid and Ms Jay Debbie) check all stages of the sales and claims/complaints process as an internal/self-assessment audit. Adherence to our Code of conduct is a vital part of this process. All external audits are carried out by our dedicated Statistician Gemma Hodgson and John Peerless our External Auditor.

Disciplinary & Sanctions Panel.



The Code has a disciplinary and sanctions panel. This Panel reports to the Management Team for all compliance matters relating to the Code.

Advisors of the Panel recently met in December 2023 at our Annual General Meeting which was also attended by all our associated team of Chartered Building Surveyors and Architects.

- We reviewed all aspects of the Code
- The consumer outcomes for subscriber complaints were reviewed and found satisfactory.
- Complaints handling was discussed and later enhanced to simplify the consumer journey including the appointment of our dedicated Complaints Manager to guide consumers.
- Feedback was discussed and introduced to the subscriber
- Complaints were generally handled well, and the subscriber/s addressed the majority of all concerns raised by consumers.
- As a result, there were only 2 consumer referral requirements within this period and so access to our free alternative dispute resolution scheme was provided.
- If a subscriber fails to meet their obligations of the Code, disciplinary action may be taken following the Code rules.
- We have created a clear, easy-to-understand code 'Guide for Purchasers' and 'Guide for Developers' on our website.
- We provide a detailed hand-over pack for our developers to give to their purchasers which includes How to run in your home/Who's responsible for what/ Guide to our Code/ ABC+ Warranty Certificate/ ABC+ Warranty Policy document/ ABC+ Warranty Approved Mortgage Lender List.
- We are in the process of publishing easy to use downloadable resources such as templates for our developers on our website. Templates for: Reservation Agreements, Complaints Handling and contacts document, ABC+Consumer Code logo for marketing documentation.
- The effectiveness of the code continues to be reviewed and improved to provide better outcomes for developers and homeowners.

Final Words.



By demonstrating our Consumer's journey through the Initial quote stage, ground-up inspection process and following completion stages to presale/sale to the full lifecycle of the Warranty to all potential homeowners, we can commit to supporting a good outcome for all parties.

Our policy is to always remain professional and impartial in following the Consumer Duty, ICOBS 8 guidelines and ADR (CEDR) flowchart.

Our ABC+ code subscribers demonstrate their commitment to a good outcome. They follow the Code and understand their obligations to their purchasers.

Understanding that when things don't go as planned, the support all parties need to resolve issues is key to everything we are trying to achieve.

We champion our consumer duty responsibilities.

The many benefits of our Code help to promote confidence in the marketplace between developers and purchasers.

We are proud to be the only warranty provider in the UK that has 100% fully Chartered Surveyors who are committed to reducing the number of defects, claims and complaints for properties certified with our ABC+ Warranty.

All ABC+ Warranty staff would like to take this opportunity to thank you for taking the time to read through our Annual Report and to reassure you that we are here to support purchasers/consumers and subscribers/developers.