



D BY NATURE

WE ARE

1

WHO ARE WE?

02

WHAT DO WE DO?

03

WHY CHOOSE CRL?

Our team are experts in providing Structural Defects Insurance to protect thousands of new ventures throughout the UK and Ireland. We provide fast, flexible cover, underwritten by our in-house team who are dedicated to providing great deals and the highest quality service.

If you are engaged in a building project or manage a portfolio of new-build properties that require mortgages, then your lender will require a 10 year Structural Defects Insurance policy on the property

WHETHER IT'S A NEW BUILD OR A GRAND DESIGN OF YOUR OWN, WE BASE OUR INSURANCE ON INDIVIDUAL CIRCUMSTANCES, NO TICK BOXES AND NO SET CRITERIA – JUST AN APPETITE FOR ADVENTURE

Any new build venture requires a significant level of investment. With our Structural Defects Insurance, you can protect yourself against latent defects in design, workmanship, materials or components of your property for 10 years after completion.

We don't shy away from insuring unusual projects. We cover new builds, complete or partially completed builds, timber frame constructions, prefabricated properties, mixed-use projects, barn conversions and insolvent properties.

Our clients are a discerning bunch from a diverse range of professions across the construction industry. Developers, builders, structural engineers, architects, insolvency practitioners, fixed charge receivers, solicitors, accountants and quantity surveyors all protect their investments with CRL Structural Defects Insurance.

Our expertise and proven industry experience gives us the confidence to explore new territory or guide you through well-trodden paths. Clients tell us that our flexible approach, coupled with our speedy turnaround and highly competitive premiums make us an obvious choice for their structural Defects Insurance.

From start to finish, our super-strong team offers a full on-site technical assessment and regular inspections to ensure your build adheres to current building regulation standards.

CRL is recognised by **98%** of mortgage lenders across the UK and Ireland. We are Appointed Representatives of BCR Legal Group Ltd who are authorised and regulated by the Financial Conduct Authority. Our products are also covered by the Financial Services Compensation Scheme.

WE'VE CLEARLY GOT THE CREDENTIALS... SO HOW CAN WE HELP YOU?

Information and data correct at time of print



LET'S BE BOLD.

WE TRULY UNDERSTAND CLIENTS'
NEEDS. WE ARE AS PASSIONATE
ABOUT NEW VENTURES AS YOU
ARE: WHATEVER OR WHEREVER
THEY MAY BE.

WE MAY NOT BE MARKET LEADERS, BUT WE AIM TO LEAD THE MARKET WITH OUR OUTSTANDING SERVICE, KNOWING YOU WILL COME BACK TIME AND TIME AGAIN!





THE NATURE OF THE CONSTRUCTION INDUSTRY DEMANDS THAT YOU ENGAGE THE SERVICES OF PEOPLE YOU TRUST. CRL IS ONE OF THE MOST RESPECTED NAMES IN THE INDUSTRY AND HAS A REPUTATION BUILT ON PROVIDING COMPREHENSIVE COVER AT COMPETITIVE PRICES.

WE ARE STRONG ENDREADY

You can be confident in the knowledge that CRL will work closely with you to design a tailor-made package to suit your project requirements. We provide unusual projects and have the flexibility and experience to assess individual client needs and respond accordingly.

FLEXIBLE

COMPETITIVE

We focus our business on insuring to ensure your plans become reality. We work tirelessly to provide great value, competitively priced Structural Defects Insurance. Whatever the size of your venture - whether you're working for yourself on a single build or for a developer with an extensive portfolio - you can rely on CRL to provide cover that will suit your needs.





MIXED USE

Properties which house both residential and commercial premises are classed as mixed use. We provide professional and comprehensive cover for this type of project at any stage of development, or when they are completed.

PARTLY OR FULLY COMPLETED PROJECTS

We work closely with professionals involved in the build, management and sale of properties that have gone into administration at the part complete or complete stage of development to ensure a prompt sale.

EXTENSIONS AND RENOVATIONS

Any work on lofts, single or double story extensions and renovations, garages or outbuildings, must be covered against structural defects.

PREFAB PROPERTIES

Ever prefabricated homes, which are manufactured off-site in advance, require Structural Defects Insurance the most common type of prefab self build home is a timber framed home.

SOCIAL HOUSING

Our Structural Defects Insurance provides Housing Associations and Registered Social Landlords with up to 10 or 12 year cover on new build affordable housing developments and conversions.



OUR CLIENTS DESERVE THE HIGHEST LEVEL OF CUSTOMER SERVICE TO HELP PROTECT THEIR INVESTMENT. SUPER-STRONG AND ULTRA-SHARP, OUR TALENTED TEAM DELIVERS IT!





work, labour, materials, plant machinery and the purchase of Structural Defects Insurance, prices of surveyors and their clients in the costing and UK and Ireland. This involves supporting quantity We work with leading quantity surveyors across the implications of design decisions:

standards demanded throughout the project build at different stages of development to confirm Self builders must ensure they have Structural it meets the structural requirements and high Defects Insurance in place. Our surveyors review the

giving them one less thing to worry about complicated and time consuming. We take some of clients to provide Structural Defects Insurance the hassle away by working with solicitors and their The process of buying and selling houses can be

with surveyors whose clients may require this cover barn conversions, completed or partially completed require Structural Defects Insurance –particularly builds and mixed use projects. We regularly engage We work with surveyors who discover properties that as a mortgage reguirement.

STRUCTURAL ENGINEERS

on new builds that require Structural Defects Our clients include structural engineers working

0F.9.2 OUT OF 10. **OUTSTANDING AVERAGE SATISFACTION SCORE OUR RECENT CUSTOMER SURVEY HAS AN**

OUT OF 10

CUSTOMERS ARE MOST SATISFIED WITH:

- NEEDS/SPECIFICATIONS THE ADVISOR UNDERSTANDING CUSTOMERS'
- THE ADVISOR'S KNOWLEDGE OF PRODUCTS
- EASE OF MAKING CONTACT

STRAIGHTFORWARD AND COMPETITIVE"

"THEY'RE EASY TO CONTACT AND

*Information and data correct at time of print





PROPERTY'S INCREASING VALUE. COVER FOR ALL OF NORDIC'S RECENT BUILDING PROJECTS, WITH THE ADDITIONAL BENEFIT OF AN INDEXED POLICY TO COVER THE SUPPLIED THE MOST COMPETITIVE AND COMPREHENSIVE

WHEN NORDIC WAS CHALLENGED WITH FINDING ROAD BOND COVER FOR ITS ASCOT CORNER PROJECT, WE WERE ABLE TO PROVIDE THE QUOTE AS PART OF OUR EXPANSIVE PRODUCT OFFERING.

STRUCTURAL DEFECTS INSURANCE GUIDELINES ADVICE TO ENSURE WE COMPLY WITH THE MOST UP-TO-DATE GENUINE PARTNER ON PROJECTS, PROVIDING SUPPORTIVE UNDERSTAND OUR PROJECTS AND NEEDS AND HAVE BEEN A EFFECTIVE AND PROFITABLE THEY GO THE EXTRA MILE TO OUR RELATIONSHIP WITH CRL HAS ALREADY PROVEN TO BE

MOHAMMED AFZAL,
COMMERCIAL DIRECTOR, NORDIC CONSTRUCTION



GOES A LONG WAY IN GUIDING YOU KNOWLEDGE AND UNDERSTANDING AT CRL WE KNOW THAT LOCAL THROUGH YOUR KEY PROJECT STAGES

WHEREVER YOU NEED THEM! SPECIFIC NEEDS EXACTLY WHEN AND SHORT NOTICE, WE HAVE REAL EXPERTS SITE VISIT, OR GET YOU A SURVEYOR AT **AVAILABLE TO BE ON HAND FOR YOUR** AS SUCH WE HAVE OFFICES ALL AROUND THE UK, SO IF YOU NEED US TO DO A

CRL OFFICES

Dublin Cardiff Belfasi Birmingham

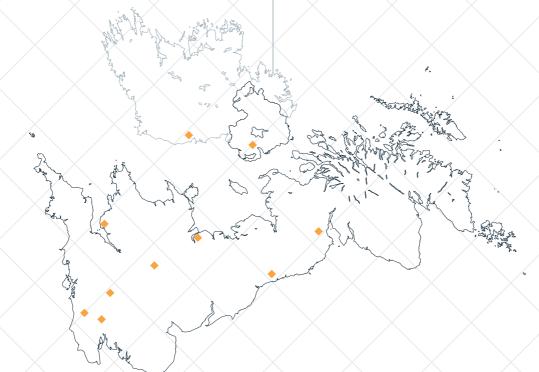
Edinburgh Horsham

Liverpool London

Reading Newcastle

THE WHOLE PACKAGE IS VERY GOOD," **"IT IS A VERY GOOD PROCESS**

SPECIALIST SITUATIONS WITH KNOWLEDGEABLE, PROFESSIONAL EMPLOYEES." "THEY ARE RESPONSIVE, OFFERING SPECIALIST PRODUCTS TO SUIT





DON'T HESITATE TO CALL US ON: ANY OF YOUR QUERIES, SO PLEASE WE'RE ALWAYS ON HAND TO ANSWER +44 (0) 800 772 3200 (UK) OR +353 (1) 685 2043 (ROI).

OF EXPERTS ARE OFTEN ASKED ANSWERS TO THE QUESTIONS OUR TEAM IN THE MEANTIME, HERE ARE SOME

STRUCTURAL DEFECTS WHEN DOES MY 10-YEAR **NSURANCE START?**

practical completion. Your structural defects insurance starts from the day of

IS THERE A DEFECTS **LIABILITY PERIOD?**

Defect insurance policies There is no defects liability period with CRL's Structural

IS BUILD PERIOD COVER AVAILABLE?

on a case by case basis. to complete the residential property, this will be decided by the policy holder or pay the additional cost required bankrupt the insurer will either refund the deposit paid Yes. In the event of the developer becoming insolvent of

