



BLP
INSURANCE



RESIDENTIAL HOUSING WARRANTY INSURANCE

Better insurance, better insights, and better support for the residential sector

BLP
IS MANAGED
BY **THOMAS
MILLER**



WE'RE DIFFERENT BECAUSE THE INDUSTRY DESERVES BETTER

**THOMAS
MILLER**

Based in the city of London, BLP is owned by Thomas Miller – an independent international provider of insurance, professional and investment services.

BLP acts as an underwriting agent of the UK Branch of Allianz Global Corporate & Specialty SE and is authorised and regulated by the Financial Conduct Authority (authorisation number 311894).

Standard & Poor's (S&P), the worldwide insurance rating agency, has confirmed the Financial Strength Ratings (FSRs) of Allianz Global Corporate & Specialty SE as AA.

BLP offers residential housing warranty insurance that's clear, simple and practical.

Together with Allianz Global Corporate & Specialty SE we've designed our policies to make things simple so that you can get on with the business of business. We don't do small print and we don't build complex financial requirements around our policies.

We do not ask for membership, registration fees, security bonds, parent guarantees or escrows. We help drive your business success, and minimise risk, not just plan for failure.

No two-year developer warranty period

Our cover starts from the date of first legal completion or, in Scotland, the date of entry on the Premises. It includes cover for the full 10 years. Traditional warranty providers require developers to deal with all claims for the first two years – not so with BLP: we ask developers to attend only to water penetration damage in the first 12 months.

No maximum level of liability

Unlike warranty providers who have maximum levels of cover which are often far less than the rebuild cost of the building, BLP will insure developments to the complete re-build value.

BLP supports innovation and does not impose a technical manual

Many warranty providers dictate how you should build, requiring adherence to processes and materials specified in their technical manuals.

Building is not our business. We are experts in insurance cover and providing the support for your business that goes with it.

We are supporters of innovation so as long as you comply with building regulations and demonstrate good workmanship we can insure the build.



BETTER BUILDINGS

Working together for better buildings

BLP supports innovation, vision, and creativity in the housing industry. We designed our unrivalled in-house risk assessment system to offer consistent quality across all your projects and help contribute to a better build.

Why the industry deserves better

Architects and developers help change the built environment for the better when they have the flexibility to create new and interesting designs, constructions, and conversions. Unlike other warranty providers BLP does not stand in the way of innovative designs and ideas. We support vision, as we believe that for the industry to deliver the type of homes that people wish to live in, innovation in design and build is the key.

The industry deserves simpler

Taking out housing warranty insurance doesn't have to be complicated. So whether your scheme is residential, commercial, or mixed use, it's still one scheme to BLP. This means one proposal form, one technical consultant, one price, one insurance policy - most importantly, with BLP, it means one insurer.

Reducing risk

BLP's risk assessment specialists are some of the most experienced in the industry. They know how to find the devil in the detail. They're supported by the most comprehensive risk management software and database tools available to the construction industry.

**WE MAKE INSURANCE EASY:
WHETHER YOUR SCHEME IS
RESIDENTIAL, COMMERCIAL,
OR MIXED USE, IT'S STILL
ONE SCHEME TO BLP.**

**BLP HAS UNDERTAKEN
TECHNICAL CHECKS AND
INSPECTIONS SINCE 1999,
WITH £4.13BN CONSTRUCTION
VALUE IN 2016 ALONE**



BLPSECURE

Our Residential Housing Warranty Insurance at a glance:

- No registration fees or security bonds
- No two-year developer warranty period
- Flexible payment terms available
- AA rated insurer: Allianz Global Corporate & Specialty
- Mortgage provider acceptance from the UK's major lenders
- Industry-leading limits of liability
- Loss of rental income cover
- Subrogation Waiver
- Component cover available.

BLP's Housing Warranty Insurance policies are designed to suit the specific needs of the development and create a more secure investment. You can tailor the cover for different parts of your proposed scheme or project. Our main policies are:

BLPSECURE

Our core 10 or 12 year residential policy runs from the date of first legal completion or, in Scotland, the date of entry on the Premises. This covers all structural element repairs. A compelling alternative to the traditional new home warranty, BLPSECURE is accepted for mortgageability purposes by members of the Council of Mortgage Lenders (CML).

BLPSECUREPLUS

An extension to BLPSECURE offering wider residential cover of non-structural component parts - including M&E, HVAC, electrical wiring, and pipework for gas and water.

**YOU CAN TAILOR THE
COVER FOR DIFFERENT
PARTS OF YOUR PROPOSED
SCHEME OR PROJECT**



RISK ASSESSMENT

BLP assessing risk:

See your risk, and mitigate it: 40,000 components – at our fingertips

Our risk assessment services are supported by BLP's comprehensive review utilising our database which has been in operation for 25 years. That's 25 years of accumulating, analysing, and making sense of detailed information on almost every conceivable component likely to be used in the development or conversion of a property – over 40,000 of them.

Environmentally friendly design – proceed with confidence

Developers are now constantly challenged with the responsibility of ensuring the delivery of energy efficient constructions, and meeting the requirements involved by the demands of consumers in an ever changing world.

BLP CONSULT helps you face these challenges and responsibilities with confidence. Our unique carbon design software – **Butterfly** – can incorporate operational considerations and energy assessments into life cycle cost models.

OUR RISK ASSESSMENT DATABASE TOTALS OVER 40,000 COMPONENTS

ASSESSING ENVIRONMENTAL IMPACT – AN EXCLUSIVE SERVICE FROM BLP CONSULT



BLP CONSULT

**To help you design better buildings effectively and efficiently
BLP CONSULT can:**

- Provide detailed performance data on a building design before any works are committed to
- Link early stage feasibility design with data and measures of life cycle and energy performance
- Show how the design will perform in terms of life cycle cost and maintenance, operational energy and embodied carbon cost measured against industry targets.



Make better decisions now

To find out how BLP can help you achieve your construction vision with help – not hindrance – from your insurer, contact the BLP Residential Team on **020 7204 2424**.

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