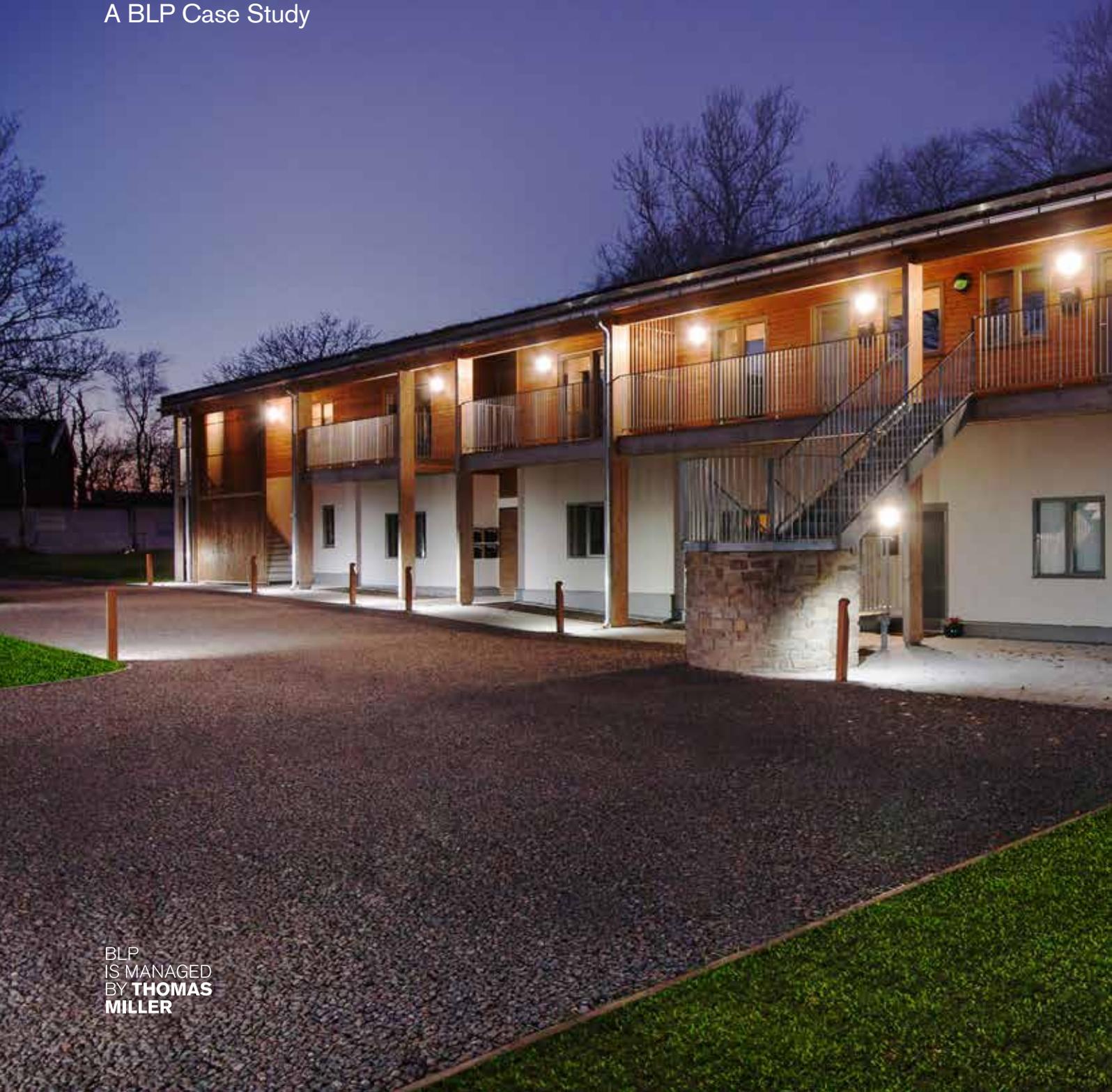


BLP
INSURANCE

The customer view: LivEco Homes

A BLP Case Study



BLP
IS MANAGED
BY **THOMAS
MILLER**

Supporting innovation in house design and construction

BLP provided the structural warranty for a development of detached eco houses and apartments at St Fagans, Cardiff, known as Great House Farm, undertaken by LivEco Homes. The development has won numerous awards and has been recognised by Constructing Excellence in Wales (CEW), with the 2014 award for Sustainability - our Legacy.

Meet LivEco Homes

LivEco was established by developers Mulcare-Ball and architects Gillard Associates to deliver homes which exceed customer expectations as well as government targets. The company are leading exponents of ecological and low energy house building, refurbishments and retro fits. Their developments are designed to be future-proof and provide tomorrow's standards today.



Daniel Ball, co-founder
LivEco

Daniel Ball is a co-founder of LivEco. He's an avid supporter of greener builds and passionate about providing better designed homes at affordable prices. Being a SME residential developer, he is a vocal supporter of the 'small sector' and for the need for varied and quality bespoke architecture in our living environment.

Genuine reassurance

BLP got to know Daniel and his company's work through arranging the structural warranty insurance for Great House Farm. We asked him about his experiences of working with BLP, starting with why he chose BLP in the first place...

"From the beginning I didn't want to be a small cog in anybody else's big machine. You have the feeling with big players in the insurance industry that everything is impersonal; you're a number. I wanted a robust policy in place for this development so that we could pass genuine reassurance on to new owners that everything would be taken care of if defects were to arise in the first ten years but more importantly that the scheme was a quality development and constructed well.

"To feel that I had found the right policy to do that I had to be able to speak to an expert, to engage and

really understand the ins and outs of the policy. I did not want an important constituent part of the package we're passing on to buyers to be sorted out in a series of frustrating call centre conversations. BLP fielded a relationship manager straight off. You could almost say they had me at 'hello'."

Building better quality homes

Daniel states that LivEco builds at a standard better than building regulations, not settling for the minimum. This is more of a challenge when combined with a commitment to build housing at affordable mainstream prices and when selling in line with comparable new builds for mortgage valuation purposes; effectively a better product at the same price as conceivably lower quality products.

Despite the restraints that valuation methodologies might put upon Daniel and his team, he maintains his commitment to affordable and sustainable housing. "If the cost of building a sustainable home is, say, 15% higher, you can't simply pass the cost on in the price. It would damage mortgage prospects for the property and deter buyers. Affordability is everything, we can only make it work by being clever on design and procurement and building efficiently, but it is not easy!!" he says.

The LivEco logo is displayed in a white box in the top left corner. It features the word "LivEco" in a green, sans-serif font, with a small green leaf icon above the letter 'i'.

**The Welsh Housing Minister visited
the site and commented:**

The development showcases how developers can go over and above what is required to deliver new homes here in Wales which are as sustainable and ecologically sound as possible. I welcome the LivEco team and their partners' commitment to championing sustainable building design. The Welsh Government has a commitment to long term renewable solutions and companies such as LivEco are key to developing the demand for these products in Wales and can continue to make a valuable contribution to the Welsh economy and to the Welsh Government's green aspirations.





Sustainable and affordable

Along with the contractor and supply chain, the scheme arose from a bold idea into an inspiring housing development that has lessons for all sectors. The scheme goes a long way to prove that it is not only desirable to build homes that aspire to the lowest carbon emissions, it is also achievable. It is a great example to other house builders and sets a precedent which informs those in charge of housing policy, that sustainability and affordability can go hand in hand.



The working relationship

We asked Daniel about his experience of BLP people; how were they to work with?

“BLP people are different. You call them and they get straight onto resolving your query, no matter who picks up the phone. They are extremely customer focussed. When I call, they know who I am. It feels personal because it is personal.”

“You feel that you're not talking to sales people who just want to turn the call into a profit opportunity; you're in touch with people who take your concerns on board and just knuckle down to get the best outcome.”

If you want to build a good building, the more eyes, the better

Daniel explained the process of BLP surveyors coming to the site regularly to check on progress and monitor that construction aligned to the original drawings and specification.

“BLP surveyors were along to validate what we were doing at every stage from the foundations, through to slab laying, the shell and on to windows and doors and finishing.”

Does BLP add value? Beyond the policy, we asked Daniel, do you feel BLP brings something more to what you do?

“It's very important to LivEco to make affordable houses of better quality. BLP is a great supporter of innovation in housing and make you feel that they value your business. The important thing for them is not their product or trying to upsell you or cross sell. It's making sure you get what you need, offering advice along the way, experienced people, and a very friendly style. They interact with you.”

“BLP add value because they're hands on and they know construction inside out. We're embarking on a new development of 13 homes. We'll be going straight to BLP to cover us and support us in this development.”

“BLP add value because they're hands on and they know construction inside out. We're embarking on a new development of 13 homes. We'll be going straight to BLP to cover us and support us in this development.”

Alternative thinking from BLP

blpinsurance.com

BLP is managed by Thomas Miller. BLP market-exclusive policies are underwritten by Allianz Global Corporate & Specialty SE, an AA rated global insurer and are underpinned by an independent technical appraisal aimed at minimising defects right from the design stage.