



The customer view: Nirvana Homes

A BLP Case Study



BLP
IS MANAGED
BY **THOMAS
MILLER**

**BLP delivers confidence to the developer,
the project, and the buyer**

Nirvana Homes is dedicated to building homes that complement and enhance the beauty of Devon. Founded in 2002, the company specialises in individual homes of character, and multiple units, the biggest being the 14-unit development, Bishops Gate. Nirvana Homes' developments either preserve a sense of charm and history, or express a sensitivity in design and finish in new builds that add another facet of creative expression to some of Devon's most sought-after locations.

Meet Nirvana Homes

Nigel Petas was born in Torquay and has a passion for the town, which informs his approach to the local projects which Nirvana Homes take on. “When you’re born and bred in a town that you find yourself able to make a lasting contribution to, it gives you a big sense of responsibility”, says Nigel.

“As much as it’s our role to build houses, it’s also important to us that the community is comfortable with the sense of harmony with their surroundings that our homes express”.

The company has grown from its first development, a single five-bedroom house, to its latest project, Spa Villa, a block of nine luxury apartments and a single large 5-bedroom villa constructed on the site of the former Spa View Hotel. Situated in one of Torquay’s most desirable residential areas, in a commanding position enjoying views across Tor Bay, the development has dedicated parking, visitor parking, private gardens and is in easy walking distance of the beautiful Torquay Harbour. Spa Villa was Nirvana Home’s first experience of working with BLP.

What do you look for in an insurer?

We asked Nigel what prompted him to make contact with BLP in the first place. Nirvana had worked with several mainstream insurers in its history, so why the sudden change?

“I had experience of the working practices of lots of insurers before finding out about BLP and I got to a point where I wanted to find an insurer that didn’t have a ‘production line’ approach to building developments,” says Nigel.

“I also started to wonder about the value of a policy where the developer has to pay for any defects in the first two years. If anything’s ever going to go wrong, this is when it’ll happen. It was a case of us shouldering the burden of any claims in this period, so what really was the value coming from the insurer?”



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Nigel’s career had seen him in many entrepreneurial roles before moving into property development. He believes that bringing new ideas to market, in any field, depends on harnessing many specialist skills from other providers; the true essence of management – getting things done through other people. This means being able to rely on others, not least making an assumption that their contribution will drive projects forward rather than holding them back.

“I wanted to rely on an insurer for input I could respect and value, not intervention that just held things up. Then I met a surveyor from BLP and realised I had found what I was looking for. My subcontractors saw the sense in the suggestions that BLP made. They embraced the BLP people as part of the team and that made things run much more smoothly. My team has over 100 years’ collective experience and it was inspiring to see how well they reacted to BLP’s on-site ideas. All their ideas were designed to help us, not just to tick boxes against a standardised check-list.”

No two-year warranty

The apartments and the villa are finished to an exceptionally high standard and all benefit from BLP’s housing warranty insurance policy for residential developments, BLPSECURE. The policy provides complete peace of mind and protects the homebuyer’s investment. Other than any water ingress issues that may arise in the first year of a new development, the policy does not ask for a two-year developer warranty period.

“The BLP approach is a breath of fresh air,” says Nigel. “Cover from day one is perfect. It takes the risk off your shoulders. It’s about confidence. It says to me that BLP are so confident in the feedback they get from their field surveyors, that they are happy to take on the risk themselves; knowing that it’s at a low level.

“This became like a virtuous circle. BLP was confident in their surveyors’ professionalism so we were too. We know when they made suggestions that the ideas were bringing further value to what we were doing. Now in supplying the BLP 10-year housing warranty insurance to our buyers we can pass that confidence on to them.”

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.