



Peace of mind.

Understanding the Stamford Insurance
10 year building warranty.

Trusted Protection
for Every Build.

0800 927 0100
STAMFORDINSURANCE.CO.NZ



About Us

Stamford is a Registered Financial Adviser and a leading provider of Insurance to the building industry

Since 2014 we have specialised in Building Warranty Insurance, also known as Latent Defects Insurance. Our policies offer New Zealanders the widest protection available against defects in design, materials or workmanship which arise within 10 years of completion, backed by the security of one of the World's leading insurers. Stamford is owned and managed by insurance professionals with many years' experience, and we are committed to delivering outstanding cover and service.

Stamford issues policies on behalf of Lloyd's of London, ('Lloyd's'), an insurer licensed with the Reserve Bank of New Zealand.

About Lloyd's of London (Lloyd's)

Lloyd's underwriters are amongst the largest commercial insurers and reinsurers in New Zealand. Their customers are the businesses and entrepreneurs who drive and serve the New Zealand economy and they come to Lloyd's to access the scale, diversity and financial strength of this specialist insurance and reinsurance market.

Financial Strength

Lloyd's financial strength and robust capitalisation is reflected in its ratings.

Lloyd's has a rating of A+Superior from AM Best

The AM Best Company financial strength rating scale is:

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A++, A+ (Superior)	A, A- (Excellent)
B++, B+ (Good)	B, B- (Fair)
C++, C+ (Marginal)	C, C- (Weak)
D (Poor)	E (Under Regulatory)



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In the market to buy a new home?

Your new home will be covered by our comprehensive 10 Year Warranty.



NEW ZEALAND'S LEADING INDEPENDENT BUILDING WARRANTY.

When buying a new home, it's important to ensure that your investment is protected with the best warranty available in case problems arise after completion.

Your builder/developer has made sure you have the peace of mind provided by our 10 Year Building Warranty Insurance.

This is a summary only of the policy cover – for more information or a policy wording, contact Stamford Insurance.

Because it covers defects in design, materials or workmanship, it means that any major problem is likely to be covered.

Stamford is a Registered Financial Adviser and a leading provider of Insurance to the building industry.

The policy will protect you as the purchaser and any future owners, so it also improves your investment if you ever decide to sell.



LLOYD'S Coverholder

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Key Benefits of our 10 year warranty

- ✓ New Zealand's only insurance-backed warranty
- ✓ Unique in covering defects in design, materials, and workmanship – the three key elements of building performance
- ✓ Full-value insurance policy
- ✓ First response policy
- ✓ All our builders/developers have demonstrated their commitment to quality assurance through our approval process
- ✓ Improves your resale value
- ✓ Your builder/developer has paid the premiums in full

FAQ ' s

What am I covered for?

Our policies cover You against All Defects for 2 years from the date of Practical Completion and Major Defects including failure of the waterproof envelope for a further 8 years due to:

- Defective design or specification
- Failure of products and materials
- Defective workmanship

What are the Benefits?

It is a first response insurance policy based on the full cost of construction. It adds value to your property because any major issues are likely to be covered by insurance.

Who is insured under the Policy?

The Policy covers you as the owner of the home. If there is a Body Corporate, it covers the BC and each owner for their respective rights and interests.

Do I have to pay an annual premium?

No, the single premium has been paid for the full 10 years by your builder or developer.

How does the claim process work?

During the first two years of the policy, you should contact the builder or developer if a defect occurs. If you face difficulties getting the defect rectified, you should then contact us at Stamford Insurance.

If a defect occurs after the initial two-year period and before the 10-year expiry on the policy, you should contact us at Stamford directly to notify us of a claim. Our team will then process the claim with the insurer who will appoint a loss adjuster to investigate and organise repairs.

Is the Policy still valid once the repairs have been carried out?

Yes, the building is still covered by the Policy for the balance of the 10 years.