

The Ark New Home Buyers Consumer Code - Home Buyers Guide To The Code

What is the Code?

The Consumer Code for Residential New Homes (Code) ensures that consumers purchasing new homes (Home Buyers) are treated fairly by vendors. Vendors will usually be the Developer or builder of the new home and referred to as a Code Member in the Code document.

The activities of the vendor during the marketing, provision of any information and provision of services related to the new home, is regulated by Ark Insurance Group Ltd (Ark) under the terms of the Code.

What are my rights as a Consumer?

As a consumer who intends to purchase the new home, you have the right to:

- Be able to obtain timely, easy access to the Code
- Receive fair treatment from the vendor and their representatives
- Receive tailored treatment that accounts for any vulnerabilities you may have from the vendor or their representatives
- Be given a true representation of the new home in any documentation provided by the vendor or their representatives
- Be subject to appropriate Health & Safety provisions in the event that you visit the new home whilst under construction
- Be instructed to seek and appoint professional advisors who can represent you when purchasing the new home
- Be given the opportunity to give full consideration to entering an agreement to purchase the new home
- Not be subject to any high-pressure selling techniques

What if I need to make a Complaint?

If you believe the your rights as a consumer have not been upheld, you have the right to make a complaint to the vendor. The vendor is bound by the terms of the Code to respond to your complaint.

What happens if there is a dispute?

If the vendor fails to respond to your complaint, or responds in a manner which you do not believe addresses your complaint, you can:

- Raise your complaint with Ark
- Enter Mediation with the vendor facilitated by Ark
- Access a timely, low-cost and binding independent Alternative Dispute Resolution Service

How is the Code enforced?

Compliance with the Code is mandatory for any company or person who builds a new home with the intention to sell. Ark, as the Code Sponsor and provider of associated services under the terms of the Ark Warranty, administers and regulates the Developer.

In the event of a complaint, The Dispute Resolution Service will be binding if called upon. An independent, authorised provider of Alternative Dispute Resolution facilitates this service.

Ark also operates a Disciplinary and Sanctions Panel, which has the power to impose further sanctions on the vendor, including withdrawing their membership from Ark Warranties, refusing to provide further services and publishing details of their actions online, with the Chartered Trading Standards Institute and to other providers of Home Warranties.

What if I have any further questions?

In the first instance, you should discuss any matters relating to the new home with the vendor or their representatives. If however, you have any questions, require further information or documentation – Including confirmation that an Ark Warranty has been issued for a New Home – or need to escalate a complaint, you can contact Ark Insurance Group as follows:

Phone: 02476 437611
Email: info@arkinsurance.co.uk
Post: Ark Insurance Group Ltd
Oak House
Eastwood Business Village
Harry Weston Road
Coventry
CV3 2UB