

Latent Defects Insurance – Inspection Requirements

BUILDING TIME LIMIT CONDITION

The registration of Building Units for Latent Defects Insurance is conditional upon the construction work commencing WITHIN ONE YEAR and COMPLETION WITHIN THREE YEARS from date of registration.

FOUNDATION INSPECTION REQUIREMENTS*

Please request your foundation inspection before 5pm via:

- (a) **HomeBond Connect** (online portal), or
- (b) compliance@homebond.ie, or
- (c) your relevant HomeBond Advisor / Inspector

A minimum of 3 working days' notice for inspection is required (e.g., for inspections on Monday, request previous Wednesday; for inspections Thursday request previous Monday).

The following information MUST be given when inspection is requested:

- HomeBond Insurance Policy number(s) and address of building unit(s) to be inspected.
- Date inspection required (note minimum 3 working days' notice).
- Site contact name, email, and telephone number.

Requests cannot be accepted unless accompanied by the above information. If foundations are not inspected, the **Certificate of Insurance (Final Certification)** may not be issued. In cases where foundations are inspected by a Consulting Engineer, the engineer must be in private practice and possess appropriate Professional Indemnity Insurance.

INTERIM INSPECTIONS *

Please note that interim inspections may be undertaken at any time at the sole discretion of the HomeBond Advisor / Inspector.

MAIN STRUCTURE AND EQUIPMENT INSPECTION REQUIREMENTS*

This inspection is carried out when the Building Unit is structurally complete and at first fix stage i.e. when weather-tight structure exists with windows in place or openings polythene sheeted, roof tiles/slates on and all structural timbers including frames for stud partitions in place.

A minimum of 14 days' notice is required.

The following information MUST be given when inspection is requested:

- HomeBond Insurance Policy number(s) and address of building units(s) to be inspected.
- Date inspection required (note minimum 14 working days' notice).
- Site contact name, email, and telephone number.

Requests cannot be accepted unless accompanied by the above information.

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COMPLETION INSPECTION REQUIREMENTS*

This inspection is carried out when the Building Unit and equipment are practically complete i.e. all main finishes are completed, and the building is almost ready for occupation.

Contact us via **HomeBond Connect** or compliance@homebond.ie

A minimum of 14 days' notice is required.

The following information **MUST** be given when inspection is requested.

- HomeBond Insurance Policy number(s) and address of building units(s) to be inspected.
- Date inspection required (note minimum 14 days' notice).
- Site contact name, email, and telephone number.
- Member's name and Membership No.

Requests cannot be accepted unless accompanied by the above information. When the Building Unit is practically complete to the satisfaction of HomeBond Technical Services Ltd. then, and only then, will the Certificate of Insurance (Final Certification) issue from HomeBond Insurance Services Ltd.

NOTES

HomeBond Insurance Services Ltd. shall be entitled, in its absolute discretion, to refuse an application for registration and/or inspection of a Building Unit if the Member or its Associate is at the relevant time in serious breach of any of its obligations under the **HomeBond Membership Scheme Rules** (including but not limited to the failure to discharge payments due to the Company).

The Company (or servants or agents) shall be entitled to require the Member to carry out any opening up works which are necessary to facilitate any inspection of the Building Unit. The Member shall fully indemnify the Company (or servants or agents) against any costs, losses or other damage howsoever arising by reason of any failure by the Member to fulfil the obligations herein.

A link to **HomeBond Connect** (online portal) may be sent from registration@homebond.ie or compliance@homebond.ie or be contained within a **Site Visit Report** issued by the relevant HomeBond Advisor / Inspector.

*Inspections and checks carried out by HomeBond Insurance Services Ltd and/or HomeBond Technical Services Ltd are solely to satisfy us that the Building Unit and Equipment represents a normal risk for Latent Defects Insurance (LDI) and for the purpose of issuing the Certificate of Insurance (Final Certification); and you or any other person or legal entity have no right to rely on any such visual inspections or checks; and that no guarantees, representations or warranties are expressed or implied by either company, or should be inferred by you or any third party. We do not accept liability for loss of any kind, howsoever or whensoever incurred. All rights reserved.