

GUARANTEES AND CERTIFICATES RECORD

Builder's guarantee, insurance-backed policy, product guarantees and certificates — what, until when, where kept

FOR YOU TO KEEP

KD-HM-GR-010 Rev A0

ABOUT THIS DOCUMENT

- General information, not advice. This explains in general what the law says in England and Wales. It is not legal advice about your own situation, and filling it in cannot promise any result.
- Get help early. For your own situation, speak to a solicitor, or to the Citizens Advice consumer helpline on 0808 223 1133 (or 0808 223 1144 for a Welsh-speaking adviser), Monday to Friday 9am to 5pm. For anything to do with a shared wall, speak to a party wall surveyor.
- Scotland and Northern Ireland: the time limits for legal claims are different in Scotland, and both have their own building control systems.
- Guarantee or insurance-backed guarantee? A guarantee (often also called a warranty) is a written promise from the business that gave it — your builder, or a product's maker — to put certain problems right for a set time. It depends on that business still being there to honour it. An insurance-backed guarantee adds an insurance policy: Citizens Advice says "Insurance-backed means an insurance policy has been taken out to make sure the guarantee or warranty is still valid if the trader or seller goes out of business." The policy's own terms decide what it covers, for how long and how to claim.
- Your legal rights continue whatever a guarantee says. A guarantee adds to your rights; it does not replace them. A term of your contract cannot take away your builder's liability to do the work with reasonable care and skill (Consumer Rights Act 2015 ss.49 and 57(1)). A guarantee given free with goods takes effect as a contractual obligation, and must state that you have legal rights in relation to the goods and that the guarantee does not affect them (s.30(3) and (4)(b)). Your rights do not end when a guarantee ends. In England and Wales a claim for breach of contract generally has to be started within six years from the date the contract was broken (Limitation Act 1980 s.5) — not from the date you find the problem. Whether a problem found later changes that, or a different time limit applies, is a question for advice, so get advice as soon as you find a defect.
- Keep this record with the documents it lists, and pass them on if you sell your home. gov.uk says: "Without approval you will not have the certificates of compliance you may need when you want to sell your home." Get the documents at handover (KD-HM-SN-009).

1 THE HOME AND THE JOB

PROPERTY ADDRESS

BUILDER (BUSINESS NAME)

CONTRACT OR QUOTATION REF

THE WORK

FINISHED ON

HANDOVER RECORD DATE

2 THE BUILDER'S GUARANTEE

Builders give this on documents such as KD-TA-WG-004. If your builder did not give one, write "none" — your legal rights still apply.

GIVEN BY (BUSINESS NAME)

GUARANTEE NO. / REF

DATE GIVEN

STARTS

LASTS FOR

ENDS

WHAT IT COVERS

WHAT IT DOES NOT COVER

HOW TO CLAIM — WHO, PHONE, EMAIL, ADDRESS

RESPONSE TIMES IT PROMISES

PASSES TO A BUYER? Y/N

WHERE KEPT

3 INSURANCE-BACKED GUARANTEE POLICY (IF ANY)

☐ No insurance-backed guarantee for this work

☐ There is an insurance-backed guarantee — details below

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EXCESS (IF STATED)

CONDITIONS AND DEADLINES IN THE POLICY

WHERE KEPT

Some product guarantees must be registered with the maker within a set time, or depend on conditions such as a yearly service. Read each one and write the conditions down.

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5 CERTIFICATES

A building control completion certificate, and an installer's certificate under a competent person scheme, are each "evidence (but not conclusive evidence)" that the requirements they name have been met (Building Regulations 2010 regs 17(4) and 20(5)). The installer must give the person living in the home a copy of their certificate not more than 30 days after finishing the work (reg 20(3)); gov.uk says to expect it within 8 weeks. If you have nothing after 8 weeks, ask the installer and their scheme. The regulation 17 wording quoted is the text for England.

CERTIFICATE TYPE	ISSUED BY	CERTIFICATE NO.	DATE	WORK IT COVERS	WHERE KEPT

6 EXPIRY AND REMINDER DATES

DATE	WHAT ENDS OR NEEDS DOING	WHICH ITEM ABOVE	DONE ON — AND WHAT YOU DID

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7 IF YOU NEED TO CLAIM

Follow the claim steps of whoever gave the guarantee, in writing, and keep a copy. For the work itself you can also rely on your legal rights against the builder, whether or not a guarantee applies: write to the builder (KD-HM-BL-013) and, if it is not resolved, follow the steps — the builder's trade body or dispute scheme if any, then a letter before claim (KD-HM-LC-012). Do not wait: time limits run (see the box on page 1). Get advice — the Citizens Advice consumer helpline (England and Wales) on 0808 223 1133 (or 0808 223 1144 for a Welsh-speaking adviser), Monday to Friday 9am to 5pm, or a solicitor.

8 COMPLETED BY

This record was brought up to date on the date below.

HOMEOWNER — PRINTED NAME

SIGNATURE

DATE

R REVISION HISTORY

Every revision of this document, and every review that found nothing to change. The revision on the front of this sheet is the one you are holding — check kubitdocs.com for the current one before use.

Rev	Date	Class	What changed	Authorised by
D0	2026-09-14	first-issue	First issue.	— not yet approved —
A0	2026-09-14	review	Approved for issue by the author. Content unchanged from the reviewed draft; the draft status strip is removed. No independent third-party review has been carried out.	Author — director, UK principal contractor, SMSTS. Not an independent review.

Class: first-issue · material (the law, a control, a field or the scope changed — past buyers are notified) · editorial (wording or layout only) · review (checked, nothing changed) · withdrawal. Revision prefix D = draft, not approved and not for sale; A = approved for issue by the person named, on the date shown.