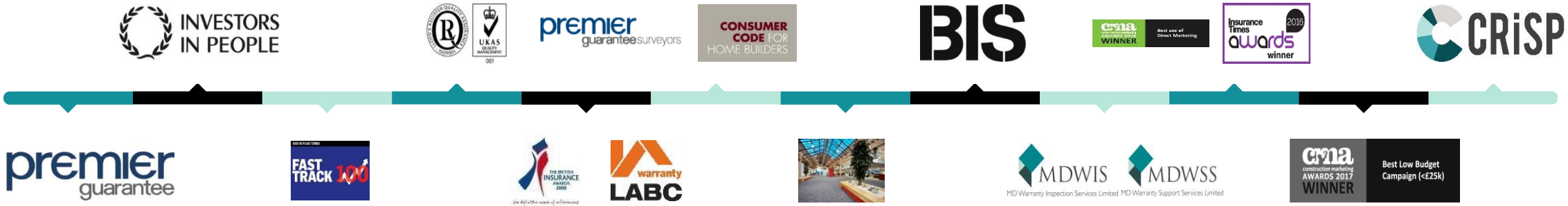
MD GROUP

Premier Guarantee & LABC Warranty requirements - Update for Structural Timber Association members

Maciej Pulawski – Head of Innovations

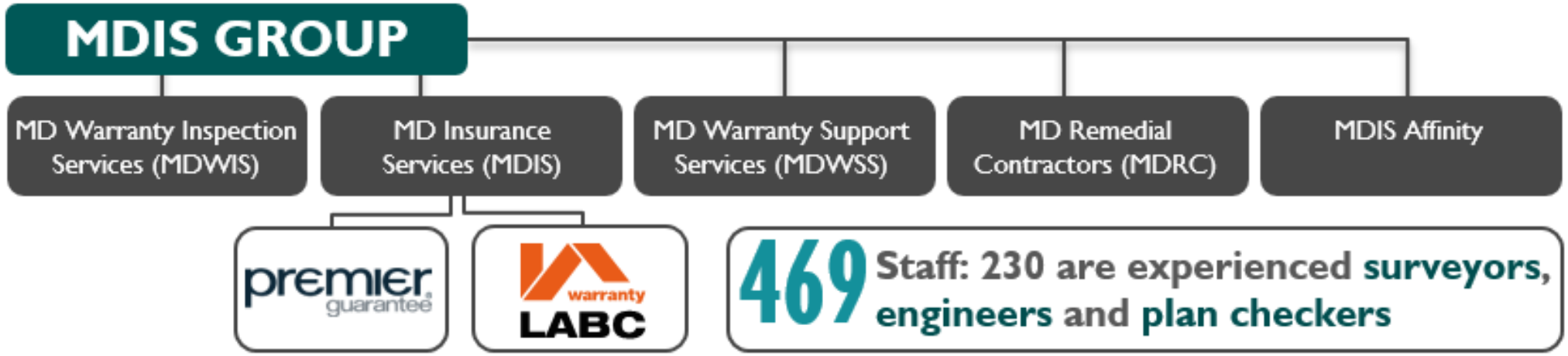
MD GROUP TIMELINE



RELATIONSHIPS

MD Insurance Services Ltd. is the scheme administrator for LABC Warranty and is authorised and regulated by the Financial Conduct Authority.

MD GROUP STRUCTURE



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MD GROUP MARKET SHARE

WARRANTY SCHEMES

New Home Warranty

Social Housing Warranty

Private Rental Warranty

High Value Warranty

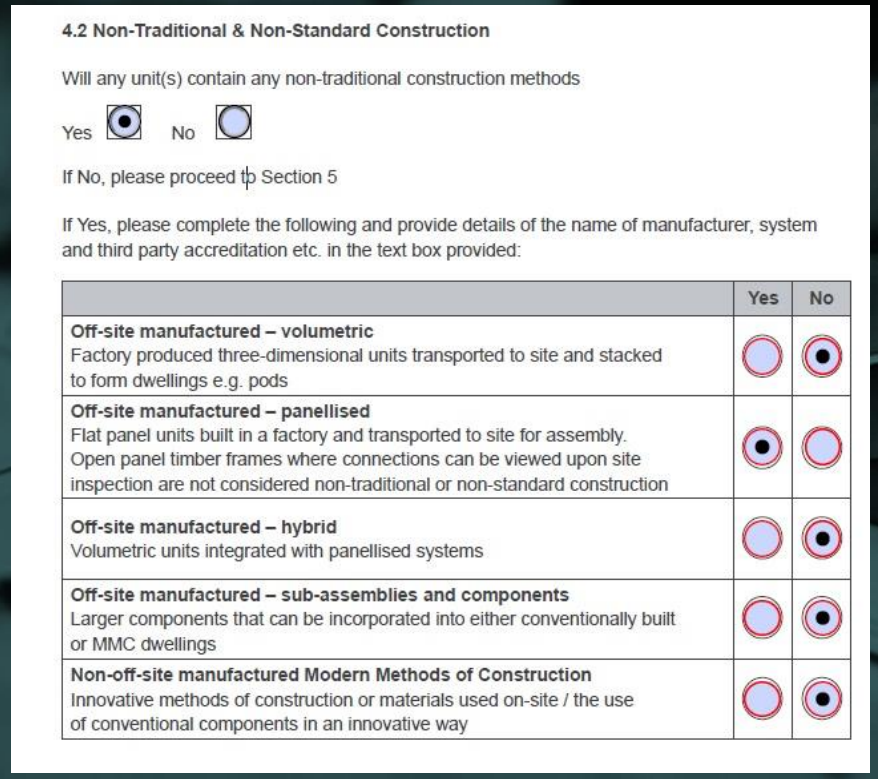
Completed Housing Warranty

Commercial Warranty

Self Build Warranty

As part of our warranty application process, property developers must ensure that the products and systems that they use on site are **accepted** by us in line with the requirements of our Technical Manual.

Using products and systems that **are not accepted** by **Innovations Team** may lead to lengthy delays and could result in the development being rejected for structural warranty cover.



4.2 Non-Traditional & Non-Standard Construction

Will any unit(s) contain any non-traditional construction methods

Yes ◉ No ○

If No, please proceed to Section 5

If Yes, please complete the following and provide details of the name of manufacturer, system and third party accreditation etc. in the text box provided:

	Yes	No
Off-site manufactured – volumetric Factory produced three-dimensional units transported to site and stacked to form dwellings e.g. pods	○	◉
Off-site manufactured – panellised Flat panel units built in a factory and transported to site for assembly. Open panel timber frames where connections can be viewed upon site inspection are not considered non-traditional or non-standard construction	◉	○
Off-site manufactured – hybrid Volumetric units integrated with panellised systems	○	◉
Off-site manufactured – sub-assemblies and components Larger components that can be incorporated into either conventionally built or MMC dwellings	○	◉
Non-off-site manufactured Modern Methods of Construction Innovative methods of construction or materials used on-site / the use of conventional components in an innovative way	○	◉

Frame type A: Open panel

I.E. External wall softwood timber stud frame panel with sheathing board and breather membrane on one side only of the standard frame studs with other side open

	Frame Manufacturer status	We need this
A1	Accredited manufacturer: factory assembled (Accredited means min requirement of item 1 & 2 in the column right)	1. STA Gold or Silver confirming (in all cases) there is ISO 9001 (or equivalent) quality control systems in place for the materials supply, design and manufacture of th frame, and trained, competent installers erect the frames. **And** 2. The STA Gold or Silver award must confirm the manufacturer is assessed for design and manufacture of timber frame panels (*Note: STA certificate for trusses/joist only is not deemed sufficient for acceptance of the timber frame*). **And** 3. The Warranty Surveyor will collect the timber frame wall panel structural design calculations for each building / house type **And** 4. The Developer must satisfy the Warranty surveyor that the materials / products used are suitable and meet the requirements of the Technical Manual (*e.g. Timber treatment, tolerances etc.)*

Frame Type B: Partially Closed panel

I.e. External wall softwood timber stud frame panel with sheathing board and breather membrane on the 'external' side of frame, insulation between the studs (installed during factory assembly) ***and a transparent vapour control layer*** *secured over the 'inside' face of the panel*

	Frame Manufacturer status	We need this
B1	Accredited manufacturer factory assembled (Accredited means min requirement of item 1 & 2 in the column right)	1. STA Gold or Silver confirming (in all cases) there is ISO 9001 (or equivalent) quality control systems in place for materials supply, design and manufacture of the frame, and trained, competent installers erect the frames. **And** 2. The STA Gold or Silver award must confirm the manufacturer is assessed for design and manufacture of timber frame panels *(Note: STA certificate for trusses/joist only is not deemed sufficient for acceptance of the timber frame)*. **And** 3. The Warranty Surveyor will collect the timber frame wall panel structural design calculations for each building / house type **And** 4. The Developer must satisfy the Warranty surveyor that the materials / products used are suitable and meet the requirements of the Technical Manual (e.g. Timber treatment, tolerances etc.) **And In addition to 1 -4 above:** 5. The VCL must be transparent to allow Warranty surveyor to easily inspect the construction make up to confirm it meets Warranty requirements. ***Please Note:*** It may be necessary to open up the construction if full inspection cannot be achieved.

Frame Type C: Fully enclosed panel:

I.e. External wall softwood timber stud frame panel ***(Not including the external wall finish cladding)*** *with:*

- *Sheathing board and breather membrane on the 'external' side of frame and*
- *Insulation between the studs installed during factory assembly and*
- *A 'Non' transparent vapour control layer secured over the 'inside' face of the panel and*
- *Plasterboard inner finish installed and*
- *Window / door frames may be pre-installed*
- *A drained and 'ventilated cavity ' will be provided*

	Frame Manufacturer status	We need this
C1	Accredited manufacturer factory assembled (Accredited means min requirement of item 1 & 2 in the column right)	1. STA Gold or Silver confirming (in all cases) there is ISO 9001 (or equivalent) quality control systems in place for materials supply, design and manufacture of the frame, and trained, competent installers erect the frames. **And** 2. The STA Gold or Silver award must confirm manufacturer is assessed for design and manufacture of timber frame panels (not trusses etc.). **And** 3. The Warranty Surveyor will collect the timber frame wall panel structural design calculations for each building / house type **And** 4. The Developer must satisfy the Warranty surveyor that the materials / products used are suitable and meet the requirements of the Technical Manual (e.g. Timber treatment, tolerances etc.) **And In addition to 1-4 above:** 5. The timber frame wall panel manufacturer must provide the innovations team for the specific project; a declared design sheet detailing the make-up of the wall panel construction, including full details of each element that is being used, to confirm it meets the Technical manual requirements.

Frame Type D: Fully enclosed panel but with External cladding also installed at factory

I.e. External wall softwood timber stud frame Panel with:

- *Sheathing board and breather membrane on the 'external' side of frame and*
- *Insulation between the studs installed during factory assembly and*
- *A vapour control layer secured over the 'inside' face of the panel and*
- *Plasterboard inner finish installed and*
- *Window / door frames may be pre-installed*
- *A drained and 'ventilated cavity ' will be provided*
- *External wall finish cladding in place but junctions between panels completed on site*

	Frame Manufacturer status	We need this
D1	All Timber frame manufacturers	**The wall panel system will only be acceptable if a valid Premier Guarantee / LABC Warranty Innovations team approval has been issued.** Note: External wall panels must have a drained and ventilated cavity behind the external cladding finish and a breather membrane as a second line of defence. Cavity-less constructions are not acceptable for Warranty

Frame Type E: Stick frame , or 'One off site assembled timber frame'

Formerly known as Bespoke timber frame
Limited to maximum 5 plots

	Frame Manufacturer status	We need this
E1	Systems built on site i.e. Not made in an offsite Factory	The developer must: • Provide full structural design calculations for each plot, confirming the design meets Eurocode 5 (BS EN 1995-1-1:2004+A1:2008) **And** • The design accounts for any fixed non timber components (e.g. Sheathing boards, claddings, parapets, junctions with other structures) which may impact on the stability if shrinkage of the frame is not accounted for. **And** • An **independent engineer** (Not the design engineer) must inspect the plot at key stages and provide a sign off statement at completion of the waterproof shell confirming that the timber frame construction meets the Eurocode requirements. **And** • The Warranty Surveyor will collect the timber frame wall panel structural design calculations for each building / house type And • The Developer must satisfy the Warranty surveyor that the materials / products used are suitable and meet the requirements of the Technical Manual (e.g. timber treatment, tolerances, drained and ventilated cavity, etc.)

Frame Type F: Engineered timber frame

E.g. Twin wall, I Joists, Modular homes and MMC derived construction

	Frame Manufacturer status	We need this
F1	Systems built in factory	Full Innovations team system acceptance required
F2	Systems built on site i.e. Not made in an offsite Factory environment	Not acceptable

Frame Type G: SIP panel construction

I.e. Structurally insulated panels

	Frame Manufacturer status	We need this
G1	SIP systems manufactured in factory by a third party product approval certificate holder (The SIP manufacturer)	• The SIP panel system **must have** valid full third party product approval • A breather membrane will be required to provide a second line of defence behind the cladding and cavity. • A drained and ventilated cavity is required • Installation on site must be by the SIP Manufacturer's approved installers
G2	SIP system manufactured in factory by a third party product approval certificate holder (The SIP Manufacturer) BUT is: • Marketed under another brand name by 'another company' and • openings formed by 'another company' and • erected on site by 'another company'	• The SIP panel system must have valid full third party product approval by the original 'SIP Manufacturer' • That 'another company' must be authorised by the original third party approved SIP manufacturer to be licensed to undertake such alterations to, and the erection / installation of the panels – in order to be covered by the Third party product approval • A breather membrane will be required to provide a second line of defence behind the cladding and cavity. • A drained and ventilated cavity is required Notes: • A SIP panel system not covered by a valid third party product approval: Will not be acceptable for Warranty projects. • A SIP panel system marketed, altered and erected by 'another company' who are not authorised by the original 'SIP Manufacturer' – will not be acceptable for Warranty projects.

Please note: For Warranty purposes we can only accept full third party product conformity approval e.g. a BBA or KIWA BDA or similar, from an approval body which is accepted by the Warranty provider. This would either be a UKAS or European equivalent product conformity accredited organisation, which looks at the product/system as a whole and reports on its suitability and scope of accepted use.

All **OPEN PANEL** and **PARTIALLY CLOSED** panels manufactured by STA Gold and Silver members are automatically accepted for Warranty under both brands,

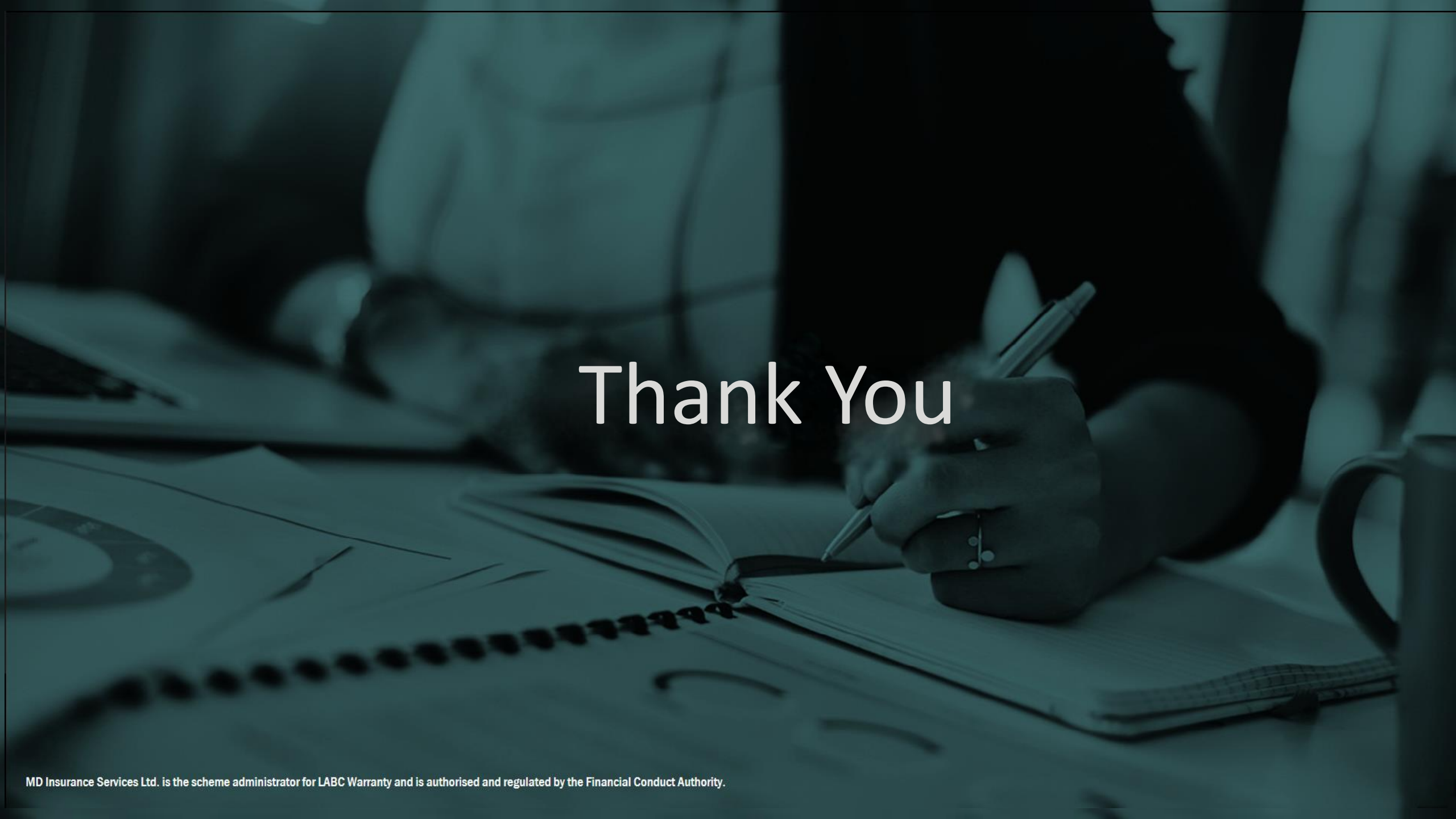
Other types should be referred to MD Insurance Services **Innovations Team** for acceptance prior works commencement / warranty quote being provided.

We are able to provide two forms of acceptance, formal and non-formal:

Formal acceptance - Once accepted you will receive:

Product Acceptance Document & Product Acceptance Logo which allows you to promote yourself as an accepted system provider on Premier Guarantee and LABC Warranty projects.

Non-formal acceptance is one-off project specific acceptance that may require to be reviewed on project-by-project basis,



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MDWIS

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F2	Systems built on site i.e. Not made in an offsite Factory environment	Not acceptable

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Frame Type G: SIP panel construction

I.e. Structurally insulated panels

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The third party product conformity approval certificate should cover following areas:

1. Structural integrity, including serviceability of product.
2. Safety in case of fire.
3. Hygiene, Health & Environment including:
    - Vapour permeability and moisture resistance.
    - Water tightness.
    - Release of dangerous substances.
4. Safety in use (where appropriate).
5. Sound Insulation.
6. Thermal performance, air tightness and movement characteristics.
7. Durability; including:
    - Compatibility of materials (interaction between components, structural or otherwise).
    - Longevity of materials (identifying it achieves a 60 year life span in accordance with CML requirements where used in the structure or 15 year life span for non-structural applications).
    - Maintenance issues.