

Newton Waterproofing Systems  
DESIGNED. SUPPLIED. GUARANTEED.

**JN**  
**NEWTON**  
WATERPROOFING



**NEWTON**

LATENT DEFECTS



**NEWTON**

INSURANCE BACKED

# Waterproofing Guarantees

A GUIDE TO NEWTON'S CLASS-LEADING LATENT DEFECTS AND  
INSURANCE BACKED GUARANTEES



# GUARANTEED TO LAST

## Single-Point Insurance Guarantees For Structural Waterproofing

Newton's two new Guarantees are meaningful, single-point waterproofing Guarantees that provide complete protection for the client, the specifier, and the contractor.

Both Guarantees have been exclusively selected for Newton Waterproofing Systems, and are underwritten by an A-rated, UK-based insurer.

There is no better insurance backed protection available from another supplier in the UK waterproofing market, making Newton your safest partner when specifying below-ground waterproofing.

Our new policies are an improvement over what you've come to expect – providing a single point of cover for the workmanship and materials (and the professional design in the case of the Latent Defects Insurance) when our systems are installed by a Newton Approved Contractor.

Newton is able to offer this level of cover due to the fact that our designs have been independently audited, and any potential risk/s identified through the Newton Waterproofing Index®.

To find out more, read on, or call us on 01732 360 095.



Combined Newton products can be used to protect any building, including this luxury home overlooking London

# THE GUARANTEES

## What Will You Get From Newton Waterproofing?

Specifying Newton will give you class-leading waterproofing products covered by a Newton product warranty, as well as the peace of mind of dealing with a business with 170 years experience.

Newton's nationwide network of Specialist Contractors provide installation guarantees and, if required, our Insurance Backed Guarantee.

Newton's bespoke Latent Defects Insurance Guarantee is also available on a project-specific basis for the ultimate protection.

The safer the waterproofing design, the better the Guarantee that will be available.

### What You Won't Get From Newton

We won't try and sell you misleading Limited Repair Guarantees, and nor will the cost of any repairs be limited to the value of the product you purchased at the location of the leak or failure.

There won't be additional costs to you for the repair once the limited guarantee cost is exceeded, and we won't try and misrepresent our product warranties as installation guarantees.

Read more on page 7 about the different types of waterproofing insurance, and what they mean for you and for your client.

## Our Policies

### NEWTON LATENT DEFECTS GUARANTEE

The more comprehensive policy, our Latent Defects Guarantee is available on qualifying projects using multiple forms of waterproofing to achieve a minimum NWI score of 3.0.

The majority of Newton's Contractors have also been audited to ensure they meet the necessary standards to provide the guarantee.

Prior to the project starting, the installing contractor can apply for the policy directly from Newton's insurer, who examines projects on a case-by-case basis and audits the contractor, if necessary.

### NEWTON INSURANCE BACKED GUARANTEE

The Newton IBG provides insurance cover for defects arising from workmanship and materials in the event that the contractor ceases trading and cannot honour their installation guarantee.

Newton's IBG is available on a range of both waterproofing and damp proofing solutions, depending on the design.




**NEWTON**  
LATENT DEFECTS



**NEWTON**  
INSURANCE BACKED





Newton products were used to waterproof this entire new luxury basement extension in North London

*“From the planning to execution phases of our projects we find the team at Newton Waterproofing to be very professional and efficient. Their systems are second to none and we take great confidence from the full certification that they provide. It is of great benefit to our business that we can recommend the Newton brand as a market-leader to our clients.”*



*Dan Connolly, RASCOR Ireland*



# INSURANCE DETAILS

## Guarantees at a Glance

## THE TWO POLICIES

	 <b>NEWTON</b> <small>LATENT DEFECTS</small>	 <b>NEWTON</b> <small>INSURANCE BACKED</small>
TERM	Up to 12 years	Up to 10 years
SUM INSURED	Up to £5,000,000	Up to £5,000,000
COVER FOR	Defects from Workmanship, Materials and Design	Defects from Workmanship and Materials
AREA COVERED	United Kingdom (including Northern Ireland)	United Kingdom (including Northern Ireland)
COVER IF THE CONTRACTOR CEASES TRADING	Yes	Yes
CONTRACTOR LIABILITY PERIOD	2 Years	Full term
INSURANCE PREMIUM	Calculated on a project-specific basis (minimum £1,000) as a percentage of the waterproofing contract value (incl. VAT), plus Insurance Premium Tax (IPT).	2.5% (minimum £750) of the contract value (incl. VAT), plus Insurance Premium Tax (IPT).
ADMINISTRATION FEE	£275 payable to Building and Land Guarantees	£275 payable to Building and Land Guarantees
NEWTON WATERPROOFING INDEX SCORE REQUIRED	Minimum 3.0 Maximum 4.0	Minimum 1.0 Maximum 4.0

This document is intended as a summary/guide only, and for specific details you should contact Building and Land Guarantees Ltd directly.

For advice regarding this insurance policy please contact Building and Land Guarantees Ltd, Newton's FCA regulated independent broker (authorised and regulated by the Financial Conduct Authority, registration number 711177).

Contact details: Building and Land Guarantees Ltd, Registered number 5742263.  
Registered at BLG House, 86a High Street, Whetstone, Leicestershire, LE8 6LQ.  
Contact by emailing [owen.wright@buildingandland.co.uk](mailto:owen.wright@buildingandland.co.uk) or call 0116 2847038

# HOW WE DIFFER

## What Sets Us Apart From Other Guarantees?

Design, workmanship and materials – all covered under a single-point guarantee.

We want professional specifiers to have complete confidence in our products and designs, so we have sourced single-point waterproofing insurance from an A-rated insurer.

Our Latent Defects Guarantee is available on projects using multiple forms of waterproofing to achieve a minimum NWI score of 3.0.

In order to maintain this level of excellence, we personally train our contractors to ensure consistently high-quality installations.

Whilst some suppliers offer 20-year guarantees by self-insuring the policy or using inferior policies, if the company goes out of business then there is a risk that you will have zero protection.

Both of Newton's policies provide significantly greater cover, as if the contractor has ceased trading and is no longer able to honour their installation guarantee or the contractor liability period, then the insurer steps in to cover the costs of the repair and associated fees.

We are proud to be able to provide this level of protection to our contractors and customers.



A huge waterproofing system professionally designed and installed by a Newton contractor in Central London.



# TYPES OF INSURANCE

## Guarantees vs Warranties

The term 'guarantee' is often used in a number of ways to describe different forms of protection. It is therefore important to understand the difference between the various forms of 'Insurance' that are available and what they actually cover.

### Product-Only Warranties

A product warranty is a statutory requirement that provides a replacement if the product is defective.

Whilst it is important to choose products with a warranty from a reputable supplier, it should be understood that product warranties specifically exclude design, workmanship and/or installation defects.

All Newton products are supplied with product warranties, but the user should be aware of the limitations. Unfortunately, these warranties are sometimes sold as waterproofing guarantees, so it is important that the end-client is aware that it does not protect them from design and/or installation failures.

### Installation Guarantees

Available from Newton's Specialist Contractors, this is one of the most important guarantees.

Supported by the contractors' insurer, the guarantee protects against defects in the design and installation of the waterproofing. The insurer will therefore step in where the cost of the repair is beyond the means of the contractor. This protects the client from the risk that the contractor liquidates their company to avoid repair costs.

Other costs involved in the repair process will be included in high quality installation guarantees, so the client should examine the guarantee carefully.

However, if the contractor goes out of business before the claim then the guarantee goes with them. Newton's two new guarantees both protect against such a risk.

### Limited Repair Guarantees

These are common in the waterproofing industry and often mistaken for installation guarantees.

However, in most cases the 'guarantee' is limited to the value of the product purchased; and in some case just to the value of the product installed within the area of the leak.

This means that the cover for repairs is limited to a predetermined cost. If the repair is not successful for that cost, it is either abandoned or the additional work and materials become chargeable.

### Insurance Backed Guarantees (IBGs)

IBGs apply when the contractor is unable to honour their guarantee due to ceasing to trade.

Where a reputable contractor is used, the repair will be carried out under the terms of their installation guarantee. The ability to offer an IBG is a requirement of being a Newton Specialist Contractor.

Always check the policy wording to confirm exactly what is covered and the quality of the insurer.

### Latent Defects Insurance (LDI)

Newton's LDI guarantee is a comprehensive policy that is purchased from the insurer.

After the first 2 years, all repairs due to product defects, design issues, workmanship and/or installation failures are the responsibility of the insurer. Even if the contractor ceases trading, the insurer still covers the costs.

Newton's Specialist Contractors, waterproofing specifications and products will also be required to pass a rigorous audit by the A-rated insurer, ensuring the quality of the guarantee.



Multiple Newton systems have been installed to various parts of the Houses of Parliament over the past 80 years.



*Newton Waterproofing Systems are the perfect company for basement projects and underground structures. Their professionalism and reliability is unique as the team is always ready to help and advise on the best solution to apply. I strongly recommend to all contractors, developers, structural engineers and architects to use Newton Waterproofing Systems.*

*Claudio Boccasile, Rebus Engineering*



# SPECIFICATION TOOLS

## The Newton Waterproofing Index®

Integrally linked to the Guarantees is our unique specification tool, the Newton Waterproofing Index. Designed to give specifiers a reliable method for assessing the potential success of their waterproofing designs, the Index scores all possible waterproofing specifications on a scale.

### Audited Scores

All NWI scores are based on an assessment of the type of structure involved and the type/s of waterproofing used. All scores have also been insurance audited, therefore providing clear guidance on which designs offer the best protection.

### Solution Sheet Library

Newton's Solution Sheets are an integral part of the NWI, combining all key information for a design into one resource. This includes 3D drawings, an outline specification, 2D details and NBS Clauses.

Every Solution Sheet also carries an NWI score, clearly indicating the level of waterproofing protection it provides.

Only Newton provides this level of specification advice and assistance to our customers, supported by our Guarantees as and where required.

SPECIFICATION SHEET | OVERVIEW | OUTLINE SPECIFICATION | NBS CLAUSE

### Type A, B & C Waterproofing ABC-13 SPECIFICATION SHEET Complete Waterproofing of Concrete Structure



Rev 2.0 - 02 March 2020

#### BUILD

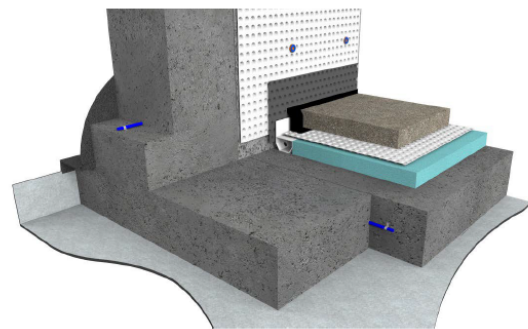
WALL CONSTRUCTION:  
Reinforced Concrete (RC)

FLOOR CONSTRUCTION:  
RC Raft

#### NWI SCORE



This specification employs 3 forms of waterproofing (Type A - Barrier Protection) and (Type B - Integral Protection) to limit ground water ingressing behind the (Type C - Drained Protection) to ensure that the desired internal environment is achieved. The effectiveness of the waterproofing is dependent on the Type A & B systems being effective, especially at the construction joints.



The scoring system works in conjunction with the British Standard for waterproofing, which defines the three types of internal environments as Grades 1, 2 and 3.

#### NOTES

To improve the NWI score please see Newton Specification Sheet JN-02.

OFING SOLUTION - ABC-13

SPECIFICATION



# FREQUENTLY ASKED QUESTIONS

## Insurance Doesn't Have To Be Complicated

### How Does the Policy Work?

During the relevant contractor liability period the policy is covered by the Newton Specialist Contractor who installed your system. After this period and up to the end of the insurance term, for any failures the claim will go directly to the A-rated insurer.

### When Does the Policy Start?

The policy begins from the date of installation completion. Your installer will be responsible for attending to any guarantee issues during the contractor liability period, after which the guarantee will transfer to the insurer.

### When Do I Receive the Insurance Certificate?

Upon installation completion, once the quality assurance process has taken place (or third-party audit), and once the account has been settled with the installing contractor, then the guarantee certificate will be issued to the contractor for transmission to the client.

### What Happens If the Installer Goes Bust?

If the waterproofing installer should cease trading within the contractor liability period, liability for the guarantee automatically transfers to the insurer, meaning you're fully covered at all times.

### Is There an Excess Payable?

Yes, this is a standard feature of this type of guarantee and will be set on a case-by-case basis by the insurer.

### Are the Guarantees Available on All Projects?

Yes. As long as the specification uses Newton products, installed by an NSBC or a company trained by Newton, on a project that is based in the United Kingdom (including Northern Ireland).

### Is There A Cost?

Yes. The premium is included in the installer's invoice. The latent defects insurance is calculated on a project-specific basis as a percentage of the waterproofing contract value (incl. VAT) with a minimum of £1,000 plus insurance premium tax (IPT). For the insurance backed guarantee the premium is 2.5% of the contract value (incl. VAT) plus IPT, with a minimum premium of £750.

### Are Jobs Inspected?

Yes. Projects are audited by Newton's Technical Managers for quality assurance and sign off. Where the waterproofing contract value (incl. VAT) exceeds £50,000 there may be a requirement for a third-party auditor to perform the inspections in order to satisfy the insurance underwriters' requirements.

### Is There A Cost for the Inspections?

Yes. In cases where the insurer requires inspections by an independent surveyor then these will be at an additional charge.

### Is the Insurance Index-Linked?

The latent defects insurance is index-linked. The insurance backed guarantee is not.

### Does the Guarantee Cover Decrease Each Year?

The latent defects insurance is index-linked so the cover increases. Beware of product warranties from other suppliers that reduce in value.

### Who Can Offer the Single-Point Insurance Guarantees?

Our Latent Defects Guarantee is available when Newton products are installed by a Newton approved contractor on a project that achieves a minimum NWI score of 3.0.

The Newton IBG can be obtained for any project where our products are installed by a company who have been properly trained by Newton.





### How Exclusive Are These Guarantees?

Newton's new insurance scheme is exclusive to us and our network of specialist contractors, providing access to agreed low rates from an A-rated insurer on insurer-approved products.

### How Long Are the Guarantees For?

The LDI policy has a 12-year term, whilst the IBG policy has a 10-year term.

### Are the Guarantees Transferable?

Yes. The guarantees are issued against the building, not the owner or occupier, meaning there's no need to inform Newton or the insurer if the building changes hands.

### What Are the Automatic Extensions to the Policy?

See page 5 for full details of the automatic extensions that are included by the latent defects insurance and insurance backed guarantee (subject to limitations).

### Do All Newton Specialist Contractors Offer These Guarantees?

Most of our approved contractors are able to provide both guarantee policies on their projects. If you're in any doubt, please contact your installer directly, or call 01732 360 095.

### How Do I Apply for The Insurance?

For the LDI, prior to the waterproofing installation commencing, the installer will need to apply to Newton's insurer, providing the full project details (including the waterproofing contract value, incl. VAT, and a projected completion date), in order to obtain access to the guarantee.

For the IBG, if the contract value (incl. VAT) is less than £50k and the installer has been approved to provide the insurance, the contractor notifies the underwriter once the project is signed off.

### Are the Guarantees Available Outside the UK?

Cover is currently limited to installations in the UK only (including Northern Ireland).



Newton's products are suitable for waterproofing Listed buildings such as these underground vaults in London





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Designed. Supplied. Guaranteed.

