Home-Buyers Page

The Code

What is a Consumer Code?

A Consumer Code is an industry-led code of conduct that guarantees consumer protection and rights in any given sector.

What is the Ark New Buyer's Consumer Code?

The Ark New Buyer's Consumer Code 'The Code' establishes a set of standards for Code Members to adhere to when dealing with consumers intending to purchase a new home. Its objective is to protect consumers against unfair trading practices during the consideration, initiation, or purchase of a new home.

Who are the Code Members?

Code Members are the parties responsible for the construction, marketing, and sale of the new home. They are obligated to protect home buyers by providing fair and transparent services, and adhering to industry-standard building regulations.

What is a New Home?

A new home refers to a property that is newly-built, converted, extended, or refurbished. To be eligible for the benefits of The Code, the property must be registered with the Code Sponsor (Ark Insurance Group Ltd) on or after February 1, 2019.

What rights do consumers have when buying a new home?

The Code enforces high standards of practice among Code Members, ensuring consumer confidence. Home buyers can trust that their new home will be constructed to a satisfactory standard and that they will receive a fair and reliable service.

Code Benefits

The Code offers benefits for both home-buyers and Code Members

Home Buyers can expect:

- Fair, transparent, and non-discriminatory treatment from Code Members and their Agents.
- A new home that is constructed to a satisfactory standard and fit for its intended purpose.
- A new home that matches the description in any sales, marketing, or documentation provided as a basis for purchase.
- Complaints regarding the new home to be acknowledged and rectified by the Code Member, where justified.
- Access to a free, quick and accessible Dispute Resolution service in the event that any disputes cannot be resolved with the Code Member.

Dispute Resolution Service

Home Buyers can raise a dispute using the Alternative Dispute Resolution Service (ADRS) in the event the home buyer is not satisfied with the actions or inaction of a Code Member for issues relating to The Code.

The Code provides access to a free, quick and accessible Dispute Resolution Service in the event that any disputes cannot be resolved with the Code Member.

Disputes can be raised through our ADRS where a Home Buyer believes a Code Member or their agents have failed to meet the Code's requirements and the dispute falls outside of the home warranties cover for defects or damage.

Ark has appointed CEDR Services Limited (CEDR), which is independent of the Code Member and Ark, to operate the resolution service on its behalf. Once a home buyer applies for the service, CEDR will appoint an adjudicator. If a consumer accepts the decision made by the adjudicator, it will be binding on the parties and the Code Member must comply with it. If a consumer does not accept the decision, the dispute can be pursued through alternative means.

How to raise a dispute

A dispute is an argument, disagreement or similar between the Home Buyer and Code Member following a complaint.

The Home Buyer must in the first instance raise the complaint with the Code Member within two years of the date of practical or sale completion of the New Home . The Code Member must have been given the opportunity to address and resolve the complaint.

In the event of a dispute that has not been addresses or satisfied by the Code Member a dispute can be raised by emailing claims@arkinsurance.co.uk who will provide a claim form for return or;

by visiting https://www.cedr.com/consumer/homes/new-homes/aig/ and registering your dispute online.

If you would like access to any of above information or documents in a different format or would like any further information on The Code please email info@arkinsurance.co.uk