Chartered Trading Standards Institute

The ABC+ Code
New and Newly Converted Property Sales

Audit June 2026

Background information

ABC+ Warranty was established in 1989, they have FCA permissions to carry out specific regulated business as an Appointed Representative of Ten Insurance Services Limited, trading as Eleven, which is authorised and regulated by the Financial Conduct Authority. They offer RICS registered Structural Warranties including ABC+ 10 and 12 year Structural Warranty and a 6 year Professional Consultants Certificate.

Since 2018, when they became CTSI Code Stage 1 approved, they have developed and monitored the day-to-day workings of the Code. They currently have 3,546 members of the Code.

Audit Process

The focus of the audit was on

- Member Application Process
- New members
- Existing member Inspections/Audits
- Membership Withdrawal and Sanctions for Non-Compliant Member Businesses
- Marketing and Advertising by Member Businesses
- Terms and Conditions and Other Pre-Contractual Information

Member Application Process

The Code Subscriber (builder/developer) is required to complete a comprehensive self-assessment at the time of their application for warranty cover and therefore subscribe to the ABC+ Code.

Applicants are subject to detailed 'due diligence' checks upon applying for cover. This will help to determine their risk rating, the pricing structure for any Insurance cover offered and their suitability to subscribe to the Code. A quotation for insurance cover is only provided once the Self-Assessment form is complete.

The Code Subscribers' financial rating is taken from Experian, this determines the financial stability of the business. Acceptable stability is considered to be demonstrated to by an Experian score of 50 or higher with the additional evidence of company assets equal to 100% of the re-build costs of the property concerned or a personal guarantee of 50% of the rebuild costs held in personal assets.

This initial assessment ensures that the Code Subscriber is an established and experienced developer/builder, can (or will) implement the correct procedures and is prepared to commit to conform to the Code requirements.

Every application is treated separately (even where it is a return customer) and the Code Subscriber is required to complete a new proposal form, sign an agreement with ABC+ Warranty and supply all supporting information on each occasion.

The ABC+ underwriting team have a strict risk management regime that ABC+ Warranty are required to adhere to. All Insurance quotations are given on the basis of a proposal form and the following information is required:-

a) Status of the client (consumer or commercial entity)
b) Company or partnership name
c) Parent Company name (if applicable)
d) Company or partnership registration number
e) Business type (i.e. developer; builder etc)
f) Registered address
g) Experience of Directors in residential development
h) Previous claims history
i) Criminal Record history for dishonesty or Health and Safety breaches
j) Experian check results
k) Duration of works
l) Premises information (including type of build, new build, conversion, commercial or mixed use)
m) Insurance requirements

n) Estimated Contract value
o) Number of plots within the development
p) Building Control Inspectors contacts
q) Details of the Architect / Contractor/ Engineer/ Funder, Lender/ Housing Association

Applicants must declare that they are committed to the Code, compliance to the rules and prepared to provide data to support that declaration. The Code Subscriber has to agree to supply any information requested by ABC+ Warranty in respect of any issue with Code compliance within 28 days. The commitment to the Code is for the duration of the build and for 6 years post completion of the purchase.

New Members

Builders and/or developers subscribe to the scheme rather than becoming members. It is a condition of getting the warranty cover that builders/developers sign up to the Code and re-subscription is required each time the builder/developer requests additional insurance cover. Mainly clients are repeat business or have been subscribers to other building warranty codes e.g. NHBC.

ABC+ have an inspection process which includes at least four on-site inspections. These inspections provide an opportunity to check that certain criteria of the Code are met. Also dependent on the outcome of the prescribed visits, further visits may be made to check that remedial work has been carried out. There is also a desk top audit of all the technical information supplied by the code subscriber for one standard constructed dwelling. This is carried out by the same qualified surveyor.

Existing Member Inspections/Audit

Each build is subject to a minimum of four visits by an ABC+ surveyor (who all have relevant construction qualifications). Each surveyor uses an electronic pad to photograph and record key stages of the build. These on-site inspections are carried out at regular intervals following ‘breaking ground’ and coincide with the completion of significant events of the build e.g. completion of dampproof course, completion of commissioning of services. All visits are carried out by the same surveyor to provide consistency and historical knowledge of the development.

There is a final visit to sign-off the build and enable the new home insurance certificate to be issued. A ‘snagging survey’ is carried out at this time and the details are provided with the final inspection report. The Code Subscriber is required to provide photographic evidence that any issues highlighted have been resolved.

There are currently 14 salaried surveyors and a number of self-employed subcontracted surveyors.

ABC+ use a Surveyor Inspection Checklist, this is completed by the surveyors on each visit to the site. They are a useful tool for monitoring compliance with the Code. The surveyors feedback indicates that 98% of inspected developments displayed the Consumer Code logo.

Any issues raised are discussed with the Code Subscriber. If any matters highlighted are not resolved training can be provided by ABC+ Head Office Compliance Team.

ABC do not issue their final ABC+ Warranty Insurance Certificate until they have evidence from their surveyors' inspection reports that the subscriber has promoted home buyer’s awareness of the ABC+ Code by the display of Code logos at every construction site.

Where a complaint is referred to CEDR the circumstances of the complaint and the outcome of the complaint are reviewed by ABC+. This year two complaints have been referred to CEDR. ABC+ reviewed the issues raised, discussed the outcome with the relevant developer, reminded the developer of their obligations under the Code, and ensured that the required outcome was implemented. CEDR’s findings are also considered by senior management and fed back internally, including to the surveyors as part of wider Code awareness during CPD discussions.

Membership Withdrawal & Sanctions for Non-Compliant Member Businesses

ABC+ Code members do not leave in so far as they remain members of the Code for the life of the warranty. The warranty lasts 10 years in total and is transferable if the buyer sells the property.

The Code provides for a Disciplinary and Sanctions Panel to be convened if necessary. The panel will consist four members with a range of expertise inclusive of construction, insurance, consumer protection and a member of the Executive Board. An independent chair will be in post for three years. The Disciplinary and Sanctions Panel is empowered to consider any allegations of a breach of the ABC+ Code.

Any non-compliant business faces a range of sanctions including a requirement to re-train, a formal warning or a refusal by ABC+ to issue the final Insurance certificate. Ultimately suspension, termination, legal action against the builder for breach of the Code and notifying other relevant warranty providers.

No compliance issues have occurred that needed the disciplinary process to be actioned or to be addressed by the Panel. Procedures are in place to deal with them if they occur.

Marketing and Advertising by Member Businesses

Members are provided with copies of the ‘ABC+ Code for New and Newly Converted Property’ and are required to display copies in their sales office.

The use of the ABC+ logo in sales offices will be monitored by ABC+ surveyors during their visits.

Code subscribers are required to ensure (and confirm) that their marketing material is clear and not misleading.

Terms and Conditions and other Pre-Contractual Information

The Code requires that terms and conditions and any pre contractual information be supplied for assessment. These are reviewed by ABC+ and any issues addressed with the builder/developer.

To date no examples of non-compliance have been identified.

Customer Service Provisions

ABC+ provide their members guidance on what good looks like in relation to Customer Care on their website. They also provide guidance for developers in relation to identifying and assisting vulnerable consumers.

ABC+ provide complaints guidance and appropriate templates on their website, this includes a template reservation agreement, complaints procedure, consumer questionnaire template.

Consumer Complaints Process

ABC+ provide a template complaints handling procedure**.**

During 2025, 13 claims were notified under the Structural Warranty. Of these, four were resolved or rectified and eight related to homeowner maintenance matters that fell outside the scope of policy cover. This distinction enables ABC+ to ensure that consumers are directed towards the most appropriate resolution process while maintaining fairness and consistency in claims handling. ABC+ use CEDR for ADR services.

Customer Satisfaction and Feedback

ABC+ surveyors visit each site to ensure that the required literature is available for buyers of properties.

ABC+ provide surveys to all home owners ask about their experience and ensure they were provided with the required information at the correct times throughout their purchasing journey. The ABC+ Homeowner Satisfaction Questionnaire is included in the final information given to the Developer/Code Subscriber. The questionnaire is also emailed to the Developer/Code Subscriber to send to the future homeowner. In most cases, the purchaser/ new homeowner is not known until much later, when the property is sold.

Consumer feedback remains central to the ABC+ governance framework. Every completed consumer questionnaire is reviewed by the ABC+ dedicated Consumer Code team and independently analysed as part of the wider management information programme. Feedback received is used to identify trends, improve subscriber guidance and strengthen customer communications where appropriate.

390 consumer feedback forms were issued, with a response rate of 6.4%. ABC+ report that 61% of homeowners awarded their developer the highest possible overall satisfaction rating.

Throughout the year, 127 incoming calls were monitored as part of ABC's internal quality assurance programme, including 36 calls directly relating to the Consumer Code. None of the monitored Code related calls required referral for additional sales training, demonstrating consistent knowledge and application of the Consumer Code by the team.

Conclusion

During 2026, ABC+ plan to continue to strengthen its governance framework through enhanced monitoring, increased consumer engagement and ongoing collaboration with Code Subscribers, surveyors, lenders, insurers and industry stakeholders.

ABC+ have developed a variety of member monitoring methods and continue to evolve. They place high priority on consumer protection and satisfaction.