



# Latent Defects Insurance

Your structural warranty for residential, commercial or mixed-use developments.

## Why you need Latent Defects Insurance (LDI)



### Lender Access

Having a new build warranty can facilitate greater access to development finance lenders and mortgage lenders. This helps to make the property easier to finance and sell, as well as making it more attractive to investors and long-term tenants.



### Loss Of Deposit & Insolvency Cover

An LDI policy can include loss of deposit cover which allows property developers to release and utilise deposits from residential units purchased off plan, whilst providing assurance to the purchaser that their deposit is secure.



### New Build Warranties under The Building Safety Act 2022

All new build developers – and any self-builders likely to sell their finished residence within 10–15 years of its completion – will be legally obligated to set up a new build warranty with a new minimum policy term of 15 years.

## Types of projects for LDI cover



New build residential, commercial & mixed-use



Self-build & custom build



Social & affordable housing



Conversions, refurbishments & extensions



PRS, PBSA & hotels



Completed, part-completed & distressed projects

## Nine reasons to partner with Bridge



**£50b+**

Property sums insured  
value under management



**135**

Countries: global reach



**£2b+**

Construction projects



**39**

Years: longest serving Real  
Estate & Construction client



**£90m+**

Annual premium spend:  
market leverage



**300+**

Number of UK Real Estate  
& Construction clients



**115**

Employees



**1970**

Trading since 1970



Award-winning  
in-house claims team.



### Customer first

Because good old-fashioned service still counts for a lot, we're never happier than when delivering remarkable service and helping clients find the **right cover** for the **right price**.



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