

Senior Business Development Manager – Latent Defects Insurance/Structural warranty

Job Title: Senior Business Development Manager – Latent Defects Insurance/Structural Warranty

Location: Belfast

Salary: £40,000.00-£55,000.00 per year - Competitive salary, uncapped commission, career progression

The Company

Checkmate is an insurance intermediary focused on the residential construction industry throughout the UK. The business predominantly sells 10-year structural defects insurance (structural warranties) to developers, builders and contractors, sourcing the most appropriate level of cover from a panel of providers, ultimately providing greater choice and transparency to the customer.

We are looking for an experienced latent defects insurance / structural warranty salesperson who wants to take the next step in their career.

This is a senior sales role for someone who already understands the LDI / structural warranty market and wants more than just another new-business desk. You will have the opportunity to build and grow a meaningful pipeline, deepen relationships with developers and introducers, and use Checkmate's brand alongside the wider Exance MGA and construction insurance platform to offer clients a broader proposition.

The wider group is moving beyond a single-product model and is building a broader construction insurance distribution platform across latent defects, structural warranty, surety bonds, insurance-backed guarantees, CAR, PI and other construction-related lines.

While Checkmate is the key lender-facing warranty and construction insurance brand, Exance acts as the MGA, capacity and specialist placement engine behind the wider proposition.

Role Overview

You will be responsible for generating and converting latent defects and structural warranty opportunities, while also identifying cross-sell opportunities into wider construction insurance products where relevant.

www.checkmate-warranty.co.uk

Checkmate is a trading style of Exance Services Limited, which is authorised and regulated by the Financial Conduct Authority under firm registration number 300804.

Exance Services Limited is registered in the United Kingdom under company registration number 03366581.

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You will work with developers, builders, contractors, brokers, introducers, housing associations and professional referrers. You will be expected to manage opportunities from first conversation through to quote, follow-up, conversion and client relationship management.

This is a role for someone who can produce. It is not a passive account handling role. You will be expected to bring market knowledge, urgency, client credibility and commercial discipline.

Key Responsibilities

- Generate new LDI / structural warranty opportunities from developers, builders, contractors, brokers and introducers.
- Develop and manage a pipeline of new business and repeat-client opportunities.
- Understand project details, client requirements, lender requirements, timing, risk profile and competitor positioning.
- Work with underwriting and technical colleagues to ensure submissions are complete and commercially positioned.
- Follow up quotes properly and convert opportunities into written business.
- Identify wider construction insurance opportunities, including IBGs, surety bonds, CAR, PI and related products.
- Manage Salesforce accurately, including source, product, quote value, expected commission, close date and next action.
- Build long-term relationships with high-value clients and introducers.
- Contribute market intelligence on competitor pricing, product positioning, client objections and lost business.
- Help mentor less experienced salespeople where appropriate.

What We Are Looking For

- Experience selling latent defects insurance, structural warranties, building warranties, construction insurance or a closely related insurance product.
- A proven record of generating and converting new business.
- Strong understanding of the builder, developer, contractor and introducer market.
- Commercial confidence when dealing with senior decision-makers.
- Ability to manage a sales pipeline properly and forecast realistically.
- Strong follow-up discipline and a clear understanding that quote generation only matters if it converts to cash.
- Good working knowledge of CRM systems and sales reporting.

- Self-motivated, target-driven and comfortable being measured on output.

What Would make You Stand Out

- Existing relationships with developers, contractors, brokers, warranty introducers, architects, surveyors, housing associations or property professionals.
- Experience with 10-year structural warranties, latent defects insurance, insolvency cover, DLP waivers or lender-facing warranty requirements.
- Knowledge of competitor products, warranty providers, insurer capacity and common client objections.
- CII qualifications or strong evidence of technical insurance knowledge.
- A track record of building a territory or book of business, rather than simply servicing handed-over leads.

Why This Is A Strong Career Move

- This role gives an experienced LDI salesperson the chance to move into a broader construction insurance platform rather than staying limited to a single product.
- The commission structure is industry leading, and an opportunity for seasoned professionals to earn what they are worth, without having to jump through artificial hoops that leave them without proper compensation for what they have achieved.
- You will be able to sell the core structural warranty / LDI product while also developing into a wider construction insurance specialist. The group is actively focused on cross-sell, broker growth, construction insurance diversification, and stronger sales-to-underwriting handoff.
- For the right person, this should become a senior producer role with genuine influence over pipeline, product feedback, key accounts and market development.
- A real chance to grow a career in the insurance market.