

This could affect the cover to the existing house for loss or damage as a direct result of the renovations or extensions. Public Liability cover could also be affected.

Common situations during works where this may occur include:

- Vacating the building
- Removing external walls or roofing
- Altering the internal load bearing structures
- Exceeding the normal project value, which can be as low as \$20,000.

If you are renovating or extending you should check your current policy wording carefully. BuildSafe is able to cover both the existing home and the extensions or renovations under its Construction Risk policy.

### What if I change my mind about owner building my renovation or extension?

Now that you're using a registered builder to complete your dream project, **Home Protection Insurance** is a MUST! Call BuildSafe for more information or visit our website on: [www.buildsafe.com.au](http://www.buildsafe.com.au) and go to the Renovators page.

## DON'T RISK LOSING YOUR HOME!

BuildSafe – Australia's Premier Owner Builder Help Centre

Phone: 1800 019 233



[www.buildsafe.com.au](http://www.buildsafe.com.au)

## Are you Building or Renovating again?

BuildSafe Insurance Brokers can arrange cover for:

- All Trades Cover
- Construction & Public Liability
- Home Warranty/Indemnity
- Professional Indemnity
- Builders & Developers
- Designers & Draftsmen
- Owner Builders
- Renovators
- Trades & Sub-Contractors



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AFSL: 279 367 ABN: 84 109 623 976

Owner Builders

## Building, Renovating or Extending?

### Without Insurance, you could lose your home!



Construction & Public Liability Insurance



[www.buildsafe.com.au](http://www.buildsafe.com.au)

## QUOTATION APPLICATION FORM

### Owner Builder Details

Name:

Postal Address:

State:

Postcode:

Site Address:

Flat/Unit No:

Unit No:

Lot No:

Street:

Suburb:

State:

Postcode:

Contact Details:

Home:

Work:

Mobile:

Fax:

Email:

## PROJECT DETAILS

Project Type (circle)

New Home/Renovation/Extension/Other

Provide a brief description of the works to be done

Total replacement cost (builders cost) of the new works? \$

Total area of the new works?

 m2

Project start date

 / /

BuildSafe Owner Builder Construction & Public Liability Insurance

## PROJECT DETAILS cont'd

Have works commenced? (circle) Yes/No  
If yes, provide details

Any excavations more than 1.5m deep? (circle) Yes/No

If yes, what is the deepest point?

 m

Reason for the excavation? e.g. pool, slope site

Any construction works on the boundary? (circle) Yes/No

If No, how far from the nearest boundary are you building?

 m

If Yes, how far from the nearest neighbouring structure are you building?

 m

## EXISTING STRUCTURE DETAILS

(Complete if renovating an existing home)

Replacement cost (builders cost @ today's rates) of the existing structure? \$

Total area of the existing structure?

 m2

Age of existing structure?

 years

Condition of the existing structure? (circle) Poor/Fair/Good/Excellent

Is the existing structure freestanding? (circle) Yes/No

Are there any heritage listings or overlays? (circle) Yes/No

Any re-stumping of the existing structure? (circle) Yes/No

Name of insurer covering the existing structure for home & contents?

(NB: make sure that you have written confirmation from your existing home insurer stating that they will cover you during your construction works.)

Does the existing structure require cover also under this policy? (circle) Yes/No

Please return completed form to contact details on back page

# Why do I need Construction & Public Liability Insurance?

**One of the most commonly overlooked problems for people building, renovating or extending their home is insurance.**

Owner builders, by taking out the control permit, can be deemed in control of site safety and worker co-ordination. Uninvited guests, neighbors or workers could sue for hundreds of thousands of dollars if an injury or damage is traced to your negligence. It is vital that you take out Public Liability Insurance to protect yourself and your assets against potentially huge claims.

Public Liability covers third party personal injury and property damage that occurs during the period of the policy.

Where workers are employed rather than subcontracted, the owner builder should seek workers compensation cover. Public Liability does not satisfy workers compensation requirements.

Note: You are required to ensure that all sub-contractors and specialist suppliers provide you with their own Public Liability. Ask for a copy of their current insurance certificate. **If your trade contractors don't have cover, contact BuildSafe and we can help.**

## What does Construction Insurance include?

Construction Insurance (also known as Contract Works, Material Damage or Construction Risk insurance) covers the main risks encountered during the building process. These include malicious damage or vandalism, theft, fire damage, storm, wind and water damage. The BuildSafe policy includes, at no extra charge, an amount to cover demolition, removal of debris and professional fees, should the unforeseen occur.

## What about extensions & renovations to my home already covered by Home & Contents Insurance?

It is vital that you check the specific policy wording of your Home & Contents Policy, as most insurers suspend home insurance and Public Liability cover during renovation and extension work over a certain value or complexity.