

# The 7+ benefits that makes our insurance different & gives you added protection

All Construction and Public Liability insurance policies are NOT the same because the ownerbuilder market is small, most insurers issue a builders policy covering underground works, piling, maintenance etc, which you cannot claim, but which you pay for, because it is too costly to have a specific ownerbuilder policy – ours is for the ownerbuilder!

You! **Here's what makes us different.**

## \$20,000 tools cover

Whether it's hired equipment, or your own personal tools insurance you need to keep building, we can cover hand tools, power tools and plant equipment against loss, damage or theft.

## \$50,000 materials stored off site

We will cover you for insured damage to procured materials that are intended for use in the construction works that are stored off site but within the Territorial Limits for a period of 90 days.

## Sub-contractors are not excluded

You should always check that your sub-contractors are properly licenced and hold up-to-date public liability cover, but in the event you have legal action taken against you, as the result of the sub-contractors actions, the AOBIS policy would protect the Owner Builder.

## Low excesses – from \$500 in all states

You pay excess on all claims that you make. There are various types of excesses that may apply. Major perils, Minor perils, Existing structure excess and even burglary/theft excess.

## Worker to worker liability cover

Protects you, the Owner Builder where contractors or tradespersons are injured onsite. Normally this would

be claimed under their work cover. But in the case where they take legal action against the Owner Builder for being in breach of their OH&S duty of care, this protects you and the insurer can then recover a portion of the compensation from those that are found at fault.

## Contents cover – if renovating

We will give you the option to cover yourself for up to \$100,000 of existing structure contents, if you're living on the site while renovating.

## Policy extendable up to 24 months

Often projects run over time and as this can be quite a stressful time, we offer peace of mind. In 3 month increments, you can extend your policy to keep you covered while you finish your home and/or renovations.

## Plus:

We cover ALL of Queensland.

**Free mandatory site sign with Owner Builder Construction & Public Liability Insurance policy**

1300 763 016

**Advise Your Consultant**

**BuildSafe**  
Building Insurances

Regards,

The Team at BuildSafe

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