

## **Benefits Statement – at a glance**

### **Owner Builder Construction & Public Liability Insurance**

#### **Included:**

- ✓ Vandalism
- ✓ Malicious Damage
- ✓ Theft
- ✓ Fire
- ✓ Storm
- ✓ Wind and Water Damage
- ✓ Public Liability
- ✓ Third Party Property Damage
- ✓ Liability to your negligence
- ✓ Liability for other parties (incl. neighbouring property)

#### **Deductibles/excess**

Selectable from \$500 each and every claim

#### **Claims management**

Fast & client focused

#### **Security**

Calliden Insurance Ltd  
AFSL 234438  
ABN 47 004 125268

#### **AOBIS**

Exclusive Owner Builder  
Construction Insurance  
Warranty Insurance  
Owner Builder PA  
Involuntary Redundancy

#### **Automatically Covered at NO additional premium:\***

- ✓ Removal of Debris
- ✓ Professional Fees
- ✓ Expediting Expenses
- ✓ Escalation Allowance
- ✓ Construction Plant Equipment and Machinery
- ✓ Transit
- ✓ Defence Costs
- ✓ After Loss Extension
  - Removal costs
  - Temporary relocation, including rent
  - Accommodation expenses
  - Pets temporary accommodation expenses

#### **AOBIS Covers All Construction Types:**

- ✓ New Homes
- ✓ Renovations and Extensions
- ✓ Alterations and Additions
- ✓ Commenced Works
- ✓ Builder to Lockup
- ✓ Kit Homes
- ✓ Straw bale Homes
- ✓ Mud Brick Homes
- ✓ Light Commercial Works
- ✓ Even those 'hard to place risks'

#### **Optional:**

- ✓ Existing Dwelling
- ✓ Existing Property Contents
- ✓ Commenced Works
- ✓ Sub-Contractors
- ✓ Adjoining Property Protection
- ✓ Tools
- ✓ Care Custody and Control
- ✓ Materials stored off site
- ✓ Extendable policy period beyond 12 months