



Owner Builder Construction & Public Liability Insurance

Free
Owner Builder
Education Course
Valued at \$129.95

What you need to know –
“comprehensive insurance exclusively for owner builders”

“Now that you’ve decided to owner build, you need an insurance policy that will protect you and your family from any unforeseen circumstance. One that gives you value for money and that is owner build specific. The AOBIS policy does.”
– Stacey Newham


aobis
Australian Owner Builders
Insurance Services

Protecting Your Owner Builder Project Safeguarding Your Investment Looking Out For Your Family

Why Construction Insurance

No one plans for the worst, but it happens. It's at this time; you better have the right insurance, not just any insurance.

It's our business to make sure we talk about the right insurance. We talk about building risks, insurance traps and what to watch out for. We know 'detail' because it's all we do. So if we get a little 'detailed', it's because you need to know, ... it's in your interest to know.

Owner building is an exciting time. For most the lead up to commencing building works can be frustrating, but overwhelmingly the vision of the completed project is pulsating.

With Owner Builders the upfront paperwork and approvals can be a pain! So when you deal with us you'll experience no pain because we:

- Explain your 'high danger' risks in understandable language;
- Know that insurance detail is so important when so much is on the line;
- Focus on mitigating high risk traps and highlight Owner Builders top priority and actions;
- Are Owner Builders - it's all we do.

Now you are ready.



Free
Owner Builder
Education Course
Valued at \$129.95

FREE Owner Builder education course (valued at \$129.95) **when you purchase our owner builder Construction & public Liability Insurance Policy.**

The 8 module course is aimed at helping you save time, money & hassles in building. We understand owner builders & want to help make it easier for you & your family.

Go to www.aobis.com.au for more details.

Why Leave Anything To Chance

THERE ARE LOTS OF DIFFERENT POLICIES AND PACKAGES ON THE MARKET, SO HOW DO YOU CHOOSE?

THE ADVICE OF SOMEONE YOU TRUST IS IMPORTANT, SINCE THE PROCESS OF OWNER BUILDING IS THE CORNERSTONE OF 'THE RIGHT' OWNER BUILDER INSURANCES.

The idea that all building insurances are the same is simplistic and disregards the fundamental question for Owner Builders, 'it's my home we're talking about, my money, my time and my future; so what if something goes wrong. Where do I stand? How do I recover losses? How do I get my life back?

It's never something we like to think about, but what if the worst happens?

Owner Builder Insurance Is Segmented Into Two Sections:

SECTION 1: MATERIAL DAMAGE PROTECTION AGAINST UNFORSEEN PERSONAL OR PROPERTY LOSS CAUSED BY:

- Vandalism
- Malicious damage
- Burglary
- Storm damage
- Wind and water damage
- Fire
- FLOOD

SECTION 2: PUBLIC AND LEGAL LIABILITY
Includes compensations amounts you may be legally liable to pay for third party personal injury or property damage.

INSURANCES ARE ALL ABOUT AN UNFORSEEN INCIDENT AND CLAIM.

Life is generally good until an incident occurs.

Whether You're Building A New Home Or Renovating, We Can Cover You

ARE YOU RENOVATING?

If so we can cover your existing structure and [contents](#). Most home and contents insurers will not cover you while you're renovating.

WHAT THIS MEANS IS THAT:

You do not have public liability cover. What would happen if the concreter sprayed the neighbours car? The roofer dropped his nail gun on the brickie—you are liable. [Our policy will protect you!](#)

YES, WE CAN NOW COVER YOUR CONTENTS WHEN RENOVATING.

WORTH REMEMBERING:

- Building and in particular construction sites are very dangerous places, because more accidents and incidents occur at sites than just about anywhere.
- Owner Builders are deemed as the 'site controller', so when an incident occurs, it's the Owner Builder called to account.

WHEN AN INCIDENT OCCURS IT'S ALL ABOUT GETTING YOU BACK ON YOUR FEET QUICKLY. WE INCLUDE AT NO EXTRA COST:

- 1 Removal or demolition of property which is damaged and allow restoration to proceed
- 2 Costs of engaging architects, building surveyors and other professional consultants to quickly commence restoration
- 3 Express delivery for required restoration materials
- 4 Hire of additional equipment or the purchase of special resources necessary to the restoration process

What Am I Covered For?

Plus^{the} 7 benefits that makes us different & protects you even more.

INSURANCES ARE NOT ALWAYS EASY TO UNDERSTAND, BECAUSE IT'S THE DETAIL OF INSURANCE WHERE THE 'TRAPS' LIE.

AUTOMATICALLY COVERED AT NO ADDITIONAL PREMIUM*

- Removal of debris
- Professional fees
- Expediting expenses
- Increased cost of working
- Tools and construction equipment and machinery
- Transit cost
- Defence costs

CONSTRUCTION TYPES

- New homes
- Renovations and extensions
- Alterations and additions
- Commenced works
- Builder to lockup
- Kit homes
- Straw bale homes
- Mud brick homes
- Even those "hard to place risks"

DEDUCTIBLES/EXCESS

- From \$500 each and every claim

**Limits Apply*

- 1 \$20,000 tools cover – whether it's hired equipment, or your own personal tools.
- 2 \$50,000 materials stored off site – that are intended for use in the construction works.
- 3 Sub-contractors are covered – In the event you have legal action taken against you.
- 4 Low excesses from \$500 in all states – You pay excess on all claims that you make.
- 5 Worker to worker liability cover – protects you where contractors or tradespersons are injured onsite.
- 6 Contents cover, if renovating – The option to cover yourself for up to \$80,000
- 7 Policy extendable up to 24 months – often projects run over time, we offer peace of mind. Plus – We cover all of Queensland.

Broker Details

Broker Name

Email

Company

Phone

The Owner Builder Specialists

INSURANCE THROUGH AUSTRALIA'S LARGEST AND MOST EXPERIENCED UNDERWRITING AGENCY – AOBIS (ABN 95 122 431 654 AFSL 308 705)



aobis
Australian Owner Builders
Insurance Services