



Owner Builder Construction & Public Liability Insurance

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.



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

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. It's crucial to check your insurance.

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
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Owner Builder Frequently Asked Policy Questions

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

OWNER BUILDERS ARE NOT PROFESSIONAL BUILDERS, THEY ARE MORE LIKELY TO BE MUMS AND DADS STRETCHING OUT TO IMPROVE THEIR FAMILY LIFESTYLES. SO WE'LL HELP DEMYSTIFY THE COMPLEXITIES OF INSURANCE.

AUTOMATICALLY COVERED AT NO ADDITIONAL PREMIUM*

- Removal of debris
- Professional fees
- Expediting expenses
- Escalation allowance
- Tools and construction equipment and machinery
- Transit cost
- Defence costs
- Unfixed items up to \$20,000 such as stove tops, hot water systems and solar packs

SPECIAL BONUS

\$20,000 FREE TOOLS COVER

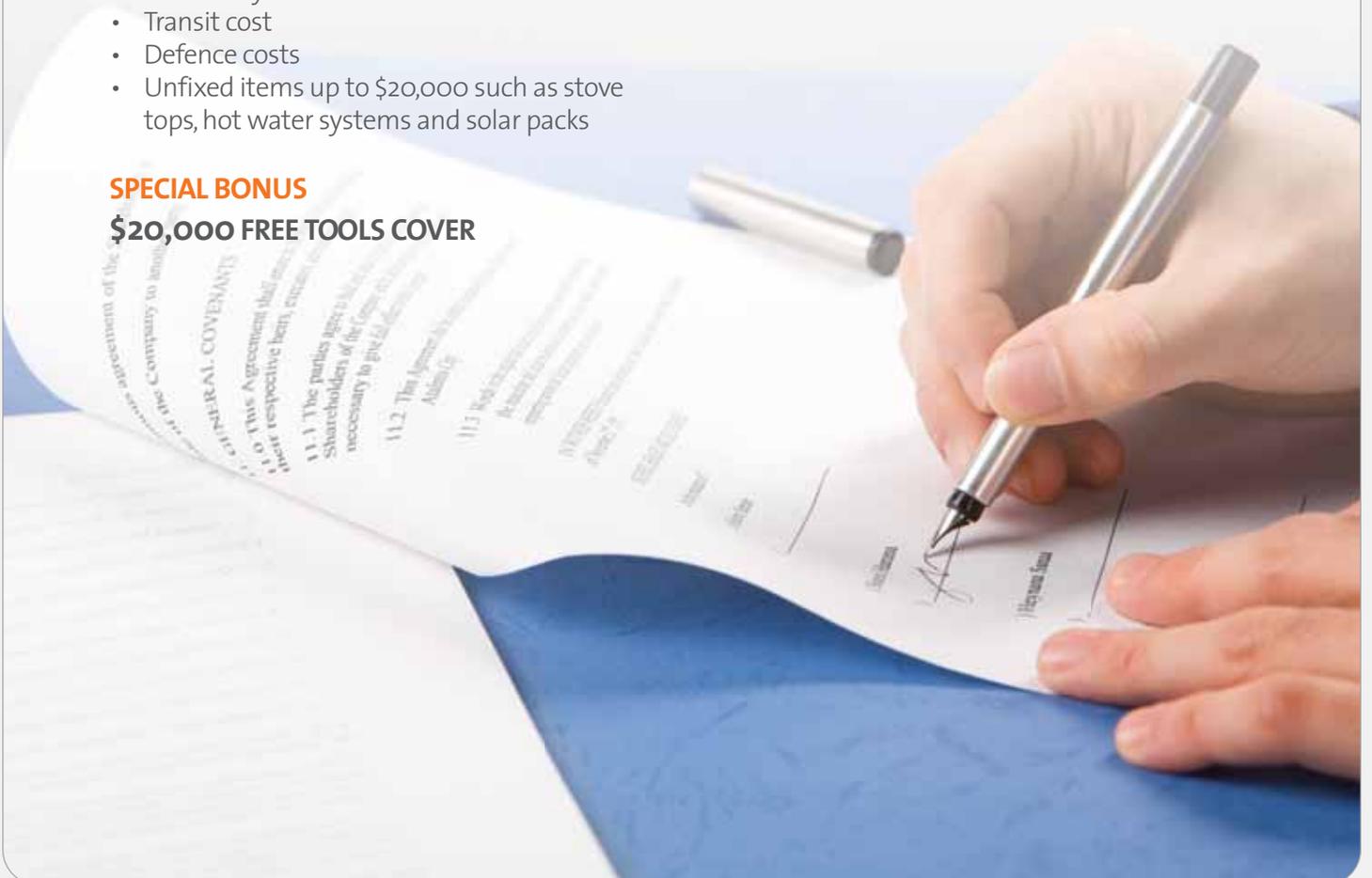
CONSTRUCTION TYPES

- 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"

DEDUCTIBLES/EXCESS

- Selectable from \$500 each and every claim
- NSW personal \$500
- NSW property \$1,000 each and every claim

**Limits Apply*



What You Should Know:

SUBCONTRACTORS DON'T BELIEVE EVERYTHING YOU ARE TOLD ABOUT INCLUDING SUB CONTRACTORS IN YOUR INSURANCE POLICY.

Public Liability insurance provides protection for the insured (owner builder) listed on the insurance policy. This will cover the insured for any negligence that may arise from the construction works that has caused personal injury or property damage to a third party.

This is why it's critical to insure that all sub contractors entering your construction site hold a current Public Liability insurance policy. This will give you peace of mind if your sub contractors cause any damage to a third party it would be covered by their insurance.

When choosing any contractor or subcontractor ensure they are correctly licensed and hold a current liability policy. It is quite easy to check if they are licensed just contact the relevant state or national authority. Choosing an unlicensed professional can end in disaster. If they are hurt on your premises, you will be held responsible. Also if the work is unsatisfactory or unsafe you will have no legal recourse.

OWNER BUILDER MAY REQUIRE WORKERS COMPENSATION WHEN:

- Employing trades people or staff to complete the project;

- Engaging sub contractors as labour only resources, and the Owner Builder directly controls, leads and manages these resources during the building project;
- Not engaging or contracting trades people for their trade or building skill, but simply for their labour;
- The intention is to engage subcontractors on an ongoing basis beyond a specific owner building project;

YOUR OBLIGATIONS INCLUDE:

- Toilet on site
- Connected running water
- Site is fenced off
- Bin for building rubble
- Sign – displaying contact details
- Ensure all contractors have a White Card or Induction Card

ANY WORKERS PAID ON WAGES MUST BE COVERED UNDER WORKERS COMPENSATION, SO CHECK THAT YOUR SUBCONTRACTORS HAVE COVERED THEIR EMPLOYEES, OR YOU MAY BE HELD LIABLE AS THE PRINCIPAL CONTRACTOR (OWNER BUILDER).

Important to also check your obligations for any workers you engage who are not operating as contractors, eg: anyone being paid by the hour, not supplying tools, under your direction working for you for 90 days or more or if your total wages bill for the year is over \$7,500.

If an Owner Builder is unsure if they are employing deemed workers or contractors they should contact the appropriate statutory authority.

Broker Details

Broker Name

Email

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Company

Phone

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The Owner Builder Specialists

INSURANCE THROUGH AUSTRALIA'S LARGEST AND MOST EXPERIENCED
UNDERWRITING AGENCY – AOBIS (ABN 95 122 431 654 AFSL 308 705)
INSURANCE POLICY ISSUER IS CALLIDEN INSURANCE LTD
(ABN 99 122 431 654 AFSL 308 705)

