

# Australian Owner Builders

## Questions to ask a Tradesperson

### 10. When are progress payments to be made?

Most building contracts have a fixed price and should provide for payments to be made for work done, not time on the job. Progress payments should be equal to the dollar value of work completed.

If you've borrowed to build or renovate, your bank or mortgage provider may want to inspect the work before each payment is made. You may want to have an architect or building consultant inspect the work at each stage to ensure it is being done properly and to contract specifications and drawings.

### 11. What happens if the work is defective?

This question will help you get a sense of how the builder is likely to deal with any complaints you may have about the work. You should know in advance what your options are if a dispute arises.

### 12. Who cleans the site?

Get this clear from the start so when work is completed, you are not left with a big mess, or a dangerous building site. Make sure an agreement about cleaning the site regularly is included in the contract.

### 13. Can You Pick a Questionable Tradesperson?

- Has no real fixed address
- Uses mobile phone number only (no fixed line telephone)
- Does not possess a quotation book – no written quotes
- Has no references
- Is not registered
- Puts pressure on you, not to check pricing elsewhere
- Wants cash payment (upfront or later)
- Pushes hard to get you to agree to his price
- The price quoted is far cheaper than nearest quote: too cheap to be true
- Has no ID – driving licence or proof of identity

# Questions to ask a Trades Person

Australian Owner Builders – Since 1987  
Australian Owner Builders Pty Ltd  
5 Peninsula Blvd, Seaford 3198  
PO. Box 2294, Carrum Downs VIC 3201  
1300 856 095 [www.ownerbuild.com.au](http://www.ownerbuild.com.au) [info@ownerbuild.com.au](mailto:info@ownerbuild.com.au)



# Are you qualified for success? The Construction Pack

## Do you want to—

- Know how to save \$1000's?
- Have professional builders knowledge in one easy to read manual?
- Know how professional builders track their projects?

Visit [www.ownerbuild.com.au](http://www.ownerbuild.com.au)  
or phone **1300 856095**—only \$149.95 +ph\*.  
Enjoy your new home just as you planned it!

## It's all in the Construction Pack You get:

- The Owner Builders Companion—the breakthrough owner builders manual
- Project and building specification booklets—guaranteed successful project management
- Approved construction site sign—important development in legal requirements
- Job safety assessment kit—advice to meet your obligations
- Trade persons handbook—how to ask the right questions and check answers: and more

Limited Stock!  
Construction Pack



**Ling Design**

Australian Owner Builders

Owner Builder Kit—DL Brochure and CD Label

## Quality Assurance Checklist

We built our home on budget, on time and got exactly what we wanted. The Quality Assurance Checklist was fantastic, easy to use and saved us money and time and made the job really enjoyable.

Thank you Australian Owner Builders- Vicki Browne



### Quality Assurance Checklist

Quality Assurance Checklist is designed for Owner Builders who are seeking to construct within a quality framework. Quality requires careful supervision and detailed management of time (scheduling), budget (cost containment and management) and resources management (trades, labour and skills performance).

#### Quality Assurance Checklist assists Owner Builders to:

1. Better understand the building process and building operational management
2. Set a clear sense of construction direction and planning
3. Manage lead times and critical check points
4. Highlights priorities
5. Improves sub contractor and trades communication and relationships
6. Contains costs and assists in managing to budgets

Quality Assurance Checklist provides hands on guidance on managing your building project – successfully.

#### How does it work?

Quality Assurance Checklist will save hours of time in setting up and managing your project.

Detailed step by step check list to ensure you manage the quality of trades and contractors workmanship. The Checklist helps Owner Builders in managing the Trades,

and refocuses the attention to meeting the Australian Building Codes.

Assists and guides Owner Builder in reviewing key Contractors works against key benchmarks. Quality Assurance Checklist references the Owner Builder Manual for easy to understand, plain English building terms placing the Owner Builder in control.

The Quality Assurance Checklist assists Owner Builders to prepare Trade Orders and schedule of works to clearly direct Trades and Contractors to meet important and critical quality points.

Quality Assurance Checklist is in duplicate – copy for the Owner Builder and a copy for the Trades and Contractors. The perfect record and check list prior to payment for works.

Quality Assurance Checklist is the perfect reference check list and partner for a perfect project.

### Disclaimer

We have used reasonable means to ensure that this material is correct at the time of publication. However-

- We give no warranty and accept no responsibility for the accuracy or the completeness of the material;
- No reliance should be made by any user on the material, but instead the user should check for confirmation with the originating or authorizing organization, department or other body and;
- We reserve the right at any time to make changes as deemed appropriate
- We will not be liable for any indirect or consequential loss arising out of the use of this information including loss or profits.

# Quality Assurance Checklist

## 5 Sure Steps To Build—Successfully



**BuildSafe Education**  
• Options to Build Seminars  
• Owner Builder Courses



**BuildSafe Finance**  
• Owner Builder Finance  
• Renovations Finance  
• Commercial Finance



**BuildSafe Savings Card**  
• Revolutionary Buying Program to Save \$'000s on Building Projects



**Building Services**  
• Project Management to Lock Up  
• Safe Secure Practices to Build Successfully



**BuildSafe Insurance**  
• Australia's #1 Insurer for the Building Industry

**Australian Owner Builders – Since 1987**  
Australian Owner Builders Pty Ltd  
5 Peninsula Blvd, Seaford 3198  
P.O. Box 2294 Carrum Downs VIC 3201  
(1300 856 095) www.ownerbuild.com.au info@ownerbuild.com.au



**Australian Owner Builders**



**Australian Owner Builders**

# Australian Owner Builders

- Australian Owner Builders serves over 100,000 Australians who chose to Owner Build, Renovate or DIY each year
- Owner Building – Save 38%\*
- Fantastic savings & control your building costs and quality
- Use the Australian Owner Builder Planning Kit – build like a builder and save
- Pocket the builders margins and save on materials – build wealth
- Resource Centre [www.ownerbuild.com.au](http://www.ownerbuild.com.au)

**1300 856 095**  
**[www.ownerbuild.com.au](http://www.ownerbuild.com.au)**



\*expected savings when owner building

Australian Owner Builders – Since 1987

**AOB Planning Kit – show special \$199**  
(normally \$250)

- Builders 66 Scheduling Points
- Quality Master builder quality check list
- Cost management and control
- Support material
- Secrets to built successfully, on time on budget
- Much much more



Australian Owner Builders – Since 1987



# Master Planning Kit

[ownerbuild.com.au](http://ownerbuild.com.au) 1300 856 095



Australian  
Owner Builders

- Builders 66 Scheduling Points
- Quality master builder quality check list
- Cost management and control
- Support material
- Secrets to built successfully, on time on budget
- Much much more



Australian Owner Builders - Since 1987

# 5 Sure Steps To Build Successfully

## Build Your Own Companion

Australian Owner Builders – Since 1987  
Australian Owner Builders Pty Ltd  
5 Peninsula Blvd, Seaford 3198  
P.O. Box 2294 Carrum Downs VIC 3201  
1300 856 095 www.ownerbuild.com.au info@ownerbuild.com.au



**Australian  
Owner Builders**



**Australian  
Owner Builders**

## Order Book



**Australian  
Owner Builders**



aobis  
is an  
institution



Australian Owner Builders – a specialist, accredited institution highly experienced in Owner Building underwriting.

An institution built on industry leading underwriting skills and competencies and intelligent technology. Our Brokers benefit through swift query responses, solid assistance and in depth knowledge. Furthermore intermediaries are guaranteed quality products with competitiveness.

Did you know? Increasingly Australians choose to owner build their dream project. Around 30%\* of residential construction works are owner built. Under the present economic conditions more plan to do so – and why not!

AOBIS knows Owner Builders and Owner Builders Insurances. Our products are exclusively Owner Builder structured – excellent cover and specifically tailored for the Owner Builder.

Through our experience you are guaranteed:

1. Australia's most experienced underwriting team
2. Access through smart systems and technology-where responding to your needs is our priority
3. Sculptured products – to meet the high demands of Owner Builders
4. Instant quoting – to deliver fast client responses
5. Near real time policy turnaround
6. Policy pricing – best rates
7. Brokerage commission levels-competitive and better

We invite you to join us!

aobis  
The Owner Builder  
Specialists

Click, Call +  
Communicate

Telephone: 1300 850 131/(03) 87895830  
Facsimile: (03) 8789 5832  
Email: [info@aobis.com.au](mailto:info@aobis.com.au)  
Website: [www.aobis.com.au](http://www.aobis.com.au)

how to  
do the  
deal with  
owner  
builders



\*Building Commission 2008  
The Owner Builder  
Specialists



**Australian Owner Builders  
Insurance Services Pty Ltd** ABN 95 122 431 654 (AFSL 308705)  
Head Office: 7 Peninsula Blvd Seaford VIC 3198  
NSW Office: Suite 4, Level 5, 33 Moore St Liverpool NSW 2170  
Telephone: 1300 850 131/(03) 87895830  
Facsimile: (03) 8789 5832  
Email: [info@aobis.com.au](mailto:info@aobis.com.au)  
Website: [www.aobis.com.au](http://www.aobis.com.au)



The Owner Builder  
Specialists



Ling Design  
AOBIS

OS DL Brochure

## Announcing a new level of service for brokers

It is a great pleasure to introduce the Australian Owner Builders Insurance Services (AOBIS) underwriting agency to you.

### The word about Owner Building

Owner building, renovating and making additions to homes is big with some 30%\* of all residential construction works being undertaken by Owner Builders. Overall, Australian's choose to owner build because they either feel disenfranchised by impersonal project builders or to save on registered builders margins. Either way they account for a considerable slice of the residential construction market.

### How AOBIS can help you get more out of this specialty market

With over 20 years experience in the Owner Builder market AOBIS know a thing or two about insuring this specialty market. Our underwriting skills are well honed. Our people are trained and well versed in the market and our systems and processes are leading edge. We understand the business in detail and therefore provide true value-added Broker support and assistance.

### 3 reasons to call AOBIS today

1. Increase your service offerings to include Owner Builders (remember around 30% of Residential construction works are owner built)
2. Increase your profits through best in industry commission rates
3. Increase your client service response times. Fast, accurate and competitive Owner Builder solutions

I invite you to try us. Our Business Development Team members can show you how to win and profit from your clients who choose to Owner Build. I of course stand ready to assist and clarify any aspects of our insurance solutions or service levels.

It is with a lot of enthusiasm that I invite you all to come and try us.

Respectfully

Sam J Greco  
General Manager

Your Owner Builder Clients will receive a copy of Australian Owner Builders "ONGOING RESPONSIBILITIES OF AN OWNER BUILDER" absolutely free of charge when they purchase insurance through your Brokerage. Valued at \$29.95 + ph

## these are my people



A group of energetic, entrepreneurial insurance professionals, with an innovative way of working. We know Owner Building – so we research and learn from the market to design and implement Owner Builder products that maximize coverage and minimize cost.

A foundation stone of learning mindsets, up skilling and continuous improvement through training, study groups and formal learnings – AOBIS people know the business of insuring Owner Builders.

## Click, Call + Communicate

Welcome to a whole new way of working – AOBIS is your personalized Owner Building Insurance underwriting agency. If you're pushing paper and not getting anywhere, call AOBIS the Owner Builder and Renovator specialty underwriting service – we allow you to effortlessly click, call, and communicate with Australia's leading Owner Building underwriting service.



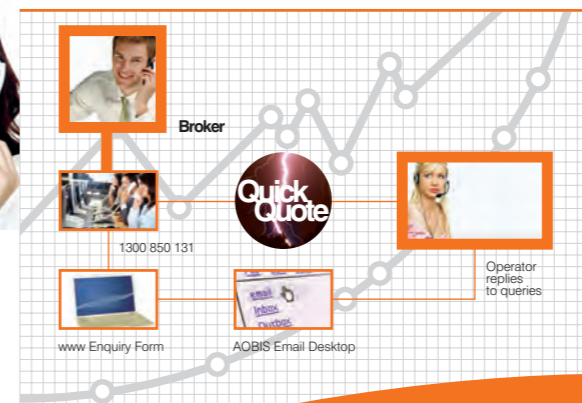
AOBIS is designed to offer you time-saving processes and with resources that build convenience into managing your Owner Builder and Renovator Client activities. Whether you want to collaborate with our agency online, or quickly access timely news information, and resources, or connect with Australia's leading Owner Building underwriting agency, then this is the place to be. It's easily accessible, hardworking, and just one of many value-added services available to you when you partner with us.

## the winning formula



## WildBird underpins AOBIS's business platform – the nerve centre

A leading edge insurance systems that literally means: speed, robustness and intelligence. Our systems ensure our intermediaries receive fast, accurate and meaningful responses. Intermediaries can expect exemplar service quality levels with technology supporting our people, our products and our communications.



The Owner Builder Specialists



The Owner Builder Specialists

The Owner Builder Specialists



# Welcome to a whole new way of working—

AOBIS is your personalised owner-building insurance underwriting agency



The OwnerBuilder Specialists



# how to do the deal with owner builders



The OwnerBuilder Specialists



# Owner builders for brokers

- Industry best commissions
- Superb broker margins
- Streamlined delivery
- Premiums to win business
- Cover for peace of mind



The OwnerBuilder Specialists



the winning formula



The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

Click, Call + Communicate

Welcome to a whole new way of working—AOBIS is your personalized Owner Building Insurance Underwriting Agency: If you're pushing paper and not getting anywhere, call AOBIS the Owner Builder and Renovator specialty Underwriting service—we allow you to effortlessly click, call, and communicate with Australia's leading Owner Building underwriting service



The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

Click, Call + Communicate

Telephone: 1300 850 131  
Website: [www.aobis.com.au](http://www.aobis.com.au)

The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

how to do the deal with owner builders

The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

these are my people



The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

Announcing a new level of service for brokers

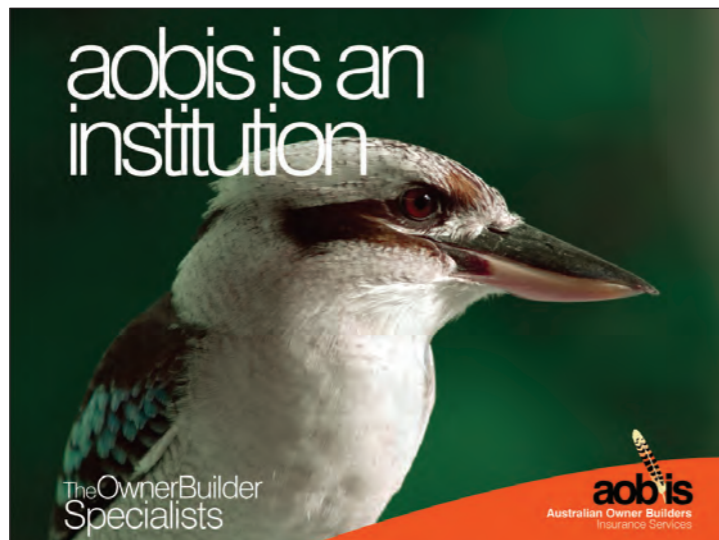
3 reasons to call AOBIS today

1. Increase your service offerings to include Owner Builders (remember around 30% of Residential construction works are owner built)
2. Increase your profits through best in industry commission rates
3. Increase your client service response times. Fast, accurate and competitive Owner Builder solutions

The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

aobis is an institution



The OwnerBuilder Specialists

**aobis**  
Australian Owner Builders Insurance Services

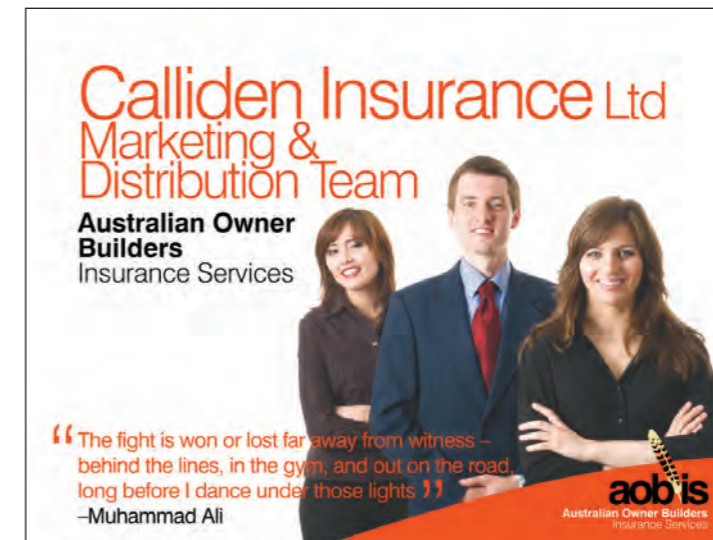
The OwnerBuilder Specialists



**aobis**  
Australian Owner Builders Insurance Services

Calliden Insurance Ltd  
Marketing & Distribution Team

Australian Owner Builders Insurance Services



“The fight is won or lost far away from witness – behind the lines, in the gym, and out on the road long before I dance under those lights.”  
–Muhammad Ali

**aobis**  
Australian Owner Builders Insurance Services

# Insurance

## AOBIS Owner Builder Personal Accident Insurance APPLICATION FORM



# Insurance

## AOBIS Owner Builder Personal Accident Insurance Application Form

## AOBIS Owner Builder Personal Accident Insurance

### Important Information

**Form completion**  
Please answer all questions. Please tick (✓) appropriate boxes and provide details as requested. If there is not enough space provided to answer a question please complete Your answer on a separate sheet of paper and attach it to the Application Form.

**Your Duty of Disclosure**  
Prior to entering into a contract of general insurance You have a duty to disclose certain information. You have the same duty to disclose prior to renewing, extending, varying or reinstating a general insurance contract.

**What You must tell Us**  
When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the known circumstances would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the Policy, and on what terms.

**Who needs to tell Us**  
It is important that You understand You are answering all of Our questions in this way for Yourself and anyone else whom You want to be covered by the Policy.

**If You do not tell Us**  
If You do not answer the questions in this way, We may reduce or refuse to pay a claim, or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having worked.

**Important**  
This duty of disclosure applies to all people named on the application form. Please read this Policy Disclosure Statement carefully to ensure:

- You are aware of all the contractual rights and obligations
- the Policy provides the cover You require
- You are aware of the limits regarding Policy coverage and what We will pay You under the Policy

### Workers' Compensation

Workers' Compensation is compulsory in all States and Territories of Australia. This package does not include Workers' Compensation.

### Privacy

The information collected on this application form will be used to assess Your request for insurance and to provide other insurance services in accordance with Our privacy policy. In addition Calliden may share Your information with other third parties, as defined in the privacy policy, in order to undertake insurance services. If You do not complete the application form in full and in accordance with Your duty of disclosure, Calliden may not be able to provide You with insurance or may impose additional conditions on any cover provided.

In accordance with Calliden's privacy policy You may obtain access at any time to information that Calliden or its service providers hold on You. If You would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy You may do so through one of the following means:

- online at [www.calliden.com.au](http://www.calliden.com.au)
- by phone 02 9551 1111
- by email to [privacy@calliden.com.au](mailto:privacy@calliden.com.au)
- by letter to Privacy Officer, PO Box 348, Milsons Point NSW 1565

**Calliden**  
Level 9, 11-33 Exhibition Street  
Melbourne, Vic 3000  
PH 1800 805 899, Fax: 1300 662 215

**Australian Owner Builder Insurance Services**  
7 Peninsula Boulevard  
Seaford, VIC 3198  
PH 1300 805 131, Fax: 03 9773 6088  
[info@aobis.com.au](mailto:info@aobis.com.au)  
THIS PRODUCT IS ISSUED BY Calliden Insurance Ltd ABN 47 004 125 268 AND AFS Licence No 234438

# Product Disclosure Statement and Insurance Policy

The Owner Builder Specialists



## Part A: Product Disclosure Statement Continued

- actually required and **you** did not purchase additional cover
- **your** claim is made outside the **Period of Insurance**
  - the application of an **Excess** means that the payment **you** receive is less than **you** expect
  - **you** did not take reasonable care to reduce the risk
  - **you** have altered the risk without telling **us**
  - **you** have failed to comply with the re-instatement of **Sum Insured** conditions
  - have prevented **our** rights of recovery.

If you do not comply with the **Policy** terms and conditions, for example, **your** duty of disclosure, **we** can refuse to pay part or all of a claim.

### Your Duty of Disclosure

#### What You Must Tell Us When Applying for or Changing this Policy

When **you** apply for this **Policy**, **you** have a legal duty to tell us everything that **you** know, or could reasonably be expected to know, that is relevant to **our** decision whether to insure **you** and on what terms.

However, **you** do not need to disclose anything unless **we** specifically ask **you** about it. In response to a question from **us**, **you** not only have a duty to be honest but you also must tell us everything **you** know and which a reasonable person in **your** circumstances would tell **us**. **We** will use **your** answers in deciding whether to insure **you** and anyone else to be insured under the **Policy**, and on what terms.

#### Who Needs to Tell Us

It is important that **you** understand **you** are answering **our** questions in this way for yourself and anyone else whom **you** want to be covered by the **Policy**.

#### If You Do Not Tell Us

If **you** do not answer **our** questions in this way, **we** may reduce or refuse to pay a claim, or cancel the **Policy**. If **you** answer **our** questions fraudulently, **we** may refuse to pay a claim and treat the **Policy** as never having worked.

#### What Do You Pay for Owner-Builder Construction Insurance?

The cost of this **Policy** is based on the cover **you** have selected and the information **you** provide to **us** in **your** application. The cost of this **Policy** is affected by:

- cost of the project
- location of the **Construction Site**
- **Period of Insurance**
- status quo of the project at inception
- **Excess** selected
- construction methods used
- size and description of the project
- cover **you** elect
- prior claims or uninsured losses.

**You** also have to pay GST and any relevant government charges (such as stamp duty) where applicable. These amounts add up to the total **Premium you** must pay.

Once the **Policy** is issued **your Premium**, GST and any relevant government charges are shown on the **Schedule**. If **you** change **your Policy** in any way **you** may be entitled to a **Premium** refund or asked to pay an additional amount.

### Other Costs, Fees and Charges

Other costs, fees and charges which may be applicable to the purchase of your **Policy** include:

#### Costs or Fees Details

**Cancellation Fee** You may cancel **your Policy** at any time. If **you** choose to cancel **your Policy we** will retain a portion of premium which relates to the period for which **you** have been insured. **We** will refund the residue for the unexpired period, less any non-refundable government taxes or charges, provided that:

- no event has occurred where liability arises under the **Policy**; and
- **you** pay the applicable cancellation fee. For details of **your** cancellation fee please refer to **your** Financial Services Guide (FSG), Statement of Advice (SOA) or contact **your** broker or insurance intermediary directly.

**Administration Fee** Your broker or insurance intermediary may charge an administration fee for issuing **your** policy documentation. For details of **your** administration fee please refer to **your** FSG, SOA or contact **your** broker or insurance intermediary directly.

**Commissions** Your broker or insurance intermediary may receive a commission payment from **us** when **your Policy** is issued and renewed. For details of the relevant commission paid, please refer to **your** FSG, SOA or contact **your** broker or insurance intermediary directly.

### Excess

The **Excess** is the amount **you** must contribute towards the cost of any claim **you** make. The **Excess** applicable will be shown in **your Schedule**.

The following is a list of the standard Excesses which may apply to your claim:

- In the event of loss or damage caused by theft, burglary or vandalism following forcible or violent

aobis  
The Owner Builder  
Specialists



## Brokers Manual

**aobis**  
Australian Owner Builders  
Insurance Services



aobis The Owner Builder Journal

### In the future

UAC, in association with NIBA is holding the Underwriting expo and industry lunch at Perth on November 28. Following the success of the Port Macquarie expo (apart from overstaying at the airport lounge... Brian check your flight schedules this time please!) AOBIS will be attending. If you're lucky enough to attend or exhibit, please drop in and say hello.

Expo news will be published in the next issue of the AOBIS Journal.



Perth Australia—Where the sun is always shining



Extra boost—Government financial injection for new or newly constructed home purchases

### And here's the news Financial boost from the Government for first home buyers

The First Home Owner Boost Scheme was declared by the Australian Government which complements the Victorian Government funded First Home Owner Grant of \$7,000.

The boost provides:

- An extra \$7,000 to first home buyers who purchase an established home; and
- An extra \$14,000 to first home buyers who build a new home or purchase a newly constructed home.
- First home buyers will be eligible for the boost on contracts entered into between October 14, 2008 to June 30, 2009.

### As a matter of fact

The Owner Builders market is booming and accounts for 30% of Australian domestic construction.

Annually, Owner Builders purchase over \$6.3 billion in building materials, construction supplies and hardware.

Owner Builders spend an average of \$83,512 on their project renovations.


**aobis**  
The Owner Builder  
Journal



aobis  
The Owner Builder  
Specialists

# Introduction to Owner Building Insurances

INFORMATION SESSION  
PARTICIPATION



how to  
do the deal  
with owner  
builders

aobis  
Australian Owner Builders  
Insurance Services  
ABN 95 122 431 654 AFSL 308705

come you to a new world  
RS INSURANCE

aobis  
The Owner Builder  
Specialists  
Australian Owner Builders  
Insurance Services

With Compliments

**Australian Owner Builders**  
Insurance Services Pty Ltd

Head Office: 7 Peninsula Blvd  
Seaford VIC 3198  
NSW Office: Suite 4, Level 5, 33 Moore St  
Liverpool NSW 2170  
Phone: 1300 850 131  
Fax: (03) 9773 6088  
Email: info@aobis.com.au  
Website: www.aobis.com.au

The Owner Builder  
Specialists

**Chantal Hart**  
Business Development Manager

Head Office: 7 Peninsula Blvd Seaford VIC 3198  
Telephone: 1300 850 131/(03) 87895830  
Mobile Telephone: 0428 144 266  
Facsimile: (03) 8789 5832  
Email: chart@aobis.com.au  
Website: www.aobis.com.au

aobis  
Australian Owner Builders Insurance Services

www.aobis.com.au  
ABN 95 122 431 654 AFSL 308705

Head Office: 7 Peninsula Blvd Seaford VIC 3198 Telephone: 1300 850 131 Facsimile: (03) 9773 6088  
Australian Owner Builders Insurance Services

aobis

Organisation:

Date:

Location:

Duration:

CIP Points:



**Sam J. Greco**  
General Manager  
Australian Owner Builders Insurance Services

Australia's  
Leading Independent  
Housing Group

Exerci

Luptatum, commodo exerci  
dolore qui et facilisis dui sed  
volutpat. Amet lobortis eu illum

BIHG

BIHG Exerci Luptatum, commodo exerci dolore qui et facilisis dui sed volutpat. Amet lobortis eu illum

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

# Australia's Leading Independent Housing Group

## Exerci

Luptatum, commodo exerci  
dolore qui et facilisis dui sed  
volutpat. Amet lobortis eu illum



Exerci Luptatum, commodo exerci dolore qui et facilisis dui sed volutpat. Amet lobortis eu illum

ostrud  
t  
iusto  
et ut.  
san nisl  
odio  
ent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

ostrud  
t  
iusto  
et ut.  
san nisl  
odio  
ent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

Vel, et consequat cricare nostrud lobortis facilisis hendrerit at dolore, consectetur in, accumsan eros enim. Eros molestie ut feugait blandit iusto ut molestie, facilisi feugait et ut. Dolore sed eum et accumsan nisl suscipit odio ut. Nostrud in odio augue volutpat eros praesent.

The Best-Selling Owner Builder Program



BIHG

Australia's Leading Independent Housing Group

Ling Design

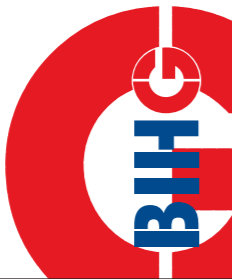
BIHG

Web API

**BIH Group**  
ABN 21 076 589 538  
5 Peninsula Boulevard, Seaford, VIC 3198  
P.O. Box 2294, Carrum Downs VIC 3201  
Telephone (03) 8789 5982  
Facsimile (03) 9773 6351



**Brian A Donnelly (Dip All)**  
NSW BRANCH MANAGER  
**BIH Group**  
Level 5, 33 Moore Street,  
Liverpool NSW 2170  
Telephone: 1300 558 266  
Telephone: (02) 8777 5554  
Mobile: 0428 144 226  
Email: [bdonnelly@buildsafe.com.au](mailto:bdonnelly@buildsafe.com.au)  
Website: [www.bihgroup.com.au](http://www.bihgroup.com.au)



BUILDSAFE INDEPENDENT HOUSING GROUP PTY LTD



**Book Offer!**  
Maintain Your  
Home Book  
Available to the  
1st 20 Orders

# What are the Secrets to Building Success?

And there's a **MONEY BACK GUARANTEE** if you don't save time and money. So now you know how easy it is. Imagine walking out your dream home front door and looking back with pride...







# Owner Builder Warranty Pre-Approval Residential Works

## Pre Qualified Home Warranty Insurance

**Terms and Conditions**  
This document does not guarantee that your Home Warranty Insurance application will be approved, nor Home Warranty Insurance will be offered. At the time of applying for Home Warranty Insurance you will need to complete an application process, provide all required information and documentation and satisfy our normal underwriting criteria before final approval and acceptance is given. Pre Qualified Certificate is valid for 6 years from date of issuance. This Pre Qualified Certificate is not transferable. Terms and conditions may change with no notice. More information, visit [www.builsafe.com.au](http://www.builsafe.com.au) or call 1300 763 016.

Congratulations on commencing your Owner Builder project.

In the process of completing your Contracts Work Insurance we collected information which will assist you in obtaining Home Warranty Insurance when due. For more information regarding Home Warranty Insurance visit [www.builsafe.com.au](http://www.builsafe.com.au)

The information you supplied today will assist us in processing your Home Warranty Insurance application. Therefore through a special arrangement with our Underwriters and only when you decide to apply for Home Warranty Insurance, we will pass our administrative savings onto you, subject to the terms and conditions set out below.

Please retain this Pre Qualified Certificate in your Owner Builder Insurance file.

Thank you for custom. We look forward to further serving you should you require Home Warranty Insurance in the future.

**John Campbell**—Operations Manager

Date of issuance: .....  
Insured's full name: .....  
Owner Builder Site Address: .....  
Postcode:



Terms and Conditions



**BuildSafe Insurance Brokers P/L**  
ABN 84 109 623 976 AFSL 279367

5 Peninsula Boulevard, Seaford, Vic, 3198  
Postal: P O, Box 2294 Seaford, Vic, 3198  
Phone: 1300 763 016  
Phone: (03) 9789 5895  
Fax: (03) 9773 6351

[www.builsafe.com.au](http://www.builsafe.com.au)  
[info@builsafe.com.au](mailto:info@builsafe.com.au)

# Don't Risk the Family Home!

If you're an owner builder working on the family home, don't risk disaster.



**BuildSafe**  
Free-Check

Speak to Jenny on  
**1300 763 016**  
for a Free Quotation

Now there's an insurance broker that specialises in owner builder coverage so your most valuable asset is fully protected.

- Best Premiums
- Complete Cover
- Instant Service

Special Offer\*

The Owner Builder Companion  
179 pages of pure Owner Builder information.  
An absolute MUST for the Owner Builder

You never know what's around the corner...



\*Whilst stocks last

By far the best price on the premium on our major two storey renovation.  
**Tracey H., Rye, VIC**



We saved \$320 on the insurance premium for our new home.  
**Renee A., Sydney, NSW**

Save money, time and worry!

Sleep Well !!! Call the Owner Builder specialists.

Tel: 1300 763 016  
www.buildsafe.com.au info@buildsafe.com.au

BuildSafe Insurance Brokers Pty Ltd ABN 84 109 623 976 AFSL 279367



# Attention Renovators!

Does your House & Contents Policy cover you while renovating?

**98%\*** of all Owner Builder renovations are not covered!



**BuildSafe**  
Free-Check

Speak to Jenny on  
**1300 763 016**  
for a Free Quotation

No one told us to cover our existing home. I'm glad BuildSafe did.  
**Terry S., Melbourne**

My Husband told me we were covered... and we weren't. The BuildSafe Free-Check saved us from a huge mistake.  
**Rowena C., Hunter Valley, NSW**



• Construction Insurance and Public Liability Insurance • Immediate Cover • Low Cost • High Protection

Tel: 1300 763 016  
www.buildsafe.com.au info@buildsafe.com.au

BuildSafe Insurance Brokers Pty Ltd ABN 84 109 623 976 AFSL 279367

\*Typical home and contents policy, example only



# Renovators & Owner Builders!

If you're an Owner Builder working on the family home, could you cope with an unforeseen disaster?

Now there's an insurance broker that specialises in Owner Builder coverage so your most valuable asset is fully protected-  
**BuildSafe Insurance Brokers.**

- Best Premiums
- Complete Cover
- Instant Service

Special Offer\*

The Owner Builder Companion  
179 pages of pure Owner Builder information.  
An absolute MUST for the Owner Builder

\*Whilst stocks last

Marie W., Sydney - Completely covered for the storm damage to her renovation

We searched for the best price and best insurance cover. BuildSafe you won't find down Great service also.  
**Arnold F., Greater Geelong Region**



Sleep Well !!! Call the Owner Builder specialists and save money, time and worry.

Tel: 1300 763 016  
www.buildsafe.com.au info@buildsafe.com.au

BuildSafe Insurance Brokers Pty Ltd ABN 84 109 623 976 AFSL 279367



Checking the checklist  
Ensuring you get all you agreed upon

WINTER 2010

# PRACTICAL OWNER + BUILDER

AUSTRALIA'S VOICE FOR OWNER BUILDERS + RENOVATORS

**Renovate or detonate—**  
what's the best option for you

**Up, up and away land prices—**  
Strengthening the case for owner building

**Rising energy costs—**  
clever design brings savings

Building on a good thing  
Renovate to improve & increase value

AUTUMN 2010

# PRACTICAL OWNER + BUILDER

AUSTRALIA'S VOICE FOR OWNER BUILDERS + RENOVATORS

**Standards through the floor**  
Non-compliance and the threat to safety

**Avoiding the Greenhouse**  
Insulation should not be undervalued

**Looking good in the bathroom**  
A stylish bathroom completes a home

Asbestos control What you can do

SPRING 2009

# PRACTICAL OWNER + BUILDER

AUSTRALIA'S VOICE FOR OWNER BUILDERS + RENOVATORS

**Choosing the right products—**  
**Non-compliant materials**

**All wrapped up**  
EXTERIOR BUILDING CLADDING

**One out of the box**  
Pre-fab housing

**Sustainability by design**  
Incorporating energy efficiency