

Master TRADE Cover



INSURANCE
built for **TRADIES**



**Master Builders
Queensland**
Insurance Services

Specialised insurance for tradies in the building and construction industry

Arranging the correct insurance protection to meet the diverse requirements of the building and construction industry is a complex job. It requires a specialist – so that's why it's the only thing we do at Master Builders Queensland Insurance Services!

We understand the industry, we know its pressures and we know its insurance needs. In fact, we are 100% owned and operated by Queensland Master Builders Association, who has been servicing the building and construction industry since 1882.

We know what tradies want from their insurance

As a trade contractor – margins can be tight, saving time is essential and insurance paperwork can be a pain. Master TRADE Cover responds to these demands and delivers:

Competitive prices – through bulk buying power, we've set prices with insurers that are ultra competitive. Don't waste your hard earned cash on over priced insurance.

Extensive policy cover – Master TRADE Cover was designed by Master Builders specifically for tradies and includes a wide range of automatic policy inclusions – without extra charge. Remember, the most expensive part of insurance is if your policy does not cover you, when you make a claim.

Monthly payments – the burden of lump sum annual premium payments, doesn't normally suit a tradie's cash flow. With Master TRADE Cover, you can pay by the month.

Quick and easy – We've also kept paperwork to an absolute minimum. And it's quick – most documents can be delivered immediately, on the spot. Your job payments won't be held up, by delays in getting insurance certificates.

Join the thousands of tradies who have benefited from Master Builders insurance

Master TRADE Cover offers a comprehensive choice of policies, built to suit tradies' individual requirements. It is available to an extensive range of trade occupations, so call today for a quote, compare the value of Master TRADE Cover and see what it can do for you.

Here are just some of the benefits

Public and products liability

If you injure another person or damage their property, you can and probably will be sued. This can happen whilst you are actually performing your works or even years after completion. Master TRADE Cover protects you against this and you will also be covered for:

- Your liability, caused by your employees or your subbies actions.
- Your principal's liability (in most cases, the builder or home owner), caused by your actions.
- Legal costs incurred in defence of a public or products liability claim against you.
- Anywhere in Australia cover.

Tools, plant and equipment, and stock

Theft and other loss or damage to your tools and equipment is an ever present problem. Master TRADE Cover will cover you for the replacement value of insured items:

- On-site during working hours.
- In locked premises outside working hours, including site sheds, at your home or in your workshop.
- In your locked vehicles or trailers, including collision damage.
- Anywhere in Australia cover.

Contract works

Some trade contracts require the tradie to insure for damage to your work in progress, until handover. This usually arises when dealing directly with the public and it can also occur under some subcontract documents. Contract works cover under Master TRADE Cover, can be arranged as an annual policy or on a job specific basis and includes:

- Theft, malicious damage, wind, storm, flood, fire, bushfire and a wide range of other occurrences.
- Replacement value cover for loss or damage to your works.
- The interests of owners, builders and financiers until completion of the works.
- Anywhere in Australia cover (for annual policies).

Master TRADE Cover is the complete solution to your insurance needs

You can package your Master TRADE Cover insurance policies conveniently under one easy to manage, monthly payment plan.

Personal accident and sickness

Protect your income should you get injured or sick, 24/7. This policy insures your most important asset – your ability to work and earn an income!

- Cover against accident and sickness, or just accident only.
- Flexible benefit periods for time off work, with optional excess or waiting periods.
- Variable cover available for certain sporting and other social activities.
- Anywhere in Australia cover.

Trade vehicle and trailer

You can insure your trade vehicle or trailer, or both.

- Most accessories and trade fittings to your vehicle and trailer are automatically covered.
- Signwriting on vehicles and trailers is included.
- Flexible excess options.
- Anywhere in Australia cover.

Ask about additional policies, to suit your individual business or private needs:

- Office or workshop premises.
- Home and contents.
- Investment properties.
- Marine private pleasure craft.
- Call us for helpful information on any of your insurance requirements.

Want to find out more?

Contact us through any Master Builders office or phone us for the cost of a local call on 1300 13 13 26.

Master TRADE Cover – the ideal fit for the professional tradie



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Insurance Services

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Phone: 1300 13 13 26 Fax: 1300 13 13 29
www.masterbuilders.asn.au



Master Builders Queensland Insurance Services

A division of Queensland Master Builders Association

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Rockhampton

Master Builders
35 Derby Street
Rockhampton Qld 4700

Cairns

Master Builders
310-314 Gatton Street,
Manunda Qld 4870

**You can also contact us through any other
Master Builders office.**

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Master Builders

Privacy Statement

Master Builders Queensland Insurance Services values your privacy and complies with the provisions of the Privacy Act. Details of our Privacy Policy are available on request or at our website: www.masterbuilders.asn.au

Insurance Providers

Insurance coverage for policies arranged through Master Builders Queensland Insurance Services is provided by Australian Licensed Insurance Companies.

Policy Summaries

Policy summaries contained in this document are a summary only of the insurance cover provided. For precise details of policy cover it is necessary to refer to the policy documents which are available on request and will prevail in the event of any claim.

General Advice Warning

This brochure contains general information only. As such, we have not taken into account any of your particular objectives, financial or individual needs or requirements. It does not contain personal advice.