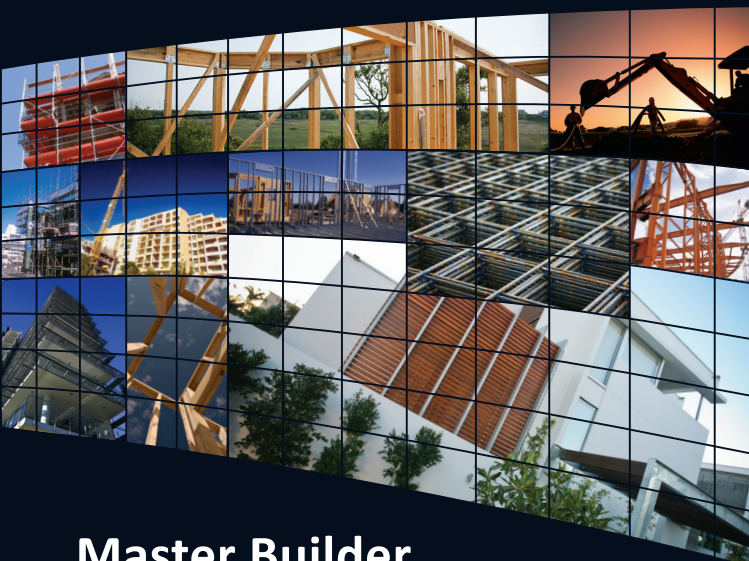


**INSURANCE BUILT BY MASTER
BUILDERS FOR MASTER BUILDERS**



**Master Builder
ProtectionPLUS™**

**Construction Works
Public and Products
Liability Insurance**



**Master Builders®
Queensland
Insurance Services**

The Master Builder **ProtectionPLUS™** difference

Arranging the correct insurance coverage for the diverse requirements of today's building projects is a complex job. It demands expert attention, so that's why Master Builders design and build special insurance products for our members.

Master Builders understands the building industry, its pressures and its needs. After all, we've been looking after the best interests of the building and construction industry since Master Builders was first formed way back in 1882.

So when you buy a **Master Builder ProtectionPLUS™** policy, you get more than just a standard insurance policy, you get all of our construction insurance knowledge and experience,

PLUS

Value for money

you access the bulk buying power of the entire Master Builders membership and this translates into exceptional value for your insurance dollar.

PLUS

Comprehensive insurance protection

your policy is built by Master Builders, for Master Builders. An extensive range of additional covers and exclusive policy features are automatically included, every time.

PLUS

Policy options


whether you prefer your policy arranged on the basis of Annual Turnover, Project Specific or Monthly Declaration, we've got all the options for you.

PLUS

Helpful advice and speedy claims service

we'll advise you on the insurance coverage that's right for your business. And if you need to make a claim, we're there to help you all the way.

Take a look at some of the many advantages and benefits of **Master Builder ProtectionPLUS™**



Master Builder ProtectionPLUS™

This is no ordinary Construction Works insurance policy:

Protection	PLUS
<i>Your works are insured for an extensive range of circumstances, giving you peace of mind should loss or damage occur</i>	This includes events of theft, malicious damage, storm, flood, cyclone, tsunami, fire and bush fire, subsidence or landslip. Also included are provisions for resultant damage from faulty design, plan, specification, materials or workmanship.
<i>A substantial number of additional contingencies are automatically included in every policy</i>	Allowances for works variations, escalation costs, owner supplied materials, professional fees, debris removal, additional costs of reinstatement, mitigation expenses, expediting costs, materials in transit, off site storage and off site fabrication, to name a few.
<i>Generous allowances for your construction periods</i>	Up to 18 months duration is provided, so the chances of your insurance running out before you finish a job is minimised. Longer periods are available by request, if needed.
<i>Replacement value insurance with builder's margin allowed in repair costs</i>	In the event of damage, repairs are insured for replacement value at the time of replacement. Builder's margin is also claimable in repair charges.
<i>Insurance Certificates are available for every job, with builder, owner and financier interests noted</i>	Your progress claims won't be held up waiting for insurance confirmations. Normal turnaround time is less than 24 hours.
<i>Special extended terms for speculative and strata projects, after completion.</i>	Cover continues after completion pending sale of specs, or pending registration of stratas, for up to 12 months from the date construction started.
<i>Provision for your plant machinery equipment and tools on site</i>	Includes \$20,000 site cover that can be increased or extended to off site Australia wide, if required. Items are insured for replacement value and includes items hired in, for which you are responsible. Broad definition of insured items, even your GPS qualifies.
<i>Option to insure pre-existing property and its contents during renovation works</i>	Owners should maintain insurance for their property, but often they are unable to buy cover during building works. Unless addressed, this can lead to disputes and progress payments being withheld, if the owner's property is damaged.

Master Builder ProtectionPLUS™

This is no ordinary Public and Products Liability insurance policy:

Protection	PLUS
<i>Broadform liability terms of cover</i>	Protects your legal liability should you cause third party personal injury or property damage in connection with your business activities and you are held liable.
<i>Products liability in respect of your completed works</i>	Your legal responsibility does not end at handover. Products Liability cover protects you, if your works cause third party personal injury or property damage, after completion. Your policy must be in force at the time such damages occur.
<i>Legal costs and expenses incurred</i>	The insurer will pay all approved legal costs and expenses incurred in defence or settlement of claims against you. These amounts will be paid in addition to coverage provided under your Public and Products Liability insurance.
<i>Subcontractors</i> <ul style="list-style-type: none">• <i>Your liability from their actions</i>• <i>Your liability to subcontractors</i>	The policy provides coverage for your liabilities, arising as a result of actions of your subbies. Also insured is your liability to subbies, their workers and other workers on site. (Statutory WorkCover insurance is still required)
<i>Vibration damage to property adjoining your site</i>	Cover is included up to the full limit of your policy, in the event of a liability arising for damage to surrounding land or buildings from vibration, removal or weakening of supports.
<i>Office, storage, display, workshop or sales premises and property owner liability</i>	Coverage for all of these activities and premises is automatically included. Property owner liability in respect of other properties used in your business is also insured.
<i>Contract compliance</i>	Terms for cross liabilities, subrogation waiver, inclusion of subcontractors and consultants as insured parties as and when required by contract, are included.
<i>Plant items on site</i>	Your liabilities arising from hoists, cranes and unregistered plant items, as well as registered plant items whilst being used as a tool of trade are insured. (Statutory CTP insurance is still required)

Master Builder Protection**PLUS**[™]

Join the thousands of Master Builders members who benefit from their association's own insurance service.

- ✓ Discounted premiums for members.
- ✓ Specialised plans catering for both housing and construction sectors.
- ✓ Instant quotations for most projects.
- ✓ Extensive policy coverage.
- ✓ Expert assistance from qualified insurance advisers.
- ✓ Quick turnarounds, easy paperwork.
- ✓ Helpful assistance for your day to day insurance needs.
- ✓ Speedy claims service.
- ✓ Secure and reputable insurance companies.
- ✓ Toll free phone and fax services

Master Builders Insurance Services can also assist with a wide range of policies for your other insurance needs.

Just give us a call and compare what we can do for you.



Master Builders[®]
Queensland
Insurance Services

Insurance built by Master Builders for Master Builders



Toll Free 1300 13 13 26



Master Builders[®] Queensland Insurance Services

A division of Queensland Master Builders Association

Phone: 1300 13 13 26 Fax: 1300 13 13 29
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Master Builders Queensland Insurance Services offices are located at:

Brisbane	Master Builders 417 Wickham Terrace, Brisbane Qld 4000
Gold Coast	Master Builders 18 Central Park Avenue, Ashmore Qld 4214
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.

Master Builders Head Office

417 Wickham Terrace
Brisbane Queensland 4000
www.masterbuilders.asn.au

ABN 96 641 989 386
Australian Financial Services Licence 246834



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.