

WHITROD COMMERCIAL BUILDING SERVICES PTY LTD
PO BOX 3082
NEWMARKET QLD 4051

Your construction work is now covered by the Queensland Home Warranty Scheme

How does it work?

The Queensland Home Warranty Scheme is a compulsory statutory insurance scheme for residential construction work carried out in Queensland.

Contractors are required to collect the premium from the homeowner and pay it to the QBCC.

Homeowners may be entitled to up to \$200,000 in compensation if the contractor fails to rectify defects or complete the contracted works.

HOMEOWNERS –

What you should do now

1. Check your Notice of Cover (attached)
Call us on 13 93 33 if any details are incorrect
2. Know what you are covered for and for how long
Full terms of cover can be found here:
 <http://qbcc.build/termscover01Sept2018>
3. Comply with your contract conditions
Failure to do so may impact your ability to claim and may result in civil action by your contractor.

Is additional coverage right for you?

You may, if you want to, decide to take out additional cover from QBCC which will increase the maximum amount payable in the event of a claim to \$300,000.

Important: if you decide to take out additional cover, then you must do so within 30 business days of entering the contract, or prior to the work starting (whichever is earlier).

Learn more here:  <http://qbcc.build/addcover> or  13 93 33

CONTRACTORS –

What you should do now

1. Check the Notice of Cover (attached)
Call us on 13 93 33 if any details are incorrect
2. Comply with your contract conditions
Failure to do so may result in a claim or civil action by the owner
3. Use this Notice of Cover to get any necessary development approval for the works.

Are you protecting yourself?

Know your responsibilities and that QBCC may recover the cost of any claim from you.

Learn more here:  <http://qbcc.build/getinformedHWI>



Shane Wilson
Director
Insurance Services

Questions?  13 93 33



<http://qbcc.build/yourcoverPD1>

NOTICE OF COVER QUEENSLAND HOME WARRANTY SCHEME

Subject to the limitations and exclusions expressed in schedule 6 QBCC Regulation 2018

COVER COMMENCEMENT DATE	4 May 2023
NOTIFICATION NUMBER	014578986
THE LAND	Address: 90 HARCOURT ST NEW FARM
	Real Property Description: Lot 9999 On BUP 9039
THE CONTRACTOR	Name: WHITROD COMMERCIAL BUILDING SERVICE LTD
	Address: 9A 62 Bishop Kelvin Grove QLD 4059
	Licence No.: 1096827
	Licence Class:

Builder - Open
Waterproofing

The Insured Residential Construction Work

Type of Work	Description of Work
Reno/Alter/Add/Repair/Extension	Work for Body Corporate

Insurable Value: \$83,820.00

Premium Paid: \$785.75

OPTIONAL ADDITIONAL COVER No

NOTE:

This Notice is issued in respect of Residential Construction Work as described in the Queensland Building and Construction Commission Act 1991 and confirms for the assessment manager or compliance assessor that the appropriate insurance premium has been paid as required by section 68E of the Act. These particulars are current at the date of issue but may change subsequent to that date.

IMPORTANT INFORMATION:

Ensure you obtain and keep the following documents in case you need to make an insurance claim at any time within the 6 year 6 month insurance period:

- A complete copy of the contract, signed by all parties
- All contract variations, in writing and signed by all parties to the contract
- A copy of the building specification and approved building plans
- Receipts or other evidence of all payments made to the builder.

NOTE THE FOLLOWING EXCLUSIONS AND LIMITATIONS:

- Duplex – if the duplex is not completed by the contractor, any claim for completion, including defects in the incomplete work, is limited to \$200,000.
- Three or more living units - a person who enters into 1 or more contracts to build 3 or more living units is not entitled to assistance. Subsequent purchasers of a unit are entitled to assistance.
- Construction Management or Cost-Plus contracts – where these types of contracts have been used there is no entitlement to make a claim to complete incomplete works. There is cover for defects.

Industry shortages in the residential construction industry

The Queensland residential construction industry is currently impacted by an Australia-wide shortage of building materials and skilled trades.

These challenges are a result of market forces, amplified by the COVID-19 pandemic. Industry shortages are impacting everyone in the supply chain, from suppliers and builders through to subcontractors, employees and consumers.

It is expected that it will take some time for the industry to get back to its usual supply and operating rhythm.

During the construction, renovation or repair of your property, keep in contact with your builder or tradesperson to understand how materials or labour shortages may impact your work and which measures can be put in place to address the situation.

Queensland laws, including those that help protect consumers and keep the Queensland building and construction industry safe and sustainable, still apply.

Your builder or tradesperson may need to seek an extension of time to complete your contract due to issues beyond their control. If they cannot access the products they usually use, or those specified in your contract, they may seek your agreement to use alternative products.

It is recommended you consider obtaining independent legal advice if you are looking to make changes to an existing contract. Parties should also be aware of risks associated with cost-plus contracts, information can be found qbcc.build/cost-plus.

If you have tried to reach agreement in relation to material and labour shortages but still have concerns, as a first step, you can consider mediation.

The Queensland Government's Accelerated Building / Consumer Dispute (ABCD) framework may be an option if you have a domestic building contract for a new home or a major renovation over \$150,000.



21% increase in dwelling building approvals *ABS March 2021*



82% of builders report delays with supplies or trades *HIA April 2021*



15-week lead time on frame and truss deliveries *MBQ March 2021*

To determine eligibility for the ABCD, you can contact the Queensland Building and Construction Commission (QBCC) via qbcc.qld.gov.au or by phoning the QBCC on 139 333.

If a dispute remains, it is important to be aware of the strict timeframes that apply for any claims under the QBCC's Home Warranty Scheme. For non-completion of a fixed price contract, the contract must end within two years of the day work starts, and you must make your claim with the QBCC within three months after the date the contract ends.

Delays, additional costs and flow-on effects can have a significant personal impact. If you feel you need support, please reach out to organisations that are there to help, like Lifeline (13 11 14).

Industry associations such as Master Builders Queensland and the Housing Industry Association are working together with the Queensland Government and the QBCC to help address the current situation.

For more information, please refer to qbcc.build/industry-shortages.