



Building Indemnity

The Next Steps

Now that you've obtained eligibility for Building Indemnity Insurance, there are a few important steps to prepare for your first project.

This guide outlines:

- 1 How to add individual jobs to your Building Indemnity Policy**
- 2 The need for Contract Works Insurance prior to commencing construction**

We recommend reviewing this information in advance to ensure you are ready to meet all insurance requirements once your first contract is signed.

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Adding Jobs to Building Indemnity

What is the process to Add Jobs / Obtain a Job Specific Certificate?

To add a project, a Job Specific or Multi-Unit Application Form needs to be completed. A signed copy of the executed contract also needs to be submitted with the application form.

It is important to note that the information in the application **must match the contract form EXACTLY** and be in line with your eligibility legal details. We are unable to submit to QBE if these details do not exactly match.

To avoid delays when submitting your Job Specific Application, please ensure the following details are accurate and complete:

- **Homeowner Name/s** must be listed on the Application Form exactly as they appear on the contract. If there is more than one owner, all names must be included.
- **ABN and Legal Entity Name** must match exactly across the Application Form and Contract, and align with the legal entity under which your eligibility has been granted by QBE.
- **Builder's Licence Number** must be correctly noted on both documents.
- **The Contract must be fully signed and executed** – unsigned contracts cannot be accepted.
- **Each page of the contract** must be initialled by all owners and the builder.
- **Witness Signatures** must be included where required by the contract.

[Download QBE Job Specific Application](#)

[Download Multi-Unit Application](#)

How much does each Job Specific Certificate cost?

The QBE premium rates for insuring each project can be viewed using the link below. Please note that your 'Category Class' will be listed on your eligibility certificate.

A broker fee of between \$275 - \$550 (refer to Fee Schedule) will be added to each certificate issued.

[View QBE Current Rates](#)

[Webber Insurance Fee Schedule](#)

Contract Works Insurance

Before starting your first project, it is crucial that you consider taking out Contract Works Insurance.

What is Contract Works Insurance?

Contract Works Insurance protects your construction projects during the construction period. It is intended to cover unexpected events that could cause delays or financial loss.

Contract Works typically covers*:

- **Loss or damage to the project** – including the works in progress, materials, and equipment on site
- **Theft or vandalism** – of tools, equipment, or materials
- **Weather events** – like storms, fire, or flood
- **Public Liability** – protects you if a third party is injured or property belonging to someone else is damaged due to your construction activities

It is also common for standard form construction contracts (i.e. HIA or Master Builder Residential Building Contracts) to contain a clause stipulating that the builder must insure the works under a Contract Works Insurance policy, in addition to having Public Liability Insurance.

*Coverage may vary between insurers and individual policies. Always refer to your specific policy schedule and wording for full details of inclusions, exclusions, and limits.

Benefits of Webber Insurance handling your Contract Works Insurance

By allowing Webber Insurance to assist with your Contract Works Insurance as an existing Building Indemnity client, you can streamline your insurance management and immediately start reducing your costs.

Exclusive Benefits of Having Both Policies with Webber Insurance:

- **Instantly Lower Your Building Indemnity Insurance Fees**
 - Annual Building Indemnity Facility Fee is waived entirely, saving you \$440 annually
 - Job-Specific Application Fee reduces from \$550 to \$275 per job when your Contract Works Insurance is also managed through Webber Insurance

- **Dedicated Support:** A single point of contact for all your commercial insurance needs.
- **Proactive Reviews:** We ensure your cover evolves with your business and projects.
- **Automatic Reviews for Larger Projects or Longer Jobs:** If you start to take on larger or longer projects, it is crucial that you review your Contract Works policy to confirm that your Maximum Project Value and Duration are still appropriate. When both policies are with us, we handle this for you automatically.
- **Streamlined Management:** You'll deal with a single insurance broker, eliminating the hassle of managing multiple brokers.

If you would like us to provide a quote for Contract Works Insurance, please complete our simple online application form by following the link below.

[Contract Works Proposal Form](#)