



## SA Building Indemnity Insurance Premium Rates - effective from 1 October 2025

### Cat W

### Cat X

### Cat Y

#### STRUCTURAL WORKS (excluding Multi-units)

\$12,000  
 \$12001 - \$25000  
 \$25,001 - \$50000  
 \$50,001 - \$75000  
 \$75,001 - \$100,000  
 \$100,001 - \$150,000  
 \$150,001 - \$200,000  
 \$200,001 - \$250,000  
 \$250,001 - \$300,000  
 \$300,001 - \$350,000  
 \$350,001 - \$400,000  
 \$400,001 - \$450,000  
 \$450,001 - \$500,000  
 \$500,001 - \$750,000  
 \$750,001 - \$1,000,000  
 \$1,000,000 - \$1,500,000  
 \$1,500,000 - \$2,000,000  
 \$2,000,000 - \$2,500,000  
 \$2,500,000 - \$999,999,999

|                             | Base        | GST       | Stamp Duty | Total       |
|-----------------------------|-------------|-----------|------------|-------------|
| \$12,000                    | \$ 433.13   | \$ 43.31  | \$ 52.41   | \$ 528.86   |
| \$12001 - \$25000           | \$ 464.24   | \$ 46.42  | \$ 56.17   | \$ 566.84   |
| \$25,001 - \$50000          | \$ 495.35   | \$ 49.54  | \$ 59.94   | \$ 604.82   |
| \$50,001 - \$75000          | \$ 526.46   | \$ 52.65  | \$ 63.70   | \$ 642.81   |
| \$75,001 - \$100,000        | \$ 557.57   | \$ 55.76  | \$ 67.47   | \$ 680.79   |
| \$100,001 - \$150,000       | \$ 679.61   | \$ 67.96  | \$ 82.23   | \$ 829.81   |
| \$150,001 - \$200,000       | \$ 772.94   | \$ 77.29  | \$ 93.53   | \$ 943.76   |
| \$200,001 - \$250,000       | \$ 954.81   | \$ 95.48  | \$ 115.53  | \$ 1,165.82 |
| \$250,001 - \$300,000       | \$ 1,172.57 | \$ 117.26 | \$ 141.88  | \$ 1,431.71 |
| \$300,001 - \$350,000       | \$ 1,294.61 | \$ 129.46 | \$ 156.65  | \$ 1,580.72 |
| \$350,001 - \$400,000       | \$ 1,387.94 | \$ 138.79 | \$ 167.94  | \$ 1,694.67 |
| \$400,001 - \$450,000       | \$ 1,541.09 | \$ 154.11 | \$ 186.47  | \$ 1,881.67 |
| \$450,001 - \$500,000       | \$ 1,694.24 | \$ 169.42 | \$ 205.00  | \$ 2,068.67 |
| \$500,001 - \$750,000       | \$ 1,847.40 | \$ 184.74 | \$ 223.53  | \$ 2,255.67 |
| \$750,001 - \$1,000,000     | \$ 2,002.94 | \$ 200.29 | \$ 242.36  | \$ 2,445.59 |
| \$1,000,000 - \$1,500,000   | \$ 2,154.51 | \$ 215.45 | \$ 260.70  | \$ 2,630.66 |
| \$1,500,000 - \$2,000,000   | \$ 2,462.30 | \$ 246.23 | \$ 297.94  | \$ 3,006.47 |
| \$2,000,000 - \$2,500,000   | \$ 2,770.09 | \$ 277.01 | \$ 335.18  | \$ 3,382.28 |
| \$2,500,000 - \$999,999,999 | \$ 3,077.88 | \$ 307.79 | \$ 372.42  | \$ 3,758.09 |

|                             | Base        | GST       | Stamp Duty | Total       |
|-----------------------------|-------------|-----------|------------|-------------|
| \$12,000                    | \$ 535.58   | \$ 53.56  | \$ 64.80   | \$ 653.94   |
| \$12001 - \$25000           | \$ 574.32   | \$ 57.43  | \$ 69.49   | \$ 701.24   |
| \$25,001 - \$50000          | \$ 610.78   | \$ 61.08  | \$ 73.90   | \$ 745.77   |
| \$50,001 - \$75000          | \$ 649.53   | \$ 64.95  | \$ 78.59   | \$ 793.07   |
| \$75,001 - \$100,000        | \$ 685.99   | \$ 68.60  | \$ 83.01   | \$ 837.60   |
| \$100,001 - \$150,000       | \$ 840.97   | \$ 84.10  | \$ 101.76  | \$ 1,026.82 |
| \$150,001 - \$200,000       | \$ 954.92   | \$ 95.49  | \$ 115.55  | \$ 1,165.96 |
| \$200,001 - \$250,000       | \$ 1,185.10 | \$ 118.51 | \$ 143.40  | \$ 1,447.01 |
| \$250,001 - \$300,000       | \$ 1,451.75 | \$ 145.18 | \$ 175.66  | \$ 1,772.59 |
| \$300,001 - \$350,000       | \$ 1,604.45 | \$ 160.44 | \$ 194.14  | \$ 1,959.03 |
| \$350,001 - \$400,000       | \$ 1,716.12 | \$ 171.61 | \$ 207.65  | \$ 2,095.39 |
| \$400,001 - \$450,000       | \$ 1,907.56 | \$ 190.76 | \$ 230.82  | \$ 2,329.13 |
| \$450,001 - \$500,000       | \$ 2,099.00 | \$ 209.90 | \$ 253.98  | \$ 2,562.88 |
| \$500,001 - \$750,000       | \$ 2,285.88 | \$ 228.59 | \$ 276.59  | \$ 2,791.07 |
| \$750,001 - \$1,000,000     | \$ 2,477.32 | \$ 247.73 | \$ 299.76  | \$ 3,024.81 |
| \$1,000,000 - \$1,500,000   | \$ 2,683.90 | \$ 268.39 | \$ 324.75  | \$ 3,277.04 |
| \$1,500,000 - \$2,000,000   | \$ 2,904.42 | \$ 290.44 | \$ 351.43  | \$ 3,546.29 |
| \$2,000,000 - \$2,500,000   | \$ 3,151.83 | \$ 315.18 | \$ 381.37  | \$ 3,848.39 |
| \$2,500,000 - \$999,999,999 | \$ 3,590.18 | \$ 359.02 | \$ 434.41  | \$ 4,383.61 |

|                             | Base        | GST       | Stamp Duty | Total       |
|-----------------------------|-------------|-----------|------------|-------------|
| \$12,000                    | \$ 907.06   | \$ 90.71  | \$ 109.75  | \$ 1,107.52 |
| \$12001 - \$25000           | \$ 975.43   | \$ 97.54  | \$ 118.03  | \$ 1,191.00 |
| \$25,001 - \$50000          | \$ 1,039.25 | \$ 103.92 | \$ 125.75  | \$ 1,268.92 |
| \$50,001 - \$75000          | \$ 1,103.06 | \$ 110.31 | \$ 133.47  | \$ 1,346.84 |
| \$75,001 - \$100,000        | \$ 1,169.15 | \$ 116.92 | \$ 141.47  | \$ 1,427.53 |
| \$100,001 - \$150,000       | \$ 1,426.68 | \$ 142.67 | \$ 172.63  | \$ 1,741.98 |
| \$150,001 - \$200,000       | \$ 1,622.68 | \$ 162.27 | \$ 196.34  | \$ 1,981.29 |
| \$200,001 - \$250,000       | \$ 2,010.12 | \$ 201.01 | \$ 243.22  | \$ 2,454.36 |
| \$250,001 - \$300,000       | \$ 2,463.65 | \$ 246.37 | \$ 298.10  | \$ 3,008.12 |
| \$300,001 - \$350,000       | \$ 2,723.46 | \$ 272.35 | \$ 329.54  | \$ 3,325.35 |
| \$350,001 - \$400,000       | \$ 2,919.46 | \$ 291.95 | \$ 353.25  | \$ 3,564.66 |
| \$400,001 - \$450,000       | \$ 3,240.81 | \$ 324.08 | \$ 392.14  | \$ 3,957.02 |
| \$450,001 - \$500,000       | \$ 3,566.71 | \$ 356.67 | \$ 431.57  | \$ 4,354.95 |
| \$500,001 - \$750,000       | \$ 3,890.33 | \$ 389.03 | \$ 470.73  | \$ 4,750.10 |
| \$750,001 - \$1,000,000     | \$ 4,216.24 | \$ 421.62 | \$ 510.16  | \$ 5,148.03 |
| \$1,000,000 - \$1,500,000   | \$ 4,655.14 | \$ 465.51 | \$ 563.27  | \$ 5,683.92 |
| \$1,500,000 - \$2,000,000   | \$ 5,053.15 | \$ 505.32 | \$ 611.43  | \$ 6,169.90 |
| \$2,000,000 - \$2,500,000   | \$ 5,445.78 | \$ 544.58 | \$ 658.94  | \$ 6,649.30 |
| \$2,500,000 - \$999,999,999 | \$ 6,018.60 | \$ 601.86 | \$ 728.25  | \$ 7,348.71 |

#### SWIMMING POOLS

\$12,000  
 \$12001 - \$25000  
 \$25,001 - \$50000  
 \$50,001 - \$75000  
 \$75,001 - \$100,000  
 \$100,000 - \$200,000  
 Above \$200,000

|                       | Base      | GST      | Stamp Duty | Total     |
|-----------------------|-----------|----------|------------|-----------|
| \$12,000              | \$ 540.82 | \$ 54.08 | \$ 65.44   | \$ 660.34 |
| \$12001 - \$25000     | \$ 579.11 | \$ 57.91 | \$ 70.07   | \$ 707.09 |
| \$25,001 - \$50000    | \$ 617.39 | \$ 61.74 | \$ 74.70   | \$ 753.84 |
| \$50,001 - \$75000    | \$ 655.68 | \$ 65.57 | \$ 79.34   | \$ 800.59 |
| \$75,001 - \$100,000  | \$ 693.97 | \$ 69.40 | \$ 83.97   | \$ 847.34 |
| \$100,000 - \$200,000 | \$ 735.61 | \$ 73.56 | \$ 89.01   | \$ 898.18 |
| Above \$200,000       | POA       |          |            |           |

|                       | Base      | GST      | Stamp Duty | Total       |
|-----------------------|-----------|----------|------------|-------------|
| \$12,000              | \$ 667.76 | \$ 66.78 | \$ 80.80   | \$ 815.34   |
| \$12001 - \$25000     | \$ 715.62 | \$ 71.56 | \$ 86.59   | \$ 873.77   |
| \$25,001 - \$50000    | \$ 765.76 | \$ 76.58 | \$ 92.66   | \$ 934.99   |
| \$50,001 - \$75000    | \$ 813.62 | \$ 81.36 | \$ 98.45   | \$ 993.43   |
| \$75,001 - \$100,000  | \$ 859.20 | \$ 85.92 | \$ 103.96  | \$ 1,049.08 |
| \$100,000 - \$200,000 | \$ 909.37 | \$ 90.94 | \$ 110.03  | \$ 1,110.34 |
| Above \$200,000       | POA       |          |            |             |

|                       | Base        | GST       | Stamp Duty | Total       |
|-----------------------|-------------|-----------|------------|-------------|
| \$12,000              | \$ 1,134.97 | \$ 113.50 | \$ 137.33  | \$ 1,385.79 |
| \$12001 - \$25000     | \$ 1,217.01 | \$ 121.70 | \$ 147.26  | \$ 1,485.97 |
| \$25,001 - \$50000    | \$ 1,296.78 | \$ 129.68 | \$ 156.91  | \$ 1,583.37 |
| \$50,001 - \$75000    | \$ 1,378.82 | \$ 137.88 | \$ 166.84  | \$ 1,683.54 |
| \$75,001 - \$100,000  | \$ 1,458.59 | \$ 145.86 | \$ 176.49  | \$ 1,780.94 |
| \$100,000 - \$200,000 | \$ 1,546.11 | \$ 154.61 | \$ 187.08  | \$ 1,887.80 |
| Above \$200,000       | POA         |           |            |             |



## SA Building Indemnity Insurance Premium Rates - Multi-Units - Effective from 1 October 2025

### Cat W

|                             | Base        | GST       | Stamp Duty | Total       |
|-----------------------------|-------------|-----------|------------|-------------|
| \$12,000                    | \$ 822.95   | \$ 82.30  | \$ 99.58   | \$ 1,004.83 |
| \$12,001 - \$25,000         | \$ 882.06   | \$ 88.21  | \$ 106.73  | \$ 1,077.00 |
| \$25,001 - \$50,000         | \$ 941.17   | \$ 94.12  | \$ 113.88  | \$ 1,149.16 |
| \$50,001 - \$75,000         | \$ 1,000.27 | \$ 100.03 | \$ 121.03  | \$ 1,221.33 |
| \$75,001 - \$100,000        | \$ 1,059.38 | \$ 105.94 | \$ 128.19  | \$ 1,293.50 |
| \$100,001 - \$150,000       | \$ 1,291.26 | \$ 129.13 | \$ 156.24  | \$ 1,576.63 |
| \$150,001 - \$200,000       | \$ 1,468.58 | \$ 146.86 | \$ 177.70  | \$ 1,793.14 |
| \$200,001 - \$250,000       | \$ 1,814.13 | \$ 181.41 | \$ 219.51  | \$ 2,215.06 |
| \$250,001 - \$300,000       | \$ 2,227.88 | \$ 222.79 | \$ 269.57  | \$ 2,720.25 |
| \$300,001 - \$350,000       | \$ 2,459.76 | \$ 245.98 | \$ 297.63  | \$ 3,003.37 |
| \$350,001 - \$400,000       | \$ 2,637.09 | \$ 263.71 | \$ 319.09  | \$ 3,219.88 |
| \$400,001 - \$450,000       | \$ 2,928.07 | \$ 292.81 | \$ 354.30  | \$ 3,575.18 |
| \$450,001 - \$500,000       | \$ 3,219.06 | \$ 321.91 | \$ 389.51  | \$ 3,930.48 |
| \$500,001 - \$750,000       | \$ 3,510.05 | \$ 351.01 | \$ 424.72  | \$ 4,285.77 |
| \$750,001 - \$1,000,000     | \$ 3,805.59 | \$ 380.56 | \$ 460.48  | \$ 4,646.62 |
| \$1,000,001 - \$1,500,000   | \$ 4,093.58 | \$ 409.36 | \$ 495.32  | \$ 4,998.26 |
| \$1,500,001 - \$2,000,000   | \$ 4,678.37 | \$ 467.84 | \$ 566.08  | \$ 5,712.29 |
| \$2,000,001 - \$2,500,000   | \$ 5,263.17 | \$ 526.32 | \$ 636.84  | \$ 6,426.33 |
| \$2,500,001 - \$999,999,999 | \$ 5,847.97 | \$ 584.80 | \$ 707.60  | \$ 7,140.37 |

### Cat X

#### MULTI-UNIT DEVELOPMENTS (per unit pricing)

|    | Base     | GST       | Stamp Duty | Total       |
|----|----------|-----------|------------|-------------|
| \$ | 1,017.59 | \$ 101.76 | \$ 123.13  | \$ 1,242.48 |
| \$ | 1,091.21 | \$ 109.12 | \$ 132.04  | \$ 1,332.37 |
| \$ | 1,160.49 | \$ 116.05 | \$ 140.42  | \$ 1,416.96 |
| \$ | 1,234.10 | \$ 123.41 | \$ 149.33  | \$ 1,506.84 |
| \$ | 1,303.39 | \$ 130.34 | \$ 157.71  | \$ 1,591.44 |
| \$ | 1,597.84 | \$ 159.78 | \$ 193.34  | \$ 1,950.96 |
| \$ | 1,814.35 | \$ 181.43 | \$ 219.54  | \$ 2,215.32 |
| \$ | 2,251.70 | \$ 225.17 | \$ 272.46  | \$ 2,749.32 |
| \$ | 2,758.33 | \$ 275.83 | \$ 333.76  | \$ 3,367.92 |
| \$ | 3,048.45 | \$ 304.85 | \$ 368.86  | \$ 3,722.16 |
| \$ | 3,260.63 | \$ 326.06 | \$ 394.54  | \$ 3,981.23 |
| \$ | 3,624.37 | \$ 362.44 | \$ 438.55  | \$ 4,425.36 |
| \$ | 3,988.11 | \$ 398.81 | \$ 482.56  | \$ 4,869.48 |
| \$ | 4,343.18 | \$ 434.32 | \$ 525.52  | \$ 5,303.02 |
| \$ | 4,706.92 | \$ 470.69 | \$ 569.54  | \$ 5,747.15 |
| \$ | 5,099.41 | \$ 509.94 | \$ 617.03  | \$ 6,226.37 |
| \$ | 5,518.40 | \$ 551.84 | \$ 667.73  | \$ 6,737.96 |
| \$ | 5,988.48 | \$ 598.85 | \$ 724.61  | \$ 7,311.93 |
| \$ | 6,821.35 | \$ 682.13 | \$ 825.38  | \$ 8,328.87 |

### Cat Y

|    | Base      | GST         | Stamp Duty  | Total        |
|----|-----------|-------------|-------------|--------------|
| \$ | 1,723.42  | \$ 172.34   | \$ 208.53   | \$ 2,104.29  |
| \$ | 1,853.32  | \$ 185.33   | \$ 224.25   | \$ 2,262.91  |
| \$ | 1,974.57  | \$ 197.46   | \$ 238.92   | \$ 2,410.95  |
| \$ | 2,095.81  | \$ 209.58   | \$ 253.59   | \$ 2,558.99  |
| \$ | 2,221.39  | \$ 222.14   | \$ 268.79   | \$ 2,712.31  |
| \$ | 2,710.70  | \$ 271.07   | \$ 327.99   | \$ 3,309.76  |
| \$ | 3,083.10  | \$ 308.31   | \$ 373.05   | \$ 3,764.46  |
| \$ | 3,819.23  | \$ 381.92   | \$ 462.13   | \$ 4,663.28  |
| \$ | 4,680.94  | \$ 468.09   | \$ 566.39   | \$ 5,715.42  |
| \$ | 5,174.58  | \$ 517.46   | \$ 626.12   | \$ 6,318.16  |
| \$ | 5,546.97  | \$ 554.70   | \$ 671.18   | \$ 6,772.86  |
| \$ | 6,157.53  | \$ 615.75   | \$ 745.06   | \$ 7,518.35  |
| \$ | 6,776.75  | \$ 677.67   | \$ 819.99   | \$ 8,274.41  |
| \$ | 7,391.64  | \$ 739.16   | \$ 894.39   | \$ 9,025.19  |
| \$ | 8,010.85  | \$ 801.09   | \$ 969.31   | \$ 9,781.25  |
| \$ | 8,844.76  | \$ 884.48   | \$ 1,070.22 | \$ 10,799.45 |
| \$ | 9,600.99  | \$ 960.10   | \$ 1,161.72 | \$ 11,722.80 |
| \$ | 10,346.99 | \$ 1,034.70 | \$ 1,251.99 | \$ 12,633.68 |
| \$ | 11,435.34 | \$ 1,143.53 | \$ 1,383.68 | \$ 13,962.55 |