

Your Trusted Insurance Partner

Construction &
Civil Engineering
Specialists



Surefire

INSURANCE BROKERS | EST 1997



CONSTRUCTION
RISKS



CONTRACT
WORKS



PROFESSIONAL
INDEMNITY



MOBILE PLANT
& EQUIPMENT



PUBLIC
LIABILITY



HOME
INDEMNITY



Experts on your side of the claim since 1997

Why Surefire?

Industry Expertise

Our deep knowledge of key Australian industries allows us to offer advice and solutions that are right for your business.

Personalised Service

We pride ourselves on our client-first approach, ensuring you receive the attention and service you deserve.

Comprehensive Coverage

With access to exclusive market leading insurance products, we ensure that your business is fully protected against all potential risks.

Peace of Mind

Being assured that we're on your team serves as your protection from unexpected occurrences, enabling you to concentrate on achieving growth and success.

Partnering with Surefire means more than just getting insurance; it means getting a dedicated team committed to your business's security and growth.

Surefire Insurance Brokers is a leading provider of comprehensive insurance solutions in Australia. Our experts in construction brokering secure competitive rates for optimal coverage. We provide tailored, seamless service that meets diverse business needs, offering specialised insurance to residential builders, owner builders, and large companies.

Whether for small residential builds or large commercial projects, Surefire provides tailored coverage to builders and construction professionals. With strong industry relationships, Surefire ensures essential protection for your construction endeavours.



Our Philosophy 'Claims First'

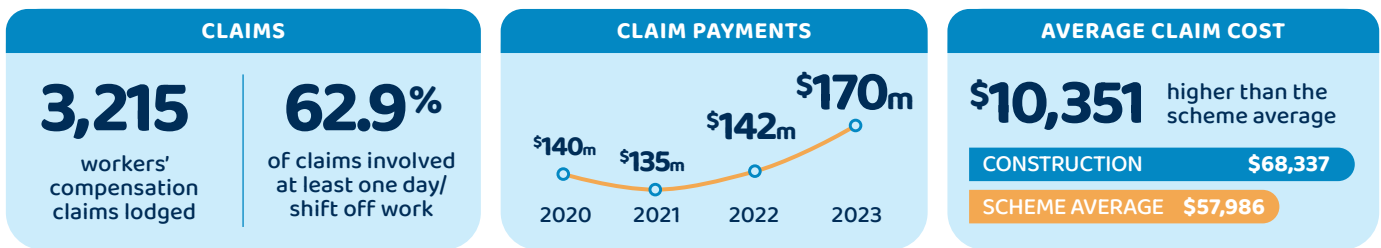
At the heart of Surefire is our unwavering commitment to a 'Claims First' approach. We believe in doing more than just providing policies; we are dedicated to actively managing and advocating for our clients' interests. By becoming part of our clients' team, we provide personalised support and expertise to ensure they are not just covered but truly protected. We oversee the entire claims process from beginning to end.



Risk Clarity Smart Choices

Through detailed risk assessments and transparent communication, we ensure that every client gains clarity on their insurance coverage and its implications. Our goal is to foster informed decision-making and peace of mind, enabling businesses and individuals alike to focus on what matters most—achieving their goals with confidence and security.

Builders Insurance at a glance



Source: WorkCoverWA Industry Statistical Report 2022/23

What can it cover?

Type of Cover	Potential Benefits
Construction Insurance	Our Construction Insurance Policy covers material damage and public liability for builders. It protects against accidental loss or damage to the construction project and third-party property from risks like fire, theft, storm, flood, and more. We offer flexible policies on a turnover, run-off, or pay-as-you-go basis, suitable for various projects including residential, commercial, civil, and mechanical.
Contract Works	Covers accidental physical loss or damage to the build project during construction, including risks like fire, theft, storm, flood, and accidental damage.
Principal Controlled Insurance	A PCIP is an alternative procurement method where the Principal controls and purchases bespoke insurance for both Contract Works and Third Party Liability, offering greater protection, control, and security for the project.
Advanced Loss of Profits Delay in Startup Insurance	Delay in Start-Up (DSU) insurance covers financial losses due to project completion delays caused by insured physical damage.
Erection All Risks	Covers losses from the erection and installation of machinery, plant, and steel structures, including physical damage to the project, equipment, and machinery, and liability for third-party injury or property damage.
Mobile Plant & Equipment	Covers material damage, road risk liability, and public liability for stationary and mobile plant equipment, available for individual items or entire fleets.
Public/Products Liability	Covers claims for death, injury, or damage to third parties or their property during or years after your build project.
Professional Indemnity	Covers claims of negligence or breach of duty related to professional advice or services provided.
Contractual Liability	Essential for businesses assuming liabilities from promises to perform actions, deliver goods, or meet standards.
Home Indemnity	Compulsory requirement for residential projects over \$20,000 (with some exceptions), this coverage protects homeowners if the builder becomes insolvent, dies, disappears, or loses their registration, covering loss of deposit and issues with faulty or incomplete work.
Cyber insurance	Offers financial support for costs related to cyber incidents like data breaches, hacking, ransomware, and cybercrime.
Legal Expenses	Legal expense insurance covers the costs of legal issues, providing affordable access to advice and representation for businesses facing unexpected legal problems.



Our Commitment Your Protection

We are committed to improving the insurance experience for our clients, with the goal of making sure everyone we serve feels supported, secure, and understood. At Surefire Insurance Brokers, your protection is our priority. We offer a high standard of insurance service, ensuring your needs are met with expertise, care, and a strong commitment to your success.



Long-Term Relationships

Surefire is built on the foundation of long-standing relationships with our clients. We go beyond the transactional nature of insurance to build trust, understanding, and partnership. Our approach to claims management is testament to this, as we strive to build deeper connections with our clients through every interaction.

Case Study A

A construction firm hired an engineer to design an excavation for a basement level. The design assumed that the local geology could support nearly vertical excavation walls without additional structural support. However, following typical seasonal rains in the area, a significant portion of one side of the nearly completed excavation collapsed.

To address this issue, the excavation was temporarily stabilized by refilling it with gravel. Subsequently, "bored and poured" pilings were installed along the collapsed section. Once stabilized, the gravel was removed, and soil originally stockpiled for backfilling had to be dried before it could be used.

These unexpected measures resulted in an additional cost of \$585,000 for the construction firm.

Case Study B

A diesel fuel tank arrived at the site and was in use for several months. Concerns arose when the earthworks contractor noticed water discoloration in the nearby creek. Investigation revealed a leak at the base of the tank, resulting in fuel seepage into the ground and subsequently into the creek.

To mitigate further contamination, the contractor deployed absorbent booms along the riverbank. However, extensive efforts were required to clean up the contaminated soil and groundwater, spanning several months.

The total costs incurred amounted to approximately \$500,000, prompting considerations for criminal prosecution and fines.



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