



## Wesbuilders trusted partner for 20+ years

### Essential insurance services for reputable builders

We offer comprehensive construction insurance, including Home Indemnity, Contract Works, Workers Compensation, Management Liability, Professional Indemnity, Cyber Insurance, and more.

Partnering with top insurers, we provide Wesbuilders Members with premium coverage at competitive prices, including Australia's only 5-star rated construction insurer for claims.

At Surefire Insurance Brokers, we work closely with insurers to deliver expert service, tackle challenges, and provide innovative solutions across all areas of construction insurance.

### Home Indemnity Experts

We are committed to finding the best solution for you by working closely with QBE Underwriters, your accountants, and your team. Together, we'll collaborate to achieve the ideal balance between minimising taxes, strengthening your balance sheet, and maintaining healthy cash flow to support your goals.

Finding this balance will maximise your approved turnover and secure the best category rating.

### Contract Works & Workers Compensation Specialists

Tailored policies to suit your specific needs with a proven track record.

### Management Liability, Professional Indemnity, Cyber Insurance & More

We'll guide you on essential insurance options, offering access to a wide range of insurers across all products. Our team develops tailored insurance solutions that match your needs, requirements, and budget.



**CLAIMS  
FIRST**



**CLARITY  
ON RISKS**



**RELENTLESS  
COMMITMENT**



**LONG TERM  
RELATIONSHIPS**

## Home Indemnity; what does it cover?

Home indemnity insurance protects against financial loss if a builder cannot complete residential building work or meet a valid claim for faulty or unsatisfactory building work because a relevant circumstance exists in relation to the builder.

A relevant circumstance can occur if:

- the builder is an individual and the builder dies, disappears or becomes insolvent; or
- the builder is not an individual, such as a corporation, and the builder ceases to exist or becomes insolvent.

It depends on your needs, requirements, and budget. The limitations are determined by your company's management capabilities and financial resources.

### Loss or damage resulting from:

- non-completion of the work because of a relevant circumstance.
- loss of a deposit because of a relevant circumstance; or
- arising from the inability to take advantage of an entitlement to, or to enforce or recover under, a building remedy order for the work but only if you cannot recover compensation from the builder or have the builder rectify the loss or damage because of a relevant circumstance.

**The policy covers the owner for 6 years after practical completion**

**The payout for loss of deposits = \$40,000**

**The max payout for all other claims limit = \$200,000**

**Limits based on your company management and financial strength**

Surefire Insurance Brokers is part of Australasia's largest general insurance broker network, the Steadfast Group. We leverage Steadfast's scale to ensure our clients have access to a wide range of insurance companies, a broad range of products, exclusive policy options, and of course, competitive pricing. And when the time comes and you need to make a claim, you will have the backing of Steadfast behind you.

We look forward to partnering with you to optimise your insurance solutions and manage your risk effectively.

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For further information please refer to [www.wa.gov.au/government/publications/home-indemnity-insurance-factsheet](http://www.wa.gov.au/government/publications/home-indemnity-insurance-factsheet)



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