

# Certificate of Eligibility for insurance with the Home Building Compensation Fund

Insurance and Care NSW (icare) provides services to the insurer, the NSW Self Insurance Corporation (icare hbcf), under section 10 of the *State Insurance and Care Governance Act 2015* in relation to the provision of insurance under Part 6 of the *Home Building Act 1989* (the Act).

icare hbcf has issued this Certificate of Eligibility subject to the following limitations and conditions (and any other conditions separately imposed). This Certificate of Eligibility is not to be used as a Certificate of Insurance as required under the Act. Homeowners are not automatically covered as a result of this Certificate of Eligibility, and separate Certificates of Insurance are required in respect of individual building projects.

## Details of Eligibility

**Name of Insured Building Contractor:** Daoud Building Group Pty Ltd  
**Building Contractor's Licence Number:** 210072C  
**Approved Open Job\* Value:** \$10,000,000  
**Approved Open Job\* Number:** 60

\*Open jobs represent the maximum aggregate contract value and number of insured projects permitted to be incomplete at any point in time.

### Maximum Contract/Project Value by Construction Type

Construction Type	Maximum Contract Value
New Single Dwelling Construction	\$800,000
Single Dwelling Alterations / Additions - Structural	\$500,000
Single Dwelling Renovations - Non Structural	\$150,000
New Duplex, Dual Occupancy, Triplex and/or Terrace (Attached) Construction	\$800,000
New Multiple Dwellings Construction (<= 3 storeys)	\$1,300,000

Next Review Date: 22 Oct 2018

Date of issue: 08 Jan 2018

**Signed on behalf of the insurer:**



Jon East, General Manager, icare hbcf



hbcf Certificate of Eligibility © State of New South Wales through NSW Self Insurance Corporation 2017

Where a Builder wishes to contract for projects outside their Details of Eligibility as set out in this Certificate they should contact their approved icare hbcf distributor for assistance. This may require the provision of additional financial and/or technical information and will be subject to icare hbcf agent's approval.

This Certificate of Eligibility is not to be used as a Certificate of Insurance as required under the Act. Homeowners are not automatically covered as a result of this Certificate of Eligibility, and separate Certificates of Insurance are required in respect of individual dwellings within each building project.

- 1 This Certificate creates no contract of insurance, nor does it give any right to insurance in relation to any particular building work.
- 2 icare hbcf, acting through its agent, reserves the right to refuse any or all applications for insurance and seek additional information from the builder from time to time. This information will include, but is not limited to financial reports, project details and technical references.
- 3 This Certificate of Eligibility can be cancelled at any time at the absolute discretion of icare hbcf. Events that may cause cancellation include, but are not limited to: failure to address claim notifications, adverse construction performance, changes in financial structure, stability or performance, and/or failure to provide additional information fairly and reasonably required. icare hbcf may, at any time, review matters which it has previously considered when deciding whether to continue Eligibility.
- 4 The Eligibility Manual published on the icare website is a key reference source for applying for and maintaining Eligibility with the Home Building Compensation Fund.
- 5 Withdrawal of Eligibility may result in the imposition of a condition on a Builder's contractor licence under the Act limiting the Builder to contracting for work not requiring insurance under Part 6 of the Act.
- 6 If, under the Act, a Builder's contractor licence is not issued or renewed/restored, or it is surrendered, cancelled or suspended this Eligibility will not apply and will be cancelled without notice. Reinstatement of Eligibility following any of these events may be subject to a new review/assessment by icare hbcf's agent.
- 7 Work in relation to the Construction Types set out on page one of this Certificate of Eligibility may only be undertaken/contracted where permitted by the Builder's contractor licence issued under the Act. Descriptions of the work covered by the different licence classes are available on the NSW Fair Trading website at [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au). It is an offence under the Act for a Builder to contract/undertake work not covered by their licence.
- 8 It is an offence under s.103EA of the Act to give false and misleading information in an application for insurance. If you have given false and misleading information to procure this Eligibility, icare hbcf will cancel the eligibility and report the matter to the relevant authority.
- 9 References on this Certificate to Builder include and apply to trade contractors and other building contractors (e.g. electricians, plumbers, carpenters, swimming pool builders etc.).

### **CERTIFICATE OF CURRENCY**

This letter is to certify that our client's policy is current as detailed below and cover has been granted in terms of the Company's Standard Policy.

The policy referred to is current as at the date of issue of this certificate and whilst a due date has been indicated, it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date.

This certificate is not a substitute for the policy of insurance issued. The policy wording, not this certificate, details the rights and obligations and the extent of the insurance cover.

<b>Named Insured</b>	Daoud Building Group Pty Ltd
<b>Type of Policy</b>	Annual Contract Works & Legal Liability Insurance Policy
<b>Policy Number</b>	01D0925451
<b>Policy Period Expiry Date</b>	28 <sup>th</sup> February 2018 to 28 <sup>th</sup> February 2019 at 4pm local standard time
<b>Territorial Limits</b>	Anywhere in Australia below the 25 <sup>th</sup> parallel
<b>Limit any one Contract</b>	\$500,000
<b>Maximum Construction Period</b>	12 Months
<b>Maximum Defects Liability Period</b>	12 Months
<b>Limit of Indemnity:</b>	
<b>Public Liability</b>	\$20,000,000 any one occurrence, and unlimited in the aggregate
<b>Products Liability</b>	\$20,000,000 any one Policy Period



**Paul Stevens**  
**Underwriter, Construction & Engineering, NSW / ACT**