Credeq
Securing possibilities

CONSTRUCTION WARRANTY INSURANCE

CERTIFICATE OF INSURANCE

Your protection. Your peace of mind.

When you build or renovate your home, your builder must provide a Certificate of Insurance. This certificate confirms that your project is protected by Construction Warranty Insurance.

WHY YOU NEED IT

The Certificate of Insurance confirms your home is protected against loss or damage if your builder is unable to complete the work or fails to meet their obligations.

- Protects your financial investment
- Gives you confidence in your builder
- A legal requirement in most states
- Provides access to fair and independent claims handling

KEY FACTS

- Your builder must give you a Certificate of Insurance before any building work commences.
- The certificate is specific to your project and the builder who is carrying out the work.
- It shows the insurer, policy number, the period of cover and the maximum amount of cover.
- Keep your certificate in a safe place with your building contract and documents.
- You may need to provide it when applying for finance or when selling your home.
- If you do not receive a certificate, do not proceed with the build. Contact us for assistance.

HOW IT WORKS

1. Your builder takes out Construction Warranty Insurance for your project.
2. The insurer issues a Certificate of Insurance to your builder.
3. Your builder must give you the certificate before work commences.
4. You're protected throughout the construction period.

WHAT IT PROVIDES COVER FOR

Non-completion

If your builder dies, disappears or becomes insolvent and the work is not completed.

Major defects

If there is a breach of the Home Building Act that causes loss or damage.

Peace of mind

Know your home is protected by an independent insurance policy.

IMPORTANT

A Certificate of Insurance is not a guarantee of the builder's quality of work. It is your protection if something goes wrong.

QUESTIONS

We're here to help you understand your cover.

1300 294 000
cwi@credeq.com
credeq.com/au

Your home.
Your future.
Our promise.

NEED ASSISTANCE?
Our Customer Care Team is here to help.

1300 294 000
Monday – Friday
8:30am – 5:00pm AEST

cwi@credeq.com

credeq.com/au

Securing your build. | Protecting your future. | Securing possibilities.