

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:	Pattersons Insurerbuild Pty Ltd	
Building Contractor's Licence Number:	129048C	
Approved Open Job* Value:		\$4,000,000
Approved Open Job* Number:		100

*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	\$500,000
Single Dwelling Alterations / Additions - Structural	\$800,000
Single Dwelling Renovations - Non Structural	\$800,000
Multiple Dwellings Alterations / Additions - Structural	\$800,000
Multiple Dwellings Renovations - Non Structural	\$800,000

Date of issue of certificate:	07 Oct 2020
Date of expiry of certificate:	6 Oct 2023



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 The Builder's ongoing eligibility will be subject to the Builder meeting and complying, on a continuous basis, with icare HBCF eligibility conditions and review requirements.
- 4 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.
- 5 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.
- 6 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.
- 7 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.
- 8 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. It is an offence under the Act for a Builder to contract/undertake work not covered by their licence.
- 9 It is a condition of the contractor's eligibility that they pay an additional premium where, for any project covered by a HBCF policy, the building contract is subject to a variation (or cumulative variations) exceeding 20% of the previous contract price. The additional premium will be calculated on a pro rata basis for the difference to the previous contract price.
- 10 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.
- 11 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.).
- 12 Eligibility is issued by icare HBCF for a period of 3 years. During this period some builders may be subject to annual or (in special circumstances) more regular reviews. Builders not required to submit an annual review will be given 30 days' notice of the expiry of eligibility. Unless the builder advises that eligibility is no longer required it will be renewed automatically.