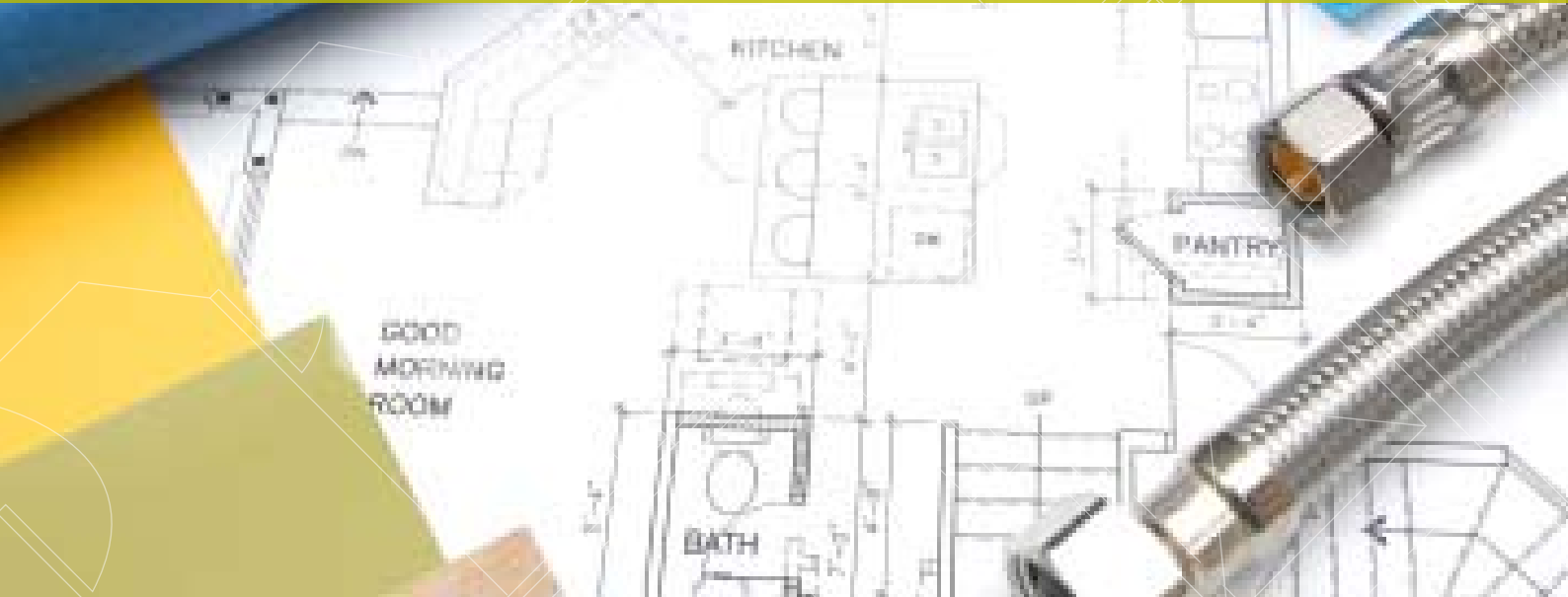




Insurance services

YOUR INSURANCE PARTNER



A breakthrough in home warranty insurance for kitchens and bathrooms!

PREMIUMS FROM ONLY \$169* PER PROJECT.

HIA Insurance Services offer builders an innovative, yet simple and affordable solution for kitchen and bathroom warranty insurance. Read on to find out how we're working hard to save you money.

The Home Building Act 1989 and Home Building Regulation 2004 requires builders to provide home warranty insurance to consumers when entering into building contracts of \$12,000 or more.

Many kitchen and bathroom renovations nowadays are in excess of this \$12,000 threshold and require home warranty insurance to be provided when contracting with consumers.

Builders have often found obtaining home warranty insurance for these type of projects very complex, time consuming and expensive to comply with. For example, the cost of home warranty insurance for a kitchen or bathroom renovation could be over \$400, which is very high in relation to the cost of the job.

Greg Donovan, Managing Director of HIA Insurance services explains, "We have consistently heard from HIA members that the cost of home warranty insurance does not reflect the risk and scope of non structural works such as kitchens and bathrooms. So with this feedback, we have negotiated with numerous home warranty insurers to develop a home improvement warranty product which is both cost effective and easily accessible. The result is the development of an exciting new product, Kitchen and Bathroom Home Warranty, which can be purchased separately or bundled with other insurance products, and is offered exclusively by HIA Insurance Services."

Importantly this product covers not only kitchen and bathroom works, but also other minor works such as steel sheds, carports, decks and pergolas. The new product includes a simplified application form, and a single flat price no matter what the value of kitchen or bathroom job is.

HIA Insurance makes it easy for you to give your customers peace of mind from knowing that their new kitchen or bathroom project is properly covered by home warranty insurance.

For further details or to obtain a quote call HIA Insurance Services on **1300 200 201** or to download an application form online visit **www.hiainsurance.com.au**

*\$169 for more than 50 certificates per year. \$209 for between 20 and 50 certificates per year. \$229 for less than 20 certificates per year.

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