



PEACE OF MIND FOR YOUR SMALL BUILDING PROJECT

WITH AN INDEPENDENTLY INSURED
BUILTIN 10 YEAR GUARANTEE

Even with a small building project homeowners can face **financial costs** if their builder **fails to complete the project**, as well as the possibility of problems arising from **defective workmanship**.

Building work is one of the biggest (and most stressful) investments any homeowner will make, and if anything goes wrong it could be the biggest nightmare too.

The Building Act and Consumer Guarantees Act both include protection for consumers undertaking building work. And while no one intends to have a problem, if the building company goes bust, or something happens to your builder, it may not be possible to enforce these legal rights. That's why, even with a small project, it makes sense to take out an independently-insured guarantee, just in case something does go wrong.

Builtin New Zealand Limited are specialists in guarantees and insurance for building projects, having worked exclusively in the construction sector for 15 years.

The Guarantee is underwritten by CBL Insurance Limited, a Kiwi owned & operated insurer since 1973. CBL are regulated by the Reserve Bank and rated A- (Excellent) by A.M. Best.

WHAT IT COVERS

- For projects under \$30,000
- Protects your deposit
- Guarantees completion at the price agreed
- Fixes defects for up to 10 years

For the full list of benefits and terms & conditions visit www.builtin.co.nz/small-project-guarantee

 **SMALL PROJECT
GUARANTEE**

HOW MUCH DOES IT COST?

A small building work guarantee costs \$199 for work up to \$10,000 and \$260 for work between \$10,000 and \$30,000 including GST.

If your project will cost more than this your builder will need to apply for a 10 year Homefirst Builders Guarantee. Homefirst is appropriate for larger building work with longer build times and a more complex construction programme.

IS MY BUILDER ELIGIBLE?

Your builder must be accredited with Bultin before we can provide you with a guarantee of their work. Accredited builders are LBPs, suitably qualified or experienced builders or companies employing experienced construction managers that have met additional assessment standards. This may include a review of their business management practices, financial solvency and a credit check.

If your builder is not eligible but you would like a Bultin Small Project Guarantee, please direct your builder to apply for eligibility first.

REQUEST ELIGIBILITY
bultin.co.nz/request-spg-eligibility

HOW TO APPLY

Homeowners can apply online for a Small Project Guarantee at: www.bultin.co.nz/small-project-guarantee. You will need to have ready:

- your builder's Eligibility Number
- if any of the work is remedial in nature or involves structural work or work to the external building envelope a copy of your builders' written quotation will also need to be attached

Once submitted and paid for your guarantee application will be assessed and if everything is in order a Guarantee Certificate will be issued to you.

APPLY NOW AT
bultin.co.nz/small-project-guarantee

My builder's Eligibility Number:

CONSTRUCTION INSURANCE

Some house insurance policies will not extend to cover building work while it's in progress. For this you'll need contract works insurance. You can get an instant quote for the cover you need at bultin.co.nz.

FIND OUT MORE AT
bultin.co.nz/contractworks



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Guarantees & insurance for building