WHAT IS AN INDEPENDENT HOMEFIRST BUILDERS GUARANTEE?

DESIGNED TO PROVIDE YOU WITH COMPLETE CONFIDENCE WHEN BUILDING A NEW HOUSE, MAKING ALTERATIONS OR ADDITIONS.

BENEFITS OF AN INDEPENDENT GUARANTEE

The Homefirst Builders Guarantee provides cover (subject to the limitations and exclusions in the guarantee agreement) for:

LOSS OF DEPOSIT

Up to twenty per cent (20%) of the Contract Price, to a maximum of \$50,000

- EXTRA COST TO COMPLETE THE DWELLING
 Up to twenty per cent (20%) of the Contract Price,
 to a maximum of \$100.000
- STRUCTURAL DEFECTS FOR 10 YEARS
 Including Non-Structural Defects for two years,
 up to fifty per cent (50%) of the Contract Price
 to a maximum aggregate of \$1,000,000
- ALTERNATIVE ACCOMMODATION
 Up to a maximum period of 30 days
- THE GUARANTEE CAN BE TRANSFERRED TO A NEW OWNER WHEN YOU SELL THE HOUSE

 Because having a guarantee gives buyers peace of mind, it can help sell your home faster

In addition:

THE GUARANTEE IS BACKED BY
CBL INSURANCE LIMITED, AN INDEPENDENT
LICENSED INSURANCE COMPANY
Regulated by the Reserve Bank of New Zealand

MORE REASONS TO CHOOSE A CERTIFIED BUILDER

- 1. NEW ZEALAND'S MOST QUALIFIED BUILDERS
- (2.) TAILOR-MADE BUILDS
- 3.) WORK DIRECT WITH YOUR BUILDER
- 4. MAXIMISE RETURN ON YOUR INVESTMENT

CONTACT US

To find a Certified Builder call **0800 CERTIFIED** (0800 237 843)
or visit our website **www.certified.co.nz**We are always here to help.





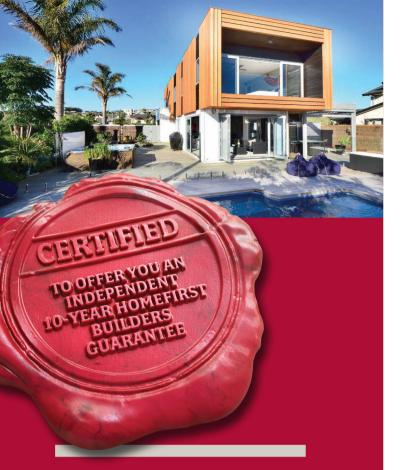


CERTIFIED BUILDERS

THE BEST GUARANTEE IN THE BUSINESS

AN INDEPENDENT 10 YEAR BUILDERS
GUARANTEE FOR COMPLETE PEACE OF MIND





WE HAVE GOT YOU COVERED FOR THE NEXT 10 YEARS

RENOVATING OR BUILDING A NEW HOME IS PROBABLY THE BIGGEST INVESTMENT YOU WILL EVER UNDERTAKE. IT MAKES SENSE TO REDUCE YOUR RISK BY HAVING A GUARANTEE IN PLACE.

FOR COMPLETE PEACE OF MIND...

... BEFORE, DURING AND AFTER THE BUILDING PROCESS

HOW MUCH WILL IT COST?

The Homefirst Builders Guarantee is very competitively priced, as it covers you for 10 years. The cost will be dependent on the value of the work being undertaken by your builder.

HOW DOES IT WORK?

Because applications for a guarantee must be submitted by the builder, they will offer you a Homefirst Builders Guarantee.

Your Certified Builder will lodge an application for the guarantee at the time you complete the Building Contract and before construction starts.

ARE THERE DIFFERENT TYPES OF HOMEFIRST BUILDERS GUARANTEES?

Yes. There are four different guarantees available depending on your project:



FULL CONTRACT - where your builder is managing the whole project for you.



CARPENTRY LABOUR ONLY - where the home owner decides to act as project manager and will organise all the materials and sub-contractors directly, so the guarantee applies only to the builder's work.



ALTERATIONS & ADDITIONS - where work is being done on an existing building.



KITSET LOSS OF DEPOSIT - covers you when you have paid your deposit but something happens and you do not receive the materials you have paid for.



YOU ARE IN GREAT HANDS!

The Homefirst Builders Guarantee is independently administered by Builtin New Zealand Limited. Builtin has extensive experience in the provision of guarantees to homeowners in New Zealand, having promoted and administered the Homefirst Builders Guarantee for Certified Builders since 2002.

The Homefirst Builders Guarantee is underwritten by CBL Insurance Limited, a licensed insurance company with 40 years experience as New Zealand's largest and longest-established specialist bonding, financial risk and surety company. CBL have more than one million homes under guarantee worldwide.

WORRIED ABOUT YOUR LEAKY HOME?

Having a WaterTight Warranty will go a long way in giving confidence to potential purchasers of your home.





COMMERCIAL DEFECTS GUARANTEE

The Commercial Defects Guarantee gives owners and other interested parties (such as mortgagees), confidence that if there is a problem with the building, we will step in and repair the damage immediately, and later seek recovery from responsible parties.