

Safeguard Your Dream Home in NSW:

A Comprehensive Guide to Verifying Builder Licenses and Insurance



Introduction

Building your dream home in New South Wales (NSW) is an exciting journey, and selecting the right builder is crucial to the success of your project. To ensure you hire a qualified, experienced, and trustworthy builder, it is essential to verify their licenses and insurance coverage. In this printable guide, we provide a comprehensive pre-construction checklist to help you assess the necessary information about potential builders in NSW. This will empower you to make an informed decision when selecting a builder who will deliver a quality build at a fair price and within your budget.



Item No.	Task	Details/Considerations	Completed (√)
1	Compile a list of potential builders	Research local builders, check online reviews, and ask for recommendations from friends, family, and colleagues who have recently built homes.	
2	Verify builder licenses	Check each builder's license on the NSW Office of Fair Trading's website to ensure it is valid, current, and appropriate for your project.	
3	Confirm builder registration	Ensure potential builders are registered with the relevant industry associations in NSW.	

Item No.	Task	Details/Considerations	Completed (√)
4	Check for disciplinary actions	Review the Office of Fair Trading's website for any disciplinary actions, complaints, or sanctions against the potential builders.	
5	Verify public liability insurance	Confirm each builder carries the required public liability insurance and check the coverage limits and policy expiration dates.	
6	Verify workers' compensation insurance	Ensure potential builders have valid workers' compensation insurance to protect their employees and subcontractors during the construction project.	

Item No.	Task	Details/Considerations	Completed (√)
7	Verify Home Building Compensation Fund (HBCF) insurance	Check whether the builder has the necessary HBCF insurance coverage as required by icare, and verify the policy's details and coverage.	
8	Request copies of insurance certificates	Ask potential builders for copies of their insurance certificates, and verify the policy numbers and expiration dates.	
9	Assess builder experience	Check how long the builder has been in business, their portfolio of completed projects, and whether they have experience in building homes similar to yours.	

Item No.	Task	Details/Considerations	Completed (√)
10	Obtain references	Request at least three references from each potential builder, preferably from recent clients with similar projects.	
11	Contact references	Speak to references about their experience with the builder, including the quality of work, ability to meet deadlines, and communication skills.	
12	Review builder portfolios	Evaluate the quality of work, craftsmanship, and design choices in the builder's portfolio of completed projects.	

Research and Assess Potential Builders Checklist

Item No.	Task	Details/Considerations	Completed (√)
13	Request detailed quotes	Obtain detailed quotes from potential builders that include a breakdown of costs, allowances, and a list of inclusions and exclusions.	
14	Compare quotes and value for money	Assess the competitiveness and fairness of each quote, considering the quality of materials, workmanship, and the builder's reputation.	
15	Make a decision	Based on your research, select the builder who best align	

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