



CHOOSE A LICENSED CONTRACTOR

Choosing the right contractor to carry out residential construction work on your property may be one of the most important decisions you make.

Generally, building and trade work valued at more than \$3,300 (including GST) must be performed by a contractor licensed by the Queensland Building and Construction Commission (QBCC). To have obtained a QBCC licence, the contractor must meet various minimum requirements, including technical qualifications and financial capacity.

Using a licensed contractor also means that for certain types of work you may be able to make a claim under **the Queensland Home Warranty Scheme (the Scheme)** if the project does not go to plan. Depending on the circumstances, we may be able to help you to finish the work or rectify defects in the work.

The types of work covered by the Scheme include the following residential construction work valued at more than \$3,300:

- new construction of a home
- renovations of the home
- painting the home
- swimming pools
- construction of sheds and carports.

Simpler work such as construction of a driveway, path or fence is generally not covered by the Scheme unless it is bundled under a contract to undertake major work such as construction of a home.

Where work is covered by the Scheme you must use a licensed contractor and the licensed contractor must collect the insurance premium from you and pay the premium to the QBCC on your behalf. Any contractor who does not collect the premium is breaking the law.

The insurance premium is usually included in the contract price. The reason the cost of the premium is paid by you is because it is you, as the consumer, who gets the benefit of the insurance cover.

As with all insurance products there are limitations and exclusions which apply. To find out more, you can call us or visit our website.

It may also be worth keeping in mind that you are generally not covered by the Scheme if you use an unlicensed contractor.

Contact us

Call the QBCC (24/7) on 139 333, go to qbcc.qld.gov.au or visit your local QBCC Service Centre.