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Submission Inquire into Western Australia's Home Indemnity Insurance Arrangements

Economic Regulation Authority

As a small builder over the past few years it has become increasing hard to obtain the Home Indemnity Insurance as insurance company's are requiring deeds , financial statements and bank statements and to top it off we have to pay them a fee arranging from \$240.00 dollars and higher to assess our submissions .

Small builders are charged three to four times the cost of the Home Indemnity Insurance compared with the big building company's which are also indemnified by the Government . The Government should take a good look at where the trades are coming from as the small builders train by far the major number of apprentices with very few coming through the big builders .

As it is the Home Indemnity Insurance is not working fairly and the Government needs to look at the problem and act and commit to assisting all the building industry equally .

A warranty insurance provided by the Building Industry and underwritten by the Government is required .

Yours sincerely

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