CANBERRA GRANNY FLAT BUILDERS

www.canberragrannyflatbuilders.com.au

Planning Assessment Proposal

Design Number 420

For Frank Walmsley
2 Houston Street, Wanniassa ACT 2903
Completed on 19th of October 2026

Turnkey Creations Pty Ltd | ABN: 67 155 832 732
ACT Builders Licence: 2012767
Ph: 1300 979 658 | E: info@cgfb.com.au | W: www.cgfb.com.au
A: GPO Box 2265, Canberra City ACT 2602

FIXED PRICE EXTENSIONS

(DID 327)

Frank,

Thank you for the opportunity to provide this customer project proposal for design 420.

The purpose of this proposal is to provide you with a set of plans that we have developed following consultation with our design and planning team.

We have detailed the specific components included in your final project. Also included in this proposal is the total price which will be applied in our HIA agreement if and when you decide to proceed with construction.

*Please note that this project proposal is valid for 60 days from **19 October 2026***

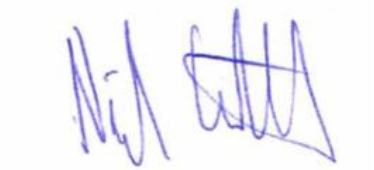
As this is an existing design, we have not accounted for possible additional siteworks, which is the only additional cost that may apply. The additional sitework costs relate to demolition, construction of retaining walls and excessive pre-construction earthworks.

(Only about 10% of all the project we undertake require additional sitework costs.)

If you are comfortable with the plans, inclusions, project investment and the process, we can conduct a file site inspection before final HIA agreement, which will determine any additional siteworks.

We look forward to working for you in the future.

Nick Constable | Director and Licensed Builder



Frank Walmsley | Director and Customer Service Manager



Contents

Planning Assessment Proposal 1
Design Number 420 1
What's Included in your project 10
The Building 10
Site Works 23
Preparation and Planning 24
Project Additions 26
Your Total Project Investment 28
Price adjustment process 29
Mandatory works that may be imposed by utility providers 30
Your Project Timelines 31
How much will it cost to finance this project? 32
Interest only loan repayments 32
Principal and interest loan repayments 32
Our Guarantees 33
Our price guarantee: 33
Our time guarantee: 33
Our communications guarantee: 34
Our safety guarantee: 34
Our quality guarantee: 35
A guide of how project payments work with CGFB: 36
Our Dedicated Team 37
Planning Manager 37
Construction Manager 37
Inclusions Coordinator 38
Licensed Builder and Director 38
Our Partners 39
Some of the brands we partner with 46
What people say about us 48
Watch Our Informational Videos 49
Some of our Recently Completed Projects – Property Walkthroughs. 51
HIA Membership and Insurance 52

Attachment to the HIA agreement.....54

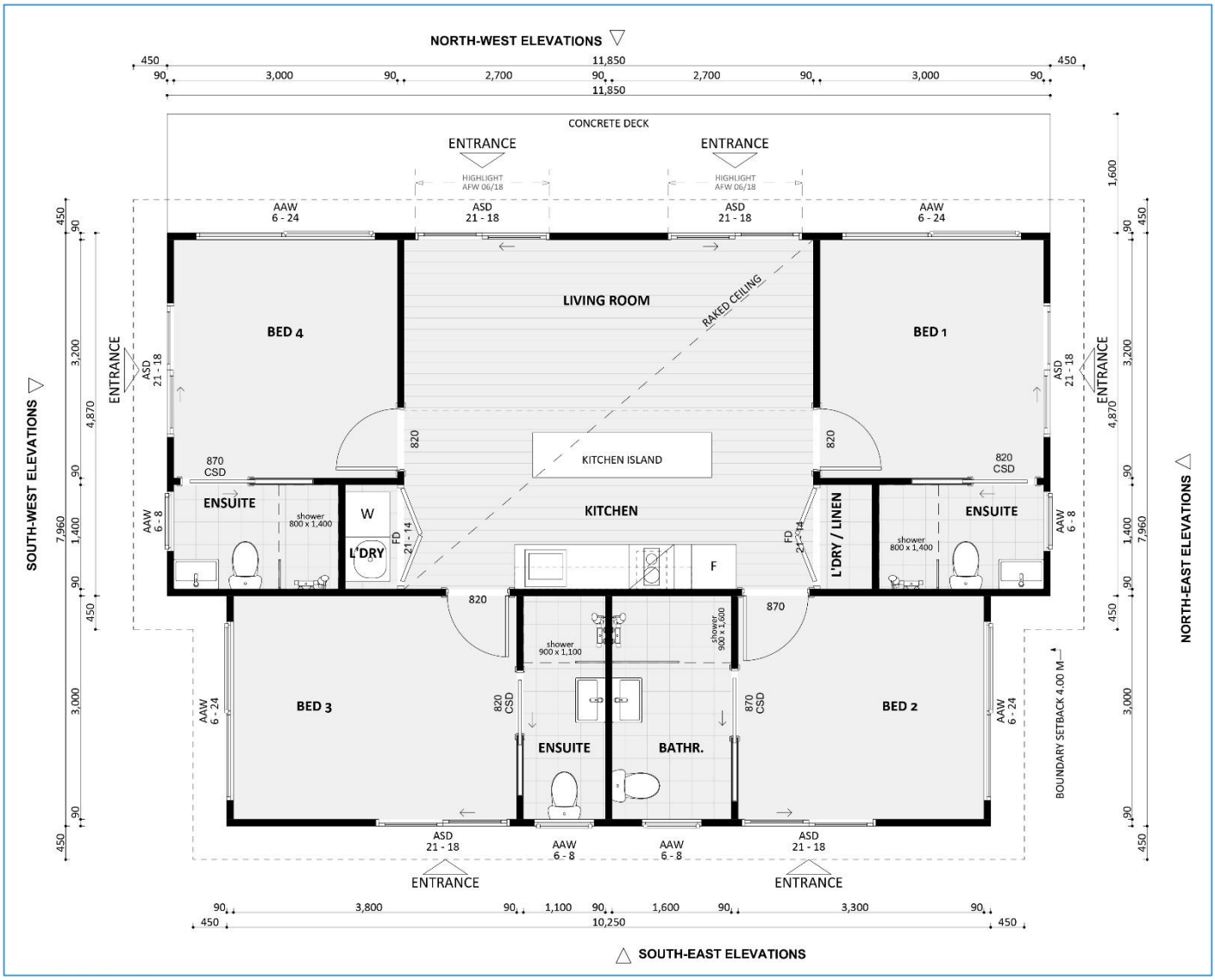
Project Snapshot



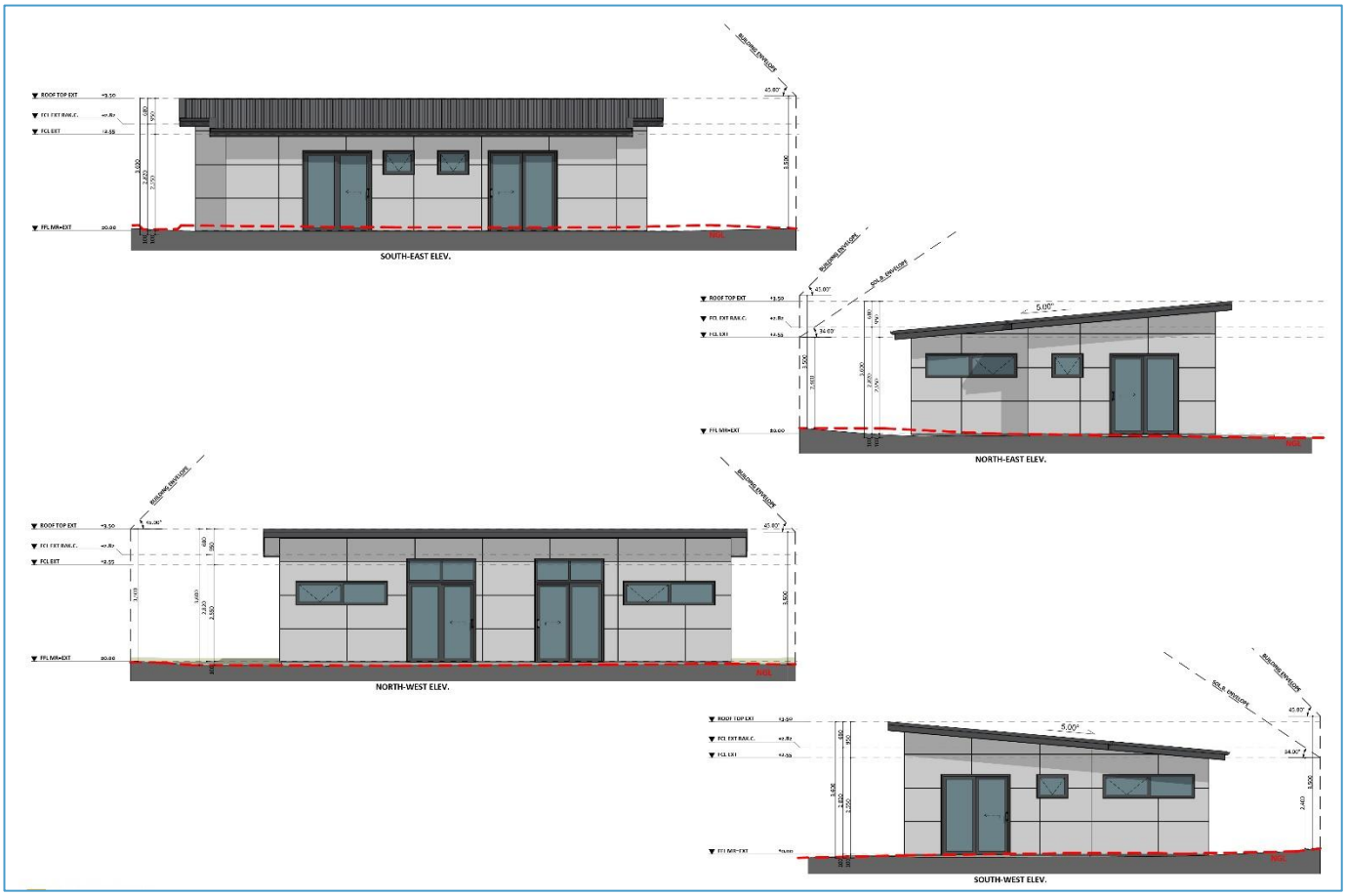




Floor Plans


NORTH-WEST ELEVATIONS
SOUTH-EAST ELEVATIONS
SOUTH-WEST ELEVATIONS
NORTH-EAST ELEVATIONS
CONCRETE DECK
ENTRANCE
HIGHLIGHT AFW 06/18
LIVING ROOM
RAKED CEILING
BED 4
BED 1
BED 3
BED 2
KITCHEN
KITCHEN ISLAND
ENSUITE
BATHR.
L'DRY
L'DRY / LINEN
W
F
shower 800 x 1,400
shower 900 x 1,100
BOUNDARY SETBACK 4.00 M
AAW 6 - 24
ASD 21 - 18
AAW 6 - 8
FD 21 - 14
820 CSD
870 CSD
11,850
10,250

Elevations


SOUTH-EAST ELEV.
NORTH-EAST ELEV.
NORTH-WEST ELEV.
SOUTH-WEST ELEV.

What's Included in your project

The Building

Floor System

Concrete Slab

- Pour concrete slab as per structural engineer's design.
- Pour concrete footings as per structural engineer's design.
- Install structural steel reinforcement as per structural engineer's design.
- Construct concrete formwork.
- Termite protection system installed to Australian Standard 3660.1 – 2000.
- Hiring of either concrete pumping truck or manual labour in order to deliver concrete to the proposed building area.
- Minimum R1.0 insulation installed to underside of slab to improve thermal heat loss and gain.

Wall Frames

Treated Timber Wall Frames - 2.55m High

- Design and install timber wall frame system to Australian Standard 1684.
- Design and install wall bracing and tie downs system to Australian Standard 1684.

Treated Timber Wall Frames - 3.0m High

- Design and install timber wall frame system to Australian Standard 1684.
- Design and install wall bracing and tie downs system to Australian Standard 1684.

Exterior Walls

Painted Cement Composite Architectural Panels

- Install Scyon Matrix or Hardie™ Brushed Concrete cement composite exterior wall cladding system.
- Apply exterior low sheen acrylic paint system to exterior components.
- Colours that require additional preparation and coats (e.g. dark blue) may attract additional investment. This will be specified during the inclusions process.

Roof Frame

Skillion Roof

- Design and install timber roof frame system to Australian Standard 1684.

- Design and install roof bracing and tie downs system to Australian Standard 1684.

Fascia

Colorbond

- Install Colorbond metal fascia system.
- Choose from Contemporary Colorbond Colours range.
- Included as standard fascia profile.
- Designed and installed to Australian Standard 3500.3.2.

Gutters

Colorbond Gutter

- Install Colorbond metal gutters.
- Choose from Contemporary Colorbond Colours range.
- Included as slotted quad gutter profile.
- Designed and installed to Australian Standard 3500.3.2.

Downpipes

PVC Downpipes

- Install painted round PVC downpipes painted to customers colour preference.
- Can be used with water storage system if desired.
- Additional downpipes and roof plumbing fixtures may be installed that are not shown on plans to help meet Australian standards and building codes.
- Designed and installed to Australian Standard 3500.3.2.

Insulation

Wall Insulation

- Minimum, R2.0 insulation batts into to exterior walls. This excludes carport and garage walls.
- Install reflective wall breather insulation wrap to exterior walls.
- Manufactured to Australian Standard 4859.1.
- Designed and installed to Building Code Of Australia part 3.12.
- Certificate of compliance attained as required for building approval.

Roof Insulation

- Minimum R3.5 insulation batts into ceilings for all raked ceilings. This excludes carport and garage ceilings.

- Minimum R5 insulation batts into ceiling for all non-raked ceilings. This excludes carport and garage ceilings.
- Manufactured to Australian Standard 4859.1.
- Designed and installed to Building Code Of Australia part 3.12.
- Certificate of compliance attained as required for building approval.

Roof Coverings

Colorbond Roof Coverings - Trimdek®

- Install Colorbond Trimdek® roof sheeting, fascia, guttering, flashing and accessories. Available in Contemporary Colorbond Colours.
- Supplied to Australian Standard 1445.
- Installed and designed to Australian Standard 1562.

Eaves

Cement Sheet Eave Linings

- Install cement sheet eaves linings as designed.
- Exterior low sheen acrylic paint system applied to eaves and all eave components, beading and joint strips.

Windows and Sliding Doors

Aluminium

- Powder coated aluminium windows and sliding doors.
- Double glazing system.
- Includes sliding, awning and fixed opening windows.
- Flyscreens included to opening windows and sliding doors.
- Includes colour choice from a range of 10 standard colours.
    - Pearl White
    - Custom Black
    - Surfmist®
    - APO Grey
    - Monument®
    - Paperbark®
    - Anotec Natural
    - Woodland Grey®
    - Primrose
    - Dune®
- Custom Colours can be chosen in the inclusions process and may attract additional investments.

- Designed and glazed to Australian Standard 2047, 1288 and 2208.
- Wind load performance to Australian Standard 4055.
- You may choose to adjust opening windows to double hung, casement, or other opening windows options, however these are not included in the total price.
- 4 Panels and Above (3 Sliding or more and 1 Fixed) Sliding Stacker Doors does not include flyscreen

Interior Fitout

Interior Doors

- Corinthian or Hume flat interior doors for rooms and cupboards.
- Choice from a range of Gainsborough G series door handles for swinging doors.
- Choice from a range of flush pull handles for cavity sliding doors and wardrobe sliding doors.
- Choice from a range of Custom Cesana doors for wardrobes. Includes white melamine and mirrored doors.
- All doors included as 2040mm high.
- Upgrade to mirrored doors for built-in cupboards can be included for $360 each.
- Hume smartrobe doors for built-in wardrobes will be an upgrade.

Trims

Choice of 4 skirting and architrave profiles, other profiles available and can be customised during the inclusions process

- Single Bevel. Dimensions: 67mm wide x 18mm thick.
- Half Splayed. Dimensions: 67mm wide x 18mm thick.
- NSW Colonial. Dimensions: 67mm wide x 18mm thick.
- Bull Nose. Dimensions: 67mm wide x 18 mm thick.

Wall Linings

- Install plasterboard wall and ceiling linings to interior walls and ceilings.
- Supply and install joint tape, setting angles and finishing compounds.
- Install 55mm cove cornice to wall and ceiling junction.
- Garage wall and ceiling linings may not be included in garages, sheds, and storage areas to help meet customer budgets.

Painting

- Customer’s choice of Dulux or Taubmans paint systems.
- Customer’s colour choice of interior low sheen acrylic paint system applied to walls.
- Customer’s colour choice of interior gloss or semi gloss paint system applied to doors and trims.

- Customer's colour choice of interior flat acrylic paint system applied to ceilings.
- Customer's colour choice of interior wet area acrylic paint system applied to bathroom and ensuite ceilings.
- Up to 2 wall colour choices are included. Feature walls (More than 1 wall colour per room) will be an additional $300 per feature wall (Note; this is not included in the total project price.)
- Colours that require additional preparation and coats (e.g. dark blue) may attract additional investment. This will be specified during the inclusions process.
- For designs with accessible enclosed areas under staircases, painting is excluded to the internals of the enclosed area under the stairs.

Ceiling Access Panel

- White manhole access frame.
- White melamine access panel.
- Dimensions 600mm x 400mm.

Kitchen

Joinery

- Choice of laminate doors, drawers, panels and kickboards.
- Includes 1 x 4 drawer cabinet, 1 x 3 drawer cabinet with doors to remaining cabinets.
- Includes doors to overhead cabinets
- Overhead cabinets are included as shown by dotted lines on floorplan
- Full height cabinets include up to 4 shelves.
- Base cabinets include 1 shelf.
- Laminate bench tops.
- Choose from a range of cupboard handles.
- Painted or laminate bulkhead around the top of overhead and full height cabinets. Note; not included for designs with a raked ceiling.
- Additional drawers, internal drawers and internal components such as pull out bins and storage solutions may be added; however, the inclusion of these are not included in the total price.
- If joinery work and associated components is required after the receipt of the certificate of occupancy and use, this work will be outside of the completion date as defined in the HIA agreement. Practical Completion may be acheived by the builder prior to the kitchenette being completed.
- Kitchens in detached Extensions will require this step.

Splashback

- Splashback wall tiles to 600mm high above benchtops.
- Tile Supply allowance of $50m2 and Installation allowance of $60m2.

- Installation allows for standard stack pattern. You may wish to upgrade to a brick or herringbone pattern; please note, this is not included in the total price, however we can provide a value for this during your inclusions process.
- Installation is for standard tile sizes with a minimum dimension of 100mm X 100mm or maximum dimension of 600mm x 600mm. Tiles outside of these sizes may attract additional installation investment.

Kitchen Mixer Tap and Sink

- Choice of kitchen tapware with an allowance of $250.
- Choice of kitchen sink with an allowance of $400.

Appliances

Oven

- Choice of oven with an allowance of $1000. Allows for popular models such as
  - Bosch HBF133BS0A
  - Westinghouse WVE615SCA
  - Franke FCE60M5B
- Included as an electric or gas oven.
- Inclusion of a gas oven will require gas service connection.
- Gas is only included in the total price when a continuous flow gas hot water system included in the project.

Cooktop

- Choice of cooktop with an allowance of $1000. Allows for popular models such as.
  - Franke FCE604B1
  - Westinghouse WHC642BC
  - Bosch PKE611CA2A
- Included as an electric or gas cooktop.
- Inclusion of a gas cooktop will require gas service connection.
- Gas is only included in the total price when a continuous flow gas hot water system included in the project.

Rangehood

- Choice of rangehood with an allowance of $500.Allows for popular models such as
  - Technika Slide-Out Rangehood TGSL6DRX
  - Westinghouse Fixed Rangehood WRF610SA
  - Westinghouse Canopy Rangehood WRC904SD

Dishwasher

- Choice of dishwasher with an allowance of $1000. Allows for popular models such as
    - Fisher & Paykel DW60FC1X1
    - Westinghouse WSF6602XA
    - Bosch SMS24AI01A

Flooring

Bedrooms

Choose from a wide range of carpet floor coverings to bedrooms

- Carpet with a supply and install allowance of $80sqm. (Note: we provide this allowance in the total price. If you wish to upgrade with the below options you may, but this will attract an additional investment).

Suggested floor upgrades to bedrooms may include;

- Engineered Timber, laminate, vinyl, carpet, hybrid flooring or floor tiles.
- Installation of tiles on a timber floor system may attract an additional installation investment.

Living Areas

Choose from a wide range of living area floor covering options including

- Engineered Timber, laminate, vinyl, carpet or hybird flooring with supply and installation allowance of $110m2.
- Floor tiles with a supply allowance of $50m2 and install allowance of $60m2.
- Installation allows for standard stack pattern. You may wish to upgrade to a brick or herringbone pattern; please note, this is not included in the total price, however we can provide a value for this during your inclusions process.
- Installation is for standard tile sizes with a minimum dimension of 100mm X 100mm or maximum dimension of 600mm x 600mm. Tiles outside of these sizes may attract additional installation investment.
- Installation of tiles on a timber floor system may attract an additional installation investment.
- Includes living, dining, kitchen, entry and hall areas.

Bathroom

Floor and Wall Tiling

- Floor and Wall tiles with an allowance of $50m2 and install allowance of $60m2.
- Bathrooms and Ensuite have full height floor to ceiling tiles
- Separate Toilet include wall skirting tile, 1 tile high.
- Chrome shower grates, square or round shape.

- Installation allows for standard stack pattern. You may wish to upgrade to a brick or herringbone pattern; please note, this is not included in the total price, however we can provide a value for this during your inclusions process.
- Installation is for standard tile sizes with a minimum dimension of 100mm X 100mm or maximum dimension of 600mm x 600mm. Tiles outside of these sizes may attract additional installation investment

Shower

- Choose between
    - Fully framed shower screen 1.8m high to shower recess in chrome or white.
    - Fixed panel frameless shower screen 1.8 high to shower recess with chrome or white fittings.
        - Multiple panels and or panel widths over 1000mm will be an upgrade
- Choice of shower head/shower rose options with an allowance of $300.
- Choice of tapware options with an allowance of $200.
- Sand and cement render base to shower areas to create fall required to shower grate drain.
- Includes 1 shower head per shower recess. You may choose to include additional shower heads and taps in the inclusions process. These can be provided for $440, plus the value of the shower head and tapware.

Wet Area Waterproofing

- Install polyurethane wet area membrane to bathroom and applicable wet areas.
- Designed and installed to meet Australian Standard 3740.
- Certificate of compliance as required for building approval.

Toilets

- Choice of toilet suite options with an allowance of $800.
- Separate toilets not located in a bathroom have a toilet roll holder allowance of $50.
- You may select to upgrade to in-wall cistern. (Note; is not included in your final total price.)
- Includes all toilets in the design as detailed on the floor plan.

Hand Basin

- Choice of vanity basin with an allowance of $800.
- Mirror above vanity basin and splashback. Matches the width of the vanity chosen.
- Choice of vanity basin tap/mixer options with an allowance of $200.
- Includes 1 basin and tap per vanity hand basin. You may choose to include additional basins and tapware for $845 per additional basin and tap, plus the value of the basin and tapware.

Bathroom Accessories

- Choice of bathroom accessory options with an allowance of $200 per bathroom or ensuite.
- Towel rail, toilet roll holder, hand towel hook, grabrails.
- You may select to include heated towel rails, if so these are an additional $265 each to provide power and additional installation costs. (Note; is not included in your final total price.)

Laundry

Tapware and Sink

- Choice of laundry mixer/tap options with an allowance $150.
- Steel laundry tub and cabinet or sink with an allowance of $250.
- If a laundry and associated components is required after the receipt of the certificate of occupancy and use, this work will be outside of the completion date as defined in the HIA agreement. Practical Completion may be acheived by the builder prior to the laundry being completed.

Floor and Wall Tiling

- Floor tiles with an allowance of $50m2 and install allowance of $60m2.
- Splashback wall tiles included 200mm to 400mm high above laundry tub, with skirting tile 1 tile high to perimeter walls, with an allowance of $50m2 and install allowance of $60m2.
- You may wish to install to full height wall tiles (Note; is not included in your final total price).
- Laundry floor waste are not a requirement under the Nation Construction Code and are not included in the total price, however we can provide a value for this during your inclusions process.
- Installation allows for standard stack pattern. You may wish to upgrade to a brick or herringbone pattern; please note, this is not included in the total price, however we can provide a value for this during your inclusions process.
- Installation is for standard tile sizes with a minimum dimension of 100mm X 100mm or maximum dimension of 600mm x 600mm. Tiles outside of these sizes may attract additional installation investment

Window Coverings

Curtains and Blinds

(Note; we have provided the most popular window covering options made by previous clients. If you wish to change, we can accommodate. However, the total price may increase or decrease based on your decision.)

- Luxaflex roller blinds with Calypso blockout fabric range.
- Riteway vertical blinds with Elegance fabric range.
- Luxaflex venetian blinds Slimline range.
- Window coverings are included to living area windows and bedroom windows and doors.

- Excludes
    - Sliding doors and folding doors to living areas.
    - Windows to bathrooms, ensuites, laundry and highlight windows (bottom of window is above 1.8m high).
    - Entry door sidelight windows.
    - Any Window or Door in a Garage

Mains Power Supply

Power Connection to Existing Building

- Supply and install sub-mains power supply from existing electrical switchboard to proposed new building.
- If your property requires an upgrade to the power supply between the existing electrical meter box and electrical supply companies point of attachment to your property, there will be an additional investment, please see "Mandatory works that may be imposed by utility providers"
- If your property requires an upgrade to the existing meter/switch board to provide the required infrastructure needed for the increased circuits in the proposed new building, there will be an additional investment, please see "Mandatory works that may be imposed by utility providers"
- Please note: if existing landscaping and infrastructure must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise detailed.
- Unless stated otherwise, upgrades to existing infrastructure is not included in the total price and may be required due to the current infrastructure not being compliant under the current rules.

Sub Mains Distribution Board

- Sub mains distribution board containing power circuits for proposed new building.

Power Features

Interior Power Points - Quantity: 22

(Note; we have included the quantity of power points that have suited the majority of our previous clients. If you wish to add additional interior power points, we can provide these during the project Inclusions stage while your project is in planning approvals.

- 2 double power points installed in bedrooms and offices.
- 1 double power point installed in kitchen, living, dining, bathrooms, ensuites.
- 1 single power point for washing machine, refrigerator, microwave and dishwasher areas.

- Power point positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Power point positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Smoke Alarms

- Supply and install mains connected smoke alarms to AS 3786.
- Install according to NCC 2022 9.5.2 and 9.5.4.
- Certificate of compliance attained as required for building approval.
- Smoke alarm positions may be chosen by the owner, however the electrical installer may adjust the position and add or remove smoke alarms located on an electrical and services plan.

Ceiling Exhaust Fans

- Supply and install IXL Eco Ventflow ceiling fan, including 1 way switching to separate toilets and laundries in cupboards.
- Includes in-built draft damper, decreasing heat gain and loss to the roof space.
- Fan and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Fan and switching positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Certificate of electrical Safety

- Manage certificate of electrical safety with power company and authorities.
- We assume that all existing electrical infrastructure is to code and compliant, and no open electrical permit is in place.

Lighting

Interior Lighting - Quantity: 9

- Your choice of SAL Wave LED downlights, or interior light fittings with an allowance of $40 per light point, with options that include surface mounted oyster light fitting, pendant light fittings or wall mounted light fittings.
- Includes up to 2 x 2 way switching points. If you choose to add additional 2 way switching points, these can be provided for $110 each.
- Light and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Light and switching positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Heat, Fan Light Unit

- Supply and install Mercator Domini, heat, fan and light unit to bathrooms and ensuites.
- Includes built-in draft damper, decreasing heat gain and loss to the roof space.
- An alternative exhaust fan and light may be required if roof space is inadequate. Clients may also wish to choose other heat fan light units, this may attract additional investment.
- Appliance and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Appliance and switching positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Exterior Sensor Lights - Quantity: 1

- Supply and install exterior motion sensor with LED downlight or an alternative exterior sensor light with an allowance of $100.
- Light and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction

Telecommunications

New Telephone Points

- Supply and install telephone connection point.
- Service connection to your chosen service provider is managed by the owner.
- Includes 1.

Communications Cabling

- Supply and install communications cable and conduit to proposed new building.
- Connection with your chosen service provider including, fees and charges are managed by the owner and are not included in the total project price.
- Supply and install conduit, cable and trenching underground to new building within 15m.
- Additional investment of $30 per lineal metre plus excavation for distances further than 15m.
- Please note: If existing landscaping and infrastructure must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise stated.

Television Aerial

- Supply and install digital television aerial and bracket.
- Supply and install 1 standard television point.

Drainage and Services

Drainage

- Supply and installation of sewer and storm water drainage requirements to new building
- Connection will be made to your existing service
- Submission of work as executed drawings to the plumbing authorities.
- All new work to be completed using uPVC sewer and storm water pipe.
- Final certification from plumbing authorities as required for Certificate of Occupancy.
- If the location of underground services are not in alignment with information for the property such as the building file search a variation may be required.
- The compliance of the existing service(s) may not be assessed until excavation and or site works have begun, if additional upgrades are required to bring exising services to standard this is not included in the total price.
- Please note: If existing landscaping must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise detailed.
- If there is an existing open plumbing permit, this may affect plumbing final and may require additional management from the owner to resolve.

Water Service

- Supply and installation of water services connected to new building.
- Connection will be made to your closest existing service.
- Water services to detached buildings will be run underground.
- The price does not include upgrades in size of the existing water line if required.
- Supply and install 1 exterior tap.
- Final certification from plumbing and drainage authorities.
- If the location of underground services are not in alignment with information for the property such as the building file search a variation may be required.
- The compliance of the existing service(s) may not be assessed until excavation and or site works have begun, if additional upgrades are required to bring exising services to standard this is not included in the total price.
- Please note: If existing landscaping must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise stated.

Fixtures and Features

Hot Water Service

Choice of hot water service with options including:

- Electric heat pump hot water service. Choice of
    - Rinnai Enviroflo 300 Litre
    - Rheem Ambiheat 270 Litre
- Includes built in heat exchange system.

- Hot water temperature control is not included but can be customised during the inclusions process should the chosen model support the feature.
- Reduces power usage by an average of 70% compared to standard electric hot water systems.
- The builder will claim the relevant rebate for this system and the deduction for this rebate has been included in the total project price.

Reverse Cycle Air Conditioning

9.4 kW Reverse Cycle Split System Air Conditioning - Includes 1 Unit(s)

- Choice of Daikan or Panasonic systems.
- Supply and install 9.4kW reverse cycle split system air conditioning with remote.
- Air conditioning unit is designed for both heating and cooling
- Supply and install power supply, drainage and isolator.
- Included with a maximum distance of 3m between indoor and outdoor units, additional distance may require an upgrade.

Site Works

Safety

Site Fencing

- 1.8m high temporary fencing installed to create safe and secure work area during the construction period.
- Includes up to 50 lineal m of site fencing. 90% of projects require 50 lineal m or less.

Waste Management

- Removal of all building waste and packaging from the site.
- Skip bins will be used when access is possible. If not, vehicles when required will remove loads.

Deliveries

- Schedule of deliveries.
- Provide manual labour to manage deliveries and store materials appropriately.
- Use of existing storage areas, garages/carports may be required.

Site Preparation

Excavation and Earth Works

- Excavations, foundations, footings and underground services are included in material other than rock.
- Manage machinery required to complete the proposed earth works.
- Excavate for underground services.
- Excavate for footings.
- Excludes site leveling, fill import or removal. This will be detailed in the site scope proposal.
- Please note: If existing landscaping needs to be disturbed to dig trenches required for underground services, the repair of this disturbance is not included unless otherwise stated.

Preparation and Planning

Approvals

Project Plans and Documents

- Develop site-specific plans required for development and or building approval including, Survey Detail Plan, Site Plan, Floor Plans, Elevations and Sections.
- Manage forms and documents required for application of development and or building approval.
- If you choose to make adjustments to the plans, we can help you with this. This will attract associated fees of approximately $120 per hour inclusive of GST to engage our planning team, engineers and or other specialists. The value to make changes to plans after submission of planning approval will incur additional government related fees.
- In the case where changes are required due to requests from planning authorities, entities or any other organisation during the planning process, no additional project plans will be passed on to you, and will be covered by the builder.
- If there other other reports and or documentation that are required but could not be reasonable forseen, this is not included in the total project price, unless otherwise stated.
- Your plans have been designed to meet and exceed the current Single Dwelling Housing code & National construction code. Changes to the codes after this agreement may render aspects of the design to be no longer compliant. This may result in design changes and or additional investments to meet new codes and standards.

Development Approval Application

- Manage development approval application through to the notice of decision from authorities.
- Assess relevant acts, regulations and codes relating to the application.
- Address relevant criteria relating to the application.
- Upload plans and documents to local authorities.

Development Approval Fees and Charges

- Payment development approval fees including cost of building works fees.
- Payment of public notification fees.

Building Approval with Development Approval

- Manage private certifier services to complete building approval.
- Private certifier fees and charges.
- Manage plans and documents required to gain building approval.
- Provide required certificates for issue of certificate of occupancy.
- The compliance of existing structures has not been considered, rectifications to meet standards are not included in total project price unless otherwise stated.

Building Approval Fees and Charges

- Payment of building and training levy government fees and charges.

Structural Engineer

- Complete structural plans and specifications ready to lodge for building approval.
- Perform soil classification on proposed building site.

Building Energy Report

- Provide building energy report to comply with current planning requirements and building codes.
- Construction be completed to comply with building energy report.
- Changes to planning to building energy report requirements, effective after this agreement may not be included in the total project price.
- Upgrades to your existing building(s) that are required due to the project being an extension of the existing building(s) are not included, but may be required to meet planning and building code legislation. Some scenarions may also require a Performance Solution Report to be obtained and this is not included the total value unless otherwise specified.

Survey and Site Setout

- Site survey and set out required to develop plans and mark out the proposed project.
- Site identification certificate required for certificate of occupancy.

Insurances and Licensing

Public Liability Insurance

- Public liability and contract works insurance.
- Owners are required to inform their insurance company of the work to be undertaken.

Home Warranty Insurance

- Homeowners warranty insurance.
- Class 10 buildings (non-habitable structures) do not require homeowners warranty insurance in the ACT.

Project Additions

Carports

Carport - Australian Hardwood Timber

- Australian hardwood posts.
- If the carport is a free standing structure, steel posts may be required to help stabilise the structure and comply with building codes and Australian standards.
- Australian hardwood roof frame.
- Install Colorbond roof sheeting, and accessories, available in standard Colorbond colours.
- Apply exterior timber oil system.
- Pour concrete footings as per structural engineer's design, or Australian standards.
- Roof coverings supplied to Australian Standard 1445.
- Roof coverings installed and designed to Australian Standard 1562.
- Timber frame designed and installed to Australian Standard 1684.

Carport - Concrete Slab

- Included to all covered entry, alfresco and pergola roofed areas.
- Choice of grey, terracotta or limestone coloured concrete.
- Pour concrete slab.
- Pour concrete footings.
- Install structural steel reinforcement.
- Construct concrete formwork.
- Includes Insert Quantity $m^{2.}$

Interior Fitout

Raked Ceilings

- Wall and roof frames including raked ceilings as detailed in the building design.
- Designed and installed to AS1684.

Extension

Energy Efficiency Rating - Extension

- Upgrades to the existing building(s) to achieve the required energy efficiency ratings are not included unless specified in this proposal.

- We can help document and manage upgrades to help achieve required energy ratings, however these are not included in the total price.
- Extensions that include open areas between existing and new buildings, are likely to require some upgrades to the existing building(s) to meet current codes.

Your Total Project Investment

Building	$375,768.68
Connection to Services and Utilities	$28,017.87
Government Charges, Planning and Insurances	$41,768.06
Project Additions	$00.00
Landscaping	$00.00
Total Investment:	$445,554.60

Price adjustment process

In the interest of transparency, we have documented the price adjustment that would be applied if you deferred your project.

The table below is provided as an adjustment guide to the total project price that will be applied if the HIA agreement is deferred to a later date.

This is due to budget for continuing price increases from:

- suppliers
- government and related agencies
- tradespeople and employees

Period from initial presentation or date of this proposal	Price Adjustment on the initial fixed price proposal.
0-60 days	No change
60 – 90 days	0.86%
90-180 days	1.72%
180-270 days	2.58%
270-365 days	3.44%
365 days+	Project proposal will require reevaluation

All guarantees and warranties will apply

Once you have entered the HIA agreement the total project value will not be adjusted unless you defer the commencement of the project for a pro-longed period.

Delays caused by the planning application process will not result a price adjustment, unless initiated by the customer wishing to delay the project (this has not occurred in our last 100 projects).

For potential customers planning in advance, we hope this written process provides clarity and certainty regarding your project timing and budgeting.

Mandatory works that may be imposed by utility providers

The items/components listed below, may need to be undertaken in order to obtain approval from the utility providers including, but not limited to, ActewAGL and ICON Water.

At this stage of the project it is not possible to determine if we will be required to undertake the following works in order to obtain utility providers approval to build.

In many cases utility providers require upgrades to services as a condition of consent for the proposed development. We believe to maintain our principles of transparency that we should disclose to you up front and before we commence working together.

We have itemised potential upgrades or works that may be required.

Works or upgrades imposed by ActewAGL

Mandatory upgrade of providers service power cables to your property: If your property requires an ActewAGL upgrade to the power supply between the existing electrical meter box and electrical supply companies (ActewAGL) point of attachment to your property, there will be an additional investment of between $1,500 to $3,000 - capped. **(Less than 20% of projects required to do this).**

Mandatory upgrade of you existing meter/switch board: If your property requires an upgrade to the existing meter/switch board to provide the required infrastructure needed for the increased circuits in the proposed new building, there will be an additional investment of between $500 to $3,000 - capped. (Less than 40% of our projects required to do this).

Mandatory requirement to move your service providers' power cables underground: If your property requires an ActewAGL upgrade for underground power installation, there will be an additional investment of approximately $3,500 - $8,500. (Less than 20% of our projects required to do this).

Your Project Timelines

Planning process with ACT Government	12-16 weeks
Time to build from approval date	14-18 weeks
Delivery of certificate of occupancy	3-4 weeks (subject to government processes)

How much will it cost to finance this project?

Using the ASIC mortgage calculator tool, we have calculated the cost of an interest only and principal and interest mortgage with a 5% interest rate over 25 years.



https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/interest-only-mortgage-calculator -if you would to run our own calculations.

In our assessment we have provided a much higher interest rate than is current available in the market and we have factored the most common loan length that is 25 years.

Interest only loan repayments

Calculating the total investment of the project at $445,555 and factoring an interest rate of 5% the weekly interest payments would be $432 per week.

Principal and interest loan repayments

Calculating the total of the project at $445,555 and factoring an interest rate 5% the weekly principal and interest repayments would be $604 per week.

If you require any assistance with your lender in obtaining finance please let us know, or if you require assistance in finding the best lenders for building and property related loans we can also assist.

Our Guarantees

At Canberra Granny Flat Builders, our guarantee of workmanship goes without saying. Hence, we also took the time to provide you our guarantees of **price**, **time**, **quality**, and **safety**. We believe that these guarantees provide you, the customer, certainty and assurance long after our initial agreement to work together.

Our price guarantee:

The price written is the price that you pay. Unlike many builders whose business model is built around providing an opening price with the intent of dramatically increasing it with variations and initial project omissions, we aim to be transparent and provide a total, turnkey price up front.



The only time the project price will change from the original HIA agreement, is if the customer requests a substantial project change.

Our time guarantee:

Canberra Granny Flat Builders will complete your project on time, every time. Once we receive government approvals, we guarantee to finish your project within the timeline outlined in our signed HIA agreement. If we don't meet our time commitment we will pay you $250 per day, or pay for a 5-star room until the project is complete.

Our time guarantee is subject to:

- Changes to the project – if you alter the project in a way that impacts the timeline.
- Acts of God or unforeseen events – if the weather or an unforeseen event affects the project. If any of these events occur, we will notify you of the expected time delay.
- Access to the site – for example, if a tenant restricts our access to building your investment property.
- This is to be read in conjunction with your HIA Agreement.



Our communications guarantee:

We know that the cornerstone of a successful project is clear and transparent communication at every stage. When the building starts, you won't be left in the dark regarding the progress.



- Any time we don't meet our commitment, we will take $500 off the price of the project.
- Any changes made to your project will be in writing.
- Before the first sod is turned and your project begins, you will know exactly what the timeframes are for the completion of each stage. There will be times when things move fast, and there will be the inevitable delays, but you will always know what is going on and why.
- You can ask to meet with us at any stage of the project. As we spend most of our time building and working with clients, we can't always get to our mobile phones. If you call us on 1300 979 658 Monday to Friday between 9am - 5pm, we will take your contact details and the relevant team member will get back to you within 24-48 hours. Our email info@cgfb.com.au is checked daily during the week, but not on weekends.

Our safety guarantee:

Safety of our staff, sub-contractors, customers and the general public is of the highest importance to our business. That's why we will ensure that;



- All our staff, tradesmen and sub-contractors are fully insured and licensed.
- We would not and will not allow any work or business practices that endangers the wellbeing of anyone associated with our projects.
- All work actives will meet and/or exceed the Government Legislation and industry codes of practice (We are members of the HIA and MBA - ACT) as it relates to residential construction in the ACT.
- We build all our customer projects on-site with locally-based and licensed tradesmen, and ensure they are compliant with the applicable ACT laws.
- All components and inclusions are of the highest standard and meet the relevant Australian Standards.

Our quality guarantee:

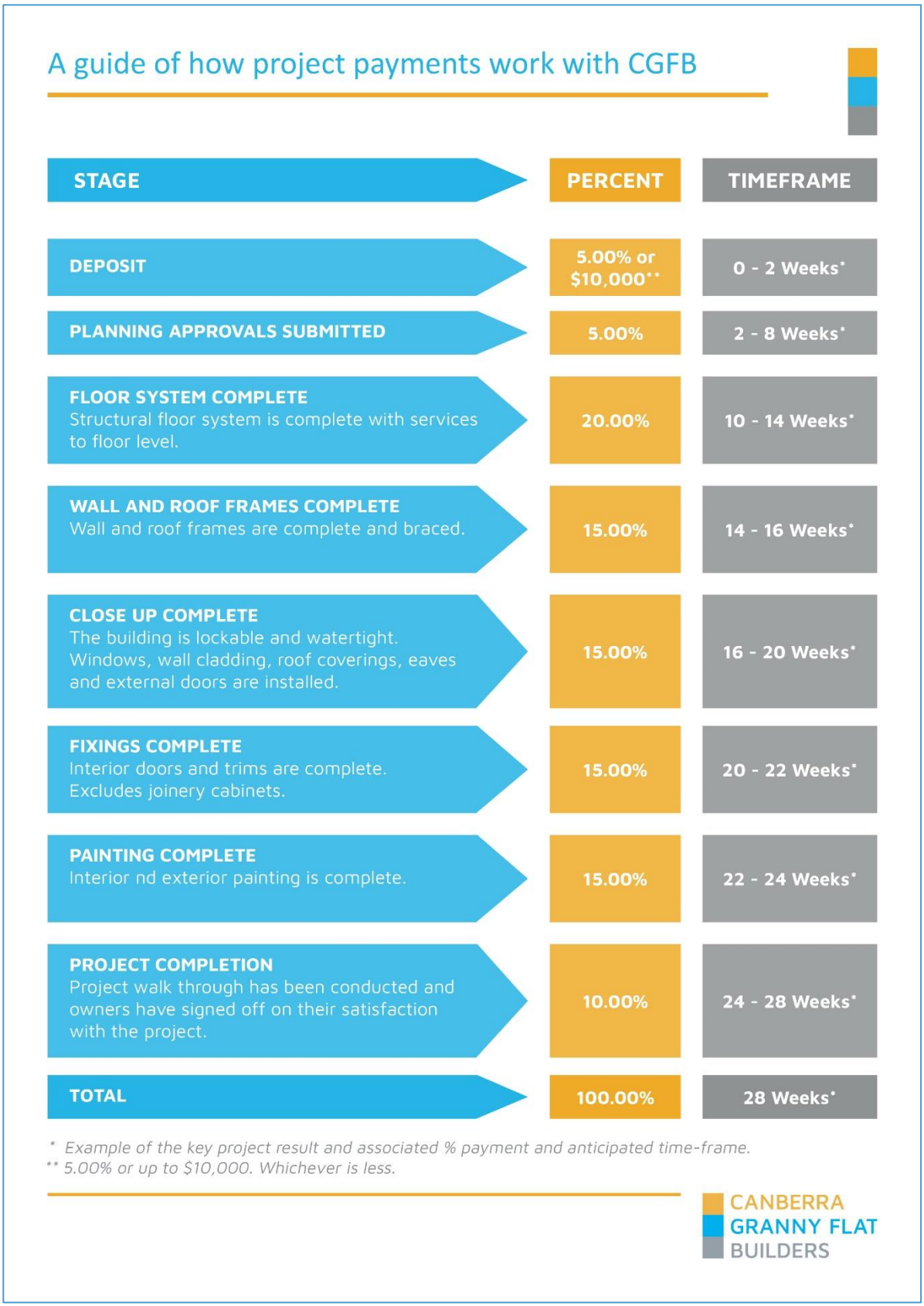
At Canberra Granny Flat Builders, it's our mission to create a world class project that increases the value of your property above the investment in that project. To do that we must use the very best materials, inclusions and tradespeople.

We have developed our detailed inclusion list and style guide to provide our customers with choice and range from among the highest quality options. Our detailed written proposals outline exactly what is included in your project.



To ensure that you are totally satisfied with what we create and build for you, at project completion, we will organise an onsite meeting, where you have walked through the project with the builder and document any work required so that you are entirely satisfied with the end result.

A guide of how project payments work with CGFB:



Our Dedicated Team

Planning Manager

Your appointed Planning Approvals Manager will be Maggie Li. The Planning Approvals Manager's role is to manage the planning approval process on behalf of the client.

The planning approval process includes projects that require Development Approval and Building Approval, in line with current planning and development legislation, guidelines, Australian standards and building codes.

Maggie holds the following qualifications: Master of Urban and Regional Planning and Bachelor of Environmental Engineering

Construction Manager

Your appointed Construction Manager will be Adam Simons. The construction manager's role is to organise the construction phase of your project from day one on site all the way through to the project handover. Your construction manager will work closely with suppliers and contractors; ordering materials, scheduling trades, and organising deliveries.

They will keep you informed by providing and updating a detailed construction schedule, sending out weekly progress letters, and inviting you along to inspection appointments with the building certifier.

Shortly after receiving the stamped plans for your project, the construction manager will organise an on-site Construction Commencement Meeting where the logistics and any potential issues facing the first stages of construction will be discussed.

Following the Construction Commencement Meeting, the construction manager will start work on the construction schedule for your project. From this point onwards they will be there to answer any questions related to the progression of your project. Adam holds a Bachelor of Communications for Wollongong University, is a qualified carpenter, and has 5+ years of experience working on construction projects in the ACT. Adam can be contacted directly at construction@cgfb.com.au.

Inclusions Coordinator

Your appointed Inclusions Coordinator will be Alyssa Rodwell. The Inclusions Coordinator's role is to assist you in selecting and documenting all the components and inclusions that will go into your project. This will be how we manage the flow of your project information between the team and yourself; through regular Inclusions meetings and written communications.

The Inclusions Coordinator will also help you identify ways in which production procedures can be improved and what selections for your project go best together with the ideas that you like.
Within 6 weeks of signing the HIA agreement, we will arrange a face to face meeting for you with the Inclusions Coordinator, or a skype meeting for our interstate clients.

The Inclusions Coordinator will act as your dedicated conduit for information about your project's inclusions. Alyssa holds a Bachelor of Arts in Architecture from the University of Canberra. She can be contacted directly at inclusions@cgfb.com.au.

Licensed Builder and Director

Operations Manager and Licenced Builder Nick Constable will oversee your planning, inclusions and construction team. Nick is a fully licenced builder with 20 years of experience in development and building in the ACT.

To keep you up to date during the process you may opt to have face to face meetings with Nick on a weekly basis in either our Civic or Mitchell office. Nick can be contacted on 0407 237 765.

Our Partners

Steve Monkhouse
Capital Certifiers P/L is a Canberra based building certification company providing guidance and assistance to its clients before and during the daunting process of building approvals in the ACT and surrounding NSW.

Pierre Dragh Consulting Engineers are motivated and driven by the requirements and needs of their clients.

Providing a wide range of professional services to client in new construction, remedial & insurance industries.

Jan Van Der Veen Engineer is a Canberra based building certification company providing guidance and assistance to its clients before and during the daunting process of building approvals in the ACT and surrounding Hawker.

CRT Building Products has developed the reputation of being Canberra's leading supplier of timber wall frames and roof trusses to the building industry throughout the ACT and surrounding region.

Monaro Windows have been manufacturing premium quality aluminium windows and doors in Canberra. Monaro Windows consistently collaborates with AWS in innovating and designing products for the Australia market.

Stegbar is today recognised by leading manufacturers of highly crafted windows, doors, shower screens, splashbacks and wardrobes. Stegbar's reputation is based on its commitment to innovative design, unsurpassed craftsmanship and excellent customer service.

Cameron's is a local, family-owned hardware store offering exceptional product knowledge and customer service. We are proud to be part of the Ace Hardware family, which allows us to serve our customers on a local level, with national resources.

C.E. Construction Solutions is a leading provider of specialist construction products and technical solutions to the Construction, Building, Engineering and Mining Industry.

Canberra Sand and Gravel (CSG) is a landscaping supply company dedicated to help individuals with their household and backyard projects. and have a large selection of products ranging from sands, gravels, soils and many other products.

Rivoland Tiles, a family owned and operated business to expand and offer multiple showrooms and trade warehouses across the Canberra Region. Rivoland boasts an exclusive range of innovative, high quality products.

Harvey Norman Commercial we pride ourselves on providing an extensive selection of quality brand named products from leading major suppliers who support their products ensuring excellent quality and after-sales service.

Tankworld delivers rainwater tanks into Victoria, New South Wales, the A.C.T, South Australia and Brisbane in Queensland. Tankworld Trade provides high-quality, tough Aussie made tanks at trade prices for the building and plumbing trade.

PGH Bricks & Pavers provides a broad range of quality clay bricks and pavers across the east coast of Australia. From timeless Dry-Pressed, stylish Smooth and reflective Metallic collections; through to the textured earthiness of Sandstocks and our vibrant Glazed range.

Monier Roofing offers a range of concrete roof tiles, glazed and matt finished imported clay roof tiles, fittings and roof components; specifically designed for the Indian roof market.

Steeline Canberra is a manufacturing building products it has built the reputation of being one of Canberra's leading suppliers to the building industry.

Island Block & Paving is one of Australia's leading independent manufacturers of concrete masonry products, It has production facility includes three manufacturing plants and is strategically located to service the state of Tasmania along with the eastern states of Australia – NSW.

MW Plumbing we pride ourselves on creating a friendly and professional working environment. We treat you as family and work hard at keeping our continued relationships and continued trust within the community.

---

ontrak EXCAVATION • EARTHMOVING

We are skilled in foundation and dirt work. We can dig your site to desired grade so it is ready for forms and concrete. We are the answer to all your dirt work needs for your site.

BLADES ELECTRICAL AND DATA

Blades Electrical provide an outstanding and professional customer experience. We promise to provide a timely service whilst maintaining the highest level of safety standards. Check out our services, or contact us for further information.

ACT FENCE HIRE

ACT Fence Hire will rapidly secure your property providing temporary fences is what we do. our prompt and professional service has made us the number one choice for local businesses, event organisers, construction companies and anyone needing affordable, temporary fencing delivered and installed fast.

ATLAS CONCRETE

Atlas Concreting supplies all grades and strengths of concrete. In addition, we have a wide range of colour choices. As well as providing technical expertise, their in-house NATA accredited testing facility ensures we are providing the highest quality concrete available.

Canberra Concrete

Specializing in concrete house slabs, exposed aggregate, stamped, decorative and stencil driveways, house slabs/foundations in Canberra ACT. From domestic/residential homes through to commercial and industrial projects.

AR IRONCLAD PTY LTD

Service the civil excavation, mining and construction industries offering Ground Engagement Tools such as cutting edges, bucket teeth, ripper shanks, rubber tracks and much more.

Just Rite provide ceiling, wall and under floor insulation. Retrofit double glazing and secondary glazing. Shade sails and shade structures. Sky lights. Roof windows (Velux) and Solar PV.

AGH Demolition and Asbestos Removal Pty Ltd has provided the region with experts who specialise in asbestos assessment and removal in Canberra and throughout Australia.

Enviropest is your local Pest Control company operating along the east coast of Australia. Enviropest has effectively treated many homes and businesses in all aspects of pest management including; termites, rats, mice, ants and cockroaches.

Dawson Heating & Cooling is a locally owned and operated business based in Queanbeyan NSW. We supply, install and service air conditioning and heating systems in both domestic and commercial applications.

ACT Doorland was founded in 1957 as a small concern whose core business was the supply and installation of garage doors. We are now the Canberra region's largest specialty garage door and household door company.

Westlakes Plastering Contractors is a leading supplier of all aspects of plastering, rendering and associated services to both domestic and commercial clients. Westlakes Plastering promises a professional service from work enquiry to job completion.

CHAMBERLAIN PAINTING SERVICES

Chamberlain Painting Services provide quality painting and decorating services to the Canberra Region. Specialising in residential and commercial work, our staff are highly trained and skilled to provide you with the absolute best results and lasting quality.

Regency A JELD-WEN Company

Regency is one of Australia's largest manufacturers of made-to-measure shower screens. We pride ourselves on being an innovator in design and providing our customers with excellence in quality and service.

LIFESTILE BATHROOM RENOVATIONS

Bathrooms designed and supplied to suit all tastes and budgets. Specialists in easy access bathrooms.
Choose from a wide range of quality brands. Full range of bathroom products available, including tiles and wall boards. Friendly approach with no high pressure selling. Well-mannered and experienced fitters.

RITEWAY CURTAINS & BLINDS

RiteWay Curtains and Blinds offer the most comprehensive range of blinds, awnings, shutters and curtains, ensuring there is a solution for your requirements.

WATSON BLINDS & AWNINGS

Watson Blinds & Awnings locally manufacture a broad range of Blind and Awning products, ranging from basic options through to luxury selections with a solution to suit the needs of every home, on any budget, in Canberra and surrounding regions.

Choices Flooring
The floor you've been searching for

Choices Flooring has arguably become Australia's most progressive retail floor coverings group and a major force in the Australian retail sector. We understand that purchasing flooring is a big decision which is why we continually evolve our in-store and online experience to ensure we help you.

ACT Timber Flooring consider every project is an opportunity to exceed our previous achievements. Aesthetics (maximize the visual appeal of your living space and provide a relaxing and calming environment and when cared for, will last more than a lifetime.

Bamboo Floors is more than just about selling flooring, we believe in the nobility of the fibre given its true sustainability, performance characteristics and beauty.

Excel Floor Polishing Pty Ltd is a experience providing expert flooring solutions to customers across a wide range of industries. We are a highly reputable and dependable company, offering grinding, polishing, buffing and sealing of concrete, marble, terrazzo, granite, limestone and sandstone surfaces.

CabTek was established to meet the needs of builders, joiners and cabinet makers for customized cabinetry at an affordable price on a tight deadline.

Can Cut strive to provide a professional, reliable and price competitive service that is available 24 hours a day, 7 days a week. We are also fully insured and ticketed to work on site.

Some of the brands we partner with























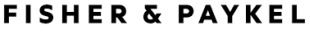





















poly
WATER TANKS


b&d


IXL
innovating since 1858


Luxaflex


Gainsborough
ENTER WITH STYLE


CAROMA

What people say about us

https://www.canberragrannyflatbuilders.com.au/customer-stories/testimonials



https://youtu.be/-I09silGecE

OBJ

https://youtu.be/JlzcFZkq0UM

OBJ



https://youtu.be/QKNQrt3Nwyg

https://youtu.be/059MeHzgk2E



https://youtu.be/Tcl9fohhE5Q

Watch Our Informational Videos

To help you understand the processes better, we have put together some simple explainer videos. These videos can be found on the Canberra Granny Flat Builders' website: cgfb.com.au, under "Discover How" – "Our Videos".



Our design Process - https://youtu.be/rJf6t9ukjVI



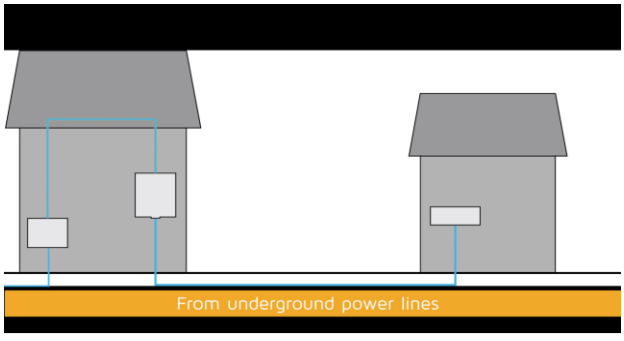
How we manage sewer drainage – https://youtu.be/rgx5ym8ABhI



https://youtu.be/aknJyrri40w
Private Open Space - https://youtu.be/aknJyrri40w



How can we help you to buy a home below value – https://youtu.be/R-76WQ4r2uQ



Electrical connections - https://youtu.be/bdiFWHOA7Cs



What is Plot Ratio – https://youtu.be/BYYh2YdSS4w



What are Planning Approvals – https://youtu.be/1we-dpezito



What is GFA? - https://youtu.be/ZWSckyvxkNA



What are allowances – https://youtu.be/syFPJhyWtKA

Some of our Recently Completed Projects – Property Walkthroughs.

To make it easy for you to see the quality of our completed builds, we have compiled some property walk-through videos of our recently completed projects. Head to www.cgfb.com.au to check out our property walkthrough videos.
These videos are found under “Discover How” – “Our Videos”.

https://www.canberragrannyflatbuilders.com.au/discover-how/our-videos-2



Hawker - https://youtu.be/xBCFIKBIyYQ



Ngunnawal 2 - https://youtu.be/62mceOdJqMY



Wanniassa - https://youtu.be/WvaBDwJP0HE

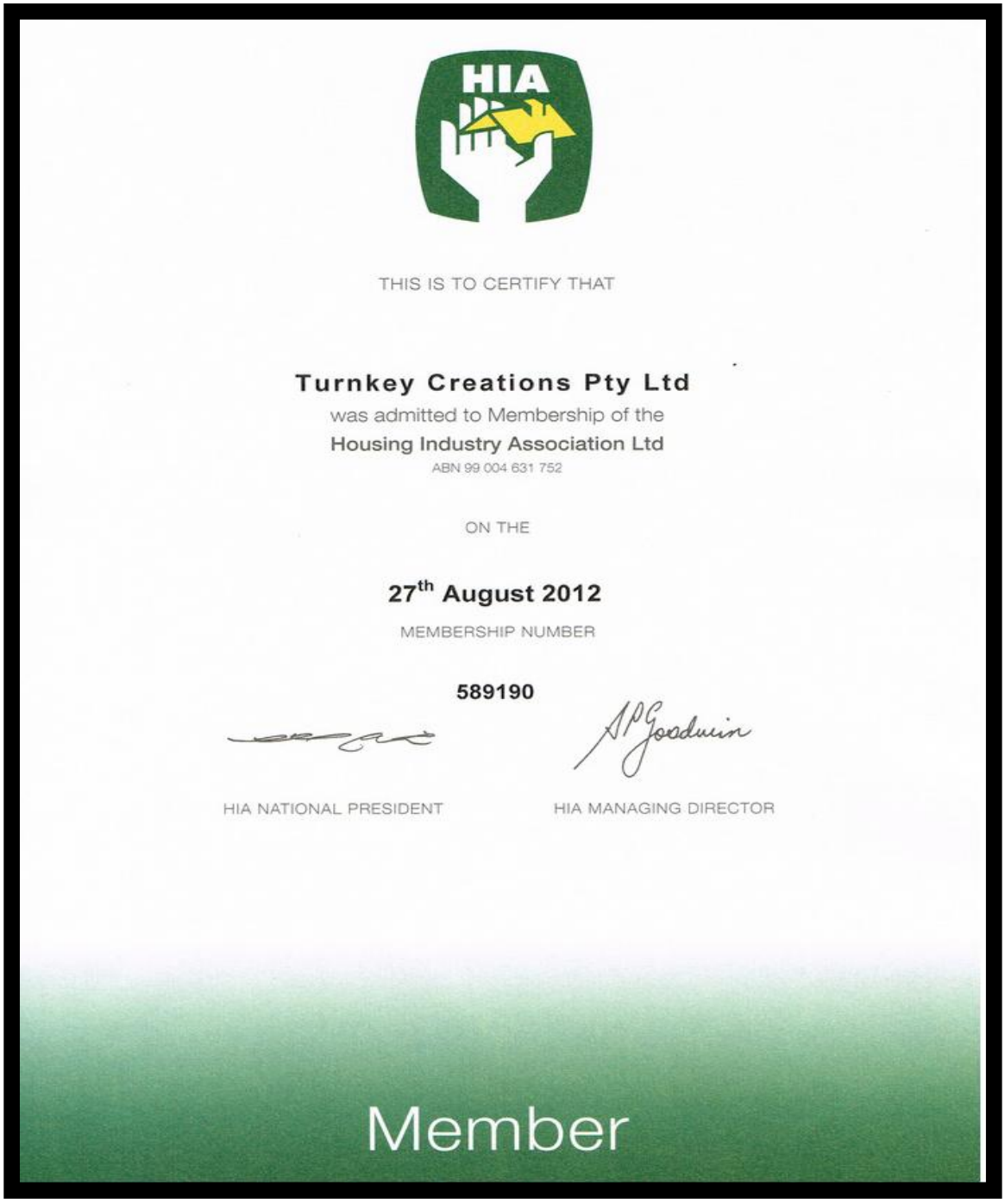


Narrabundah - https://youtu.be/YcRSZgVOYWA



Ngunnawal 1- https://youtu.be/O9ft1UAlbBc

HIA Membership and Insurance



HIA

THIS IS TO CERTIFY THAT

Turnkey Creations Pty Ltd

was admitted to Membership of the

Housing Industry Association Ltd

ABN 99 004 631 752

ON THE

27th August 2012

MEMBERSHIP NUMBER

589190

HIA NATIONAL PRESIDENT

HIA MANAGING DIRECTOR

Member

MECON INSURANCE

MECON Insurance Pty Ltd
A.B.N 29 059 310 904
AFSL 253106

www.mecon.com.au

22 August 2026 **Policy Number: AUSAP-903685**

CERTIFICATE OF CURRENCY

Dear Sir/Madam
This is to certify that the undermentioned policy is current to the due date shown below.

Type of Insurance:	Annual Project
Insured Name:	Turnkey Creations Pty Ltd t/as Canberra Granny Flat Builders and Fixed Price Extensions
Territorial Limit:	Within ACT
Current Period of Insurance:	31 August 2026 to 31 August 2027 at 4pm local time
Business Details:	Construction of new residential building. Structural Alterations and/or Additions to existing residential building.
Maximum Project Duration:	18 months

Interested Party:

Section 1 - Material Damage	
1.02 Maximum Project Value	$1,500,000 E.E.E.
1.03 Principal Supplied Materials	$100,000 E.E.E.
1.04 Existing Structures	$100,000 E.E.E.
1.05 Contractors Plant, Tools and Re-useable Equipment	Not Covered
1.06 Variations and Escalation	$320,000 E.E.E.
1.07 Removal of Debris	$170,000 E.E.E.
1.08 Professional Fees	$160,000 E.E.E.
1.09 Expediting Costs	$85,000 E.E.E.
1.10 Mitigation Costs	$85,000 E.E.E.

E.E.E. means each and every event

Section 2 - Public Liability	
6.01 Public Liability	$20,000,000 E.E.O.
Sub Limits	
6.02 Products Liability	$20,000,000 A.O.P.I.
6.03 Vibration Weakening or the Removal of Support	$20,000,000 A.O.P.I.
6.04 Property in Care, Custody and Control	$100,000 A.O.P.I.
Contractors Pollution Liability	$500,000 A.O.P.I.

E.E.O. means each and every occurrence
A.O.P.I. means in the aggregate of all occurrences in any one period of insurance

INSURER	PERCENT
AIG Australia Limited (AIG), ABN 93004727753, AFSL 381686	100.00%

Yours Faithfully

Tony Cai

This Certificate of Currency is issued as a matter of information only and provides no rights to the holder. It does not amend, extend or alter the cover provided by the Policy. It is only a summary of the cover provided by the Policy. (Reference must be made to the current Policy wording and Schedule for full details). It is current at the date of issue only.

Transaction Ref: 903685

Attachment to the HIA agreement

This Customer Project Proposal is to be read in conjunction with the HIA Agreement.

Signed date……..

Owners
Name(s)……

Owners
Signature(s)……

Builders
Signature……