

# Halo 10 Year Residential Guarantee

## Build with complete peace of mind

**When you build with an approved member of New Zealand Certified Builders, you're protected by New Zealand's most comprehensive 10 year building guarantee.**

### How does it work?

The application for your Halo 10 year residential guarantee insurance will be made by your NZCB member at the time you complete the building contract. You will receive confirmation of your application acceptance and policy document shortly after the building contract is signed - generally well before the building work starts.

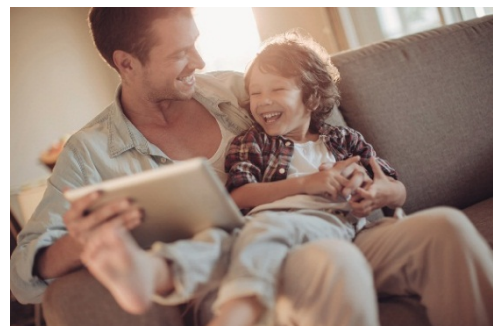
### Are there different types of guarantee?

No. The application process is made easy because the one guarantee policy has been specifically designed to cover any type of work being undertaken, be it under a New Home Full Building contract, an Additions or Alterations Contract for your home, or if you are entering a Labour Only contract with your NZCB member.

### Policy benefits

**HALO 10 YEAR RESIDENTIAL GUARANTEE INSURANCE provides maximum peace of mind for homeowners, covering:**

- Loss of deposits if the builder doesn't start the building work.
- Losses if the builder starts but doesn't complete the building work.
- 10 year cover for the full contract price, for structural defects including weather tightness issues, once the building works have been completed.
- 10 year cover for the full contract price, for non-structural defects once the building works have been completed.



If your builder fails to complete the building or rectify the defect, we will step in and fix the problem.

The cover extends not only to fixing any defect but also any damage to existing structures caused by the defect.

## Additional policy benefits

HALO 10 YEAR RESIDENTIAL GUARANTEE INSURANCE also provides cover to property owners for:

- **Sub contractors and suppliers:**  
Where the NZCB member is the head contractor, defects arising from materials and work supplied by subcontractors and suppliers are insured.
- **Other damage:**  
The cost to repair other damage to the house caused by the defect, up to the full policy sum insured.
- **Alternative accommodation expenses:**  
Up to 6 months' reasonable alternative accommodation expenses while the house is being repaired.
- **Professional fees:**  
Surveyors, engineers, legal and other fees necessarily incurred to rectify the defect.
- **Guarantee transfer:**  
The insurance automatically transfers to any subsequent owners of the house, giving them protection also.
- **Simple application**  
Simply sign the application your NZCB member has completed. No other documentation is needed.

*Please refer to the Halo 10 Year Residential Guarantee Insurance Policy for full details of the policy coverage and additional benefits.*

## Your security:

When problems arise you want to know that you can call on someone who will be there to fix the problem, even if it happens 10 years after the works are completed.

**HALO 10 YEAR RESIDENTIAL GUARANTEE INSURANCE is underwritten at LLOYD'S OF LONDON.**

Lloyd's of London is renowned throughout the world and provides excellent financial security with a financial rating of "A+" (Strong) with Standard and Poors and "A" (Excellent) with A M Best.

*Our Halo 10 Year Residential Guarantee Insurance is promoted and administered by BrokerWeb Risk Services, one of New Zealand's largest insurance broking companies, and by Archer Group Limited as the Lloyd's of London cover holder in New Zealand.*

Only an NZCB member can provide HALO 10 YEAR RESIDENTIAL GUARANTEE INSURANCE.

To find an NZCB Member call  
**0800 CERTIFIED**  
**(0800 237 843)**

Or visit our Website  
[nzcb.nz](http://nzcb.nz)



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