



Registered Master Builders Guidance for Members Following Severe Weather Events

1. The Association provides the following initial guidance after the recent severe weather events. The guidance covers general contract advice, insurance matters and damage/destruction of the Works from the severe weather events.

Your Contract

Golden Rule

2. Your Contract remains active and should always be followed no matter how obvious the event may appear to you.
 - a. Continue to use your contract for you and your client's benefit.
 - b. Proper notification of extensions of time, extra work and other matters under the Contract are not a hassle but a necessity to keep all the parties on the same page. This can include disruption to your supply chain for trade and materials.
 - c. It may take some time to work through, but you and your client are both in a better place sorting out where you stand under the contract after a severe weather event.

Insurance

Golden Rule

3. Your insurance policies are specific to you and your contracts, contact your brokers to obtain the full benefit you can.
 - a. Make your claims in good time so that you don't miss out.
 - b. Ensure that your policies are up to date.
 - c. Whether insurance covers an event does not make the event anyone's fault, do not let rows about possible responsibility delay an insurance claim.

Damage/destruction of the Works

Golden Rule

4. Under your Master Builder contract, you are not responsible for damage to the Works caused by Forces of Nature.
 - a. Talk to your client as to whether it is feasible to continue the Contract. The damage may be too bad.
 - b. The damage/destruction may be covered by insurance, but insurance is unlikely to cover gradual damage arising from subsequently leaving the Works unattended.
 - c. Your obligations for care of the Works **do** extend to not letting the damage/destruction get worse. For example, if the roof blows off in the cyclone, you are not responsible but if the house is then left exposed causing further damage then you may be responsible.