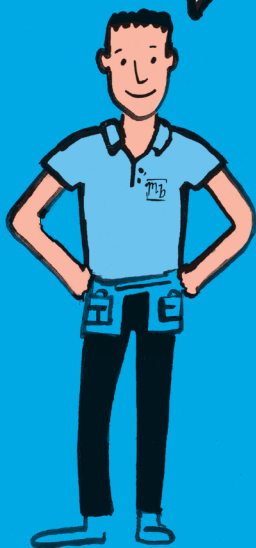


# New Zealand's leading Guarantee The Master Build 10-Year Guarantee

More than **140,000** New Zealanders have put their trust in the Master Build Guarantee.

Give yourself peace of mind and protect your biggest investment.



# What does it cost?

Generally, the cost of a Guarantee is less than 1% of the total build or renovation cost.

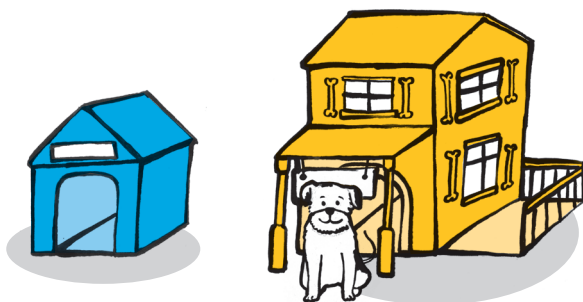
Value of Building Contract (inc. GST)	Full Guarantee (inc. GST)	Opting out of Loss of Deposit and Non-Completion (inc. GST)
\$30,000 – \$200,000	\$750	\$600
\$200,000 – \$400,000	\$1,300	\$1,050
\$400,000 – \$600,000	\$1,550	\$1,250
\$600,000 – \$800,000	\$1,750	\$1,400
\$800,000 – \$1,000,000	\$1,950	\$1,550
\$1,000,000 – \$1,500,000	\$2,200	\$1,750
\$1,500,000 – \$2,000,000	\$2,750	\$2,200
\$2,000,000 +	Refer to your builder	

# How much cover do I need?

Our Guarantee is flexible and can be tailored to your needs.

The tiered pricing structure means you only pay for the cover you need to protect your build. Plus, you have the option of opting out of cover for Loss of Deposit and Non-Completion.

If you decide to purchase a Master Build 10-Year Guarantee, it is your builder's responsibility to ensure the completed documents are sent through to MBS, along with the required fees, in the required timeframes.



# Protecting your new build or renovation

Building a house or undertaking a major renovation is probably the biggest investment of your lifetime. The Master Build 10-Year Guarantee helps protect it.

Our Guarantee is a market leader and has been protecting homes for over 25 years. It has been developed in New Zealand for New Zealand homes.

Only a Registered Master Builder can offer you the Master Build 10-Year Guarantee.

# Why do you need a Guarantee?

A Master Build 10-Year Guarantee protects you through the building process, and for the next 10 years. It provides much greater protection than both the Building Act and Consumer Guarantees Act.

While the vast majority of building projects will run smoothly, sometimes things do go wrong. The Guarantee provides a process to resolve those issues. It may also be that in 10 years' time your builder is no longer working. The Guarantee is there to protect your investment.

The protection provided by our Guarantee not only gives you peace of mind – it also makes good financial sense:

- If something does go wrong with your build, your Guarantee kicks in and we will step in to help you get your home finished to the highest standard
- It adds value to your property
- It's fully transferable if you decide to sell
- It helps finance your build, as most banks demand it
- It costs less than 1% of the total build cost to protect your biggest investment.

Regardless of what happens in the future, Registered Master Builders will be there to help you for the next 10 years – it's peace of mind guaranteed.

# What are you covered for?

	Master Build 10-Year Guarantee	Cover under New Zealand legislation	
		Building Act	Consumer Guarantees Act
Maximum total cover across all claims over the life of the Guarantee	<b>\$1,000,000</b> or the value of the building contract – whichever is less		
Before building work starts: Loss of Deposit	<b>\$500,000</b> or 10% of the value of the building contract – whichever is less	No protection	No protection
While building work is underway: Non-Completion (includes remedial work)	<b>\$500,000</b> or 20% of the value of the building contract – whichever is less	No protection	No protection
After building work is complete: Materials and Workmanship	For 2 years after building work is complete	1 Year implied warranty*	Possible limited cover*
After building work is complete: Structural Defects – including Rot and Fungal Decay (weathertightness)	For 10 years from Acceptance of the Guarantee	10 years from completion for specific items*	No protection
After building work is complete: Temporary accommodation during remedial work	<b>Up to \$10,000</b>	No protection	No protection
Transferable when you sell your home	Yes, multiple times for a transfer fee of <b>\$350</b> (inc. GST)		

\*Remedies under the Building Act and Consumer Guarantees Act only apply if the building company is still around.

## What you need to do to make sure you're covered



*"Thank you so much for everything you have done for us so far. We appreciate beyond words how helpful and responsive you have been. Thank you so much for making this experience a good one for us!" – Natalie McKee*

# Getting in touch

At any point during your Master Build cover, we'd be happy to hear from you.



**Call:**

0800 269 119 or  
(04) 385 8999  
(Monday to Friday 8.30am to 5pm)



**Write to:**

Master Build Services Limited  
PO Box 1796  
Wellington 6140



**Visit:**

[masterbuilder.org.nz](http://masterbuilder.org.nz) or

**Email:**

[help@masterbuilder.org.nz](mailto:help@masterbuilder.org.nz)

To find out more, visit  
[www.masterbuilder.org.nz](http://www.masterbuilder.org.nz)

