

The SHC Insurance process of arranging Latent Defects Insurance.



The Client

Design Phase
Provide Underwriter information (Arch Drawings, Building costs, Ground Report, etc.)

Client wishes to proceed - provides additional information.

Construction Phase
Construction starts - construction changes notified.
Deposit premium paid.

Practical Completion
Provide Certificates & confirm final construction costs.

Premium Adjusted & Final Payment

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The Insurer

Review information & Provide indicative quote.

Review & provide final quotation. TIS (Technical Inspection Service) appointed.
TIS risk appraisal report.

Start of Construction review.
TIS site inspections.

Confirm conditions, review TIS & adjust premium.

Issue Policy Coverage LDI.

The LDI cover protects your investment for 10 years

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