

HBCF Policy - Distributors' Maximum Fees and Charges

All quoted Policy Issuing fees and charges in this table are the **maximum** policy issuing fees that a broker may charge for that construction type and exclude GST. Brokers will charge a minimum fee per construction type and HBCF recommend builders contact brokers to request their complete fees and charges schedule.

Note: Brokers (Distributors) charge per policy or per certificate as listed below. Multiple dwelling projects will have one policy but may have a certificate of insurance for each dwelling within that project, this is calculated on the value of the contract/number of dwellings, contact your broker for details.

Distributor	New Eligibility Fee	Eligibility Review Fee	Builder profile Change Fee	Policy Cancellation Fee	Policy Amendments Fee	Policy Issuing Fee- New Dwelling Construction H01	Policy Issuing Fee- Building Work to an Existing Residential Apartment Building H02	Policy Issuing Fee – New Residential Apartment Building Construction H03	Policy Issuing Fee- Building Work to an Existing Dwelling H04	Policy Issuing Fee - Swimming Pools H05
Coverforce Insurance Broking Pty Ltd	Small/Medium Builder \$350 Large/Major Builder \$500	Small/Medium Builder \$350 Large/Major Builder \$500	Small/Medium Builder \$350 Large/Major Builder \$500	No Charge Broker policy issuing fee retained (not refunded)	20% of base premium	20% of base premium per policy	20% of base premium per policy	20% of base premium per policy	20% of base premium per policy	20% of base premium per policy
Finsura & HBW Solutions	\$350	\$350 (Maximum \$1000 dependant on builder size)	\$350 (Maximum \$1000 dependant on builder size)	\$50 per policy Broker policy issuing fee retained (not refunded)	\$50 if amendment affects (+,-) base premium	10% of the base premium	7.5% of the base premium per policy	7.5% of the base premium per policy	10% of the base premium per policy	10% of the base premium per policy
HIA Insurance Services	\$350	\$350	\$350	\$75 per certificate Broker policy issuing fee and additional application fee retained (not refunded)	\$75	16% of the base premium plus an application fee of up to \$200	3% of the base premium per certificate plus an additional application of up to \$200	5% of the base premium per certificate plus an additional application fee of up to \$200	19% of the base premium plus an additional application of up to \$200	29% of the base premium per policy plus an additional application fee of up to \$200
Insurance House Group	System Reviewed Builder \$300 to \$400 depending on limit sought Medium sized builder \$550 Major builder \$700	System Reviewed Builder \$150 to \$200 depending on limit sought Medium sized builder \$300 Major builder \$550	System Reviewed Builder \$150 to \$200 depending on limit sought Medium sized builder \$300 Major builder \$550	No Charge Broker policy issuing fee retained (not refunded)	\$100 per policy	\$750 per certificate	\$5000 per policy	\$5000 per policy	\$750 certificate	\$750 per certificate
Master Builders Queensland	No Charge	No Charge	No Charge	No Charge Policy issuing and service fees are refunded	22% if amendment affects (+,-) base premium	11% of the base premium plus a service fee of \$75.00	7% of the base premium plus a service fee of \$75.00	7% of the base premium plus a service fee of \$75.00 capped at \$5000	11% of the base premium plus a service fee of \$75.00 capped at \$5000	22% of the base premium plus a service fee of \$75.00 per policy
Master Builders Insurance Brokers	Sole Trader \$300 Company \$500	\$100 \$750 (Eligibility Review Adverse History) \$300 (Eligibility Review Change of Structure)	Sole Trader \$300 Company \$350	\$50 per certificate Broker policy issuing fee retained (not refunded)	20% of the increase in the HBCF base premium	15% HBCF Base Premium per certificate	5% HBCF Base Premium per certificate	5% HBCF Base Premium per certificate	20% HBCF Base Premium per certificate	20% HBCF Base Premium
SHC Insurance Brokers	\$450	\$450	\$450	\$50 per policy Broker policy issuing fee retained (not refunded)	Variations that result in a premium increase will attract a broker fee of 16% on base premium	16% of the base premium plus an administration fee of \$150 per certificate	12% of the base premium plus an administration fee of \$150 per policy	\$7,000 per policy	16% of the base premium plus an administration fee of \$150 per certificate	16% of the base premium plus an administration fee of \$150 per certificate
The Builders Insurance Broker	\$800	\$600	\$600	\$150.00 per certificate Broker policy issuing fee retained (not refunded)	10% of base premium with a minimum of \$150.00 per Certificate if the amendment affects (+,-) base premium	\$2,500 per certificate	\$500 per certificate	\$1000 per certificate.	\$2,500 per certificate	\$500 per policy.
Willis Towers Watson	\$3,000	\$1500	\$1500	\$250 per certificate Broker policy issuing fee retained (not refunded)	\$250 per certificate	\$2,500 per certificate	\$1000 per certificate	\$1000 per certificate	\$2,500 per certificate	\$500 per certificate