

Construction Risks Insurance Fund

icare[™]

**Instructions for Placing
Insurance Through icare**



1. Logging in

Login to the Insurance for NSW Portal at <https://my.icare.nsw.gov.au/login> using your unique credentials.

Note: If you haven't received these credentials, you can request access by going to the portal request access page at <https://my.icare.nsw.gov.au/portal-access-request/>. Select the 'Other' access level, and scroll down to download the "icare Insurance for NSW Portal access form". Complete the form (make sure to select the "CRIF access" option and email the completed form to insuranceforNSW@icare.nsw.gov.au.

2. Apply for a new policy

After logging in, navigate down to the "CRIF Quote and Policies" tab and click the "Apply for new policy" button.

insurance for NSW


[CRIF quotes & policies](#)[Analytics & reports](#)[Make a claim](#)[Risk Education eXpress](#)

Your construction risk insurance fund tool for quotes and policy management. [See all policies & quotes](#)

Get a quote

To insure a new construction project, please apply for a new policy.

[Apply for new policy](#)



Search for a quote or policy

Search, view and access all your quotes, referrals and policies here.

This will take you to the "Apply for a new construction risk policy" page. Your agency name will be displayed in the "Agency Name" field.

icare™

[Accessibility](#)

[Contact Us](#)



[Log out](#)

Apply for a new construction risk policy

Complete the form below to get a quote for your project straight away.

In some cases, a project may need to be referred to our team for further assessment before we can provide your quote.

Agency Name

Fire and Rescue NSW

To begin the quote process, complete all mandatory fields. The details you enter will appear on all policy documents. There are three sections you will need to complete.

Section 1: Project Information

Project Information

Apply for a new construction risk policy

Complete the form below to get a quote for your project straight away.

In some cases, a project may need to be referred to our team for further assessment before we can provide your quote.

Agency Name

Fire and Rescue NSW

Government contract number *

If you do not have a government contract number yet, please enter 'TBA' above.

Project name *

Project type *

Please Select 

Are any of the project locations currently listing in the Contaminated Land Register? *

☐ Yes

☒ No

In the **Government contract number** field, enter the contract number if known. If not known, enter 'TBA'.

In the **Project Name** field, enter the full project title. The project title will appear as entered on all policy documents.


In the **Project Type** field, select the description that best suits the contract.

In the **Contaminated Land Register** field select 'Yes' or 'No'.

Section 2: Period of Insurance


Period of insurance

Please provide the timeframe you need insurance cover for your project.

Cover inception date * 


 

Construction start date * 

Construction end date *

Testing period * 

Post completion period * 

In the **Cover Inception Date** field, enter the contract's date of award.

In the **Construction Start Date** field, enter the day the works are due to begin.

In the **Construction End Date** field, enter the expected date of completion.

The Policy Period noted on policy documents will encompass the date of award through to the date of completion.

Note: If the Policy period exceeds 36 months, a referral will be generated, and the user will need to contact their local CRIF officer for a policy.

In the **Testing Period** field, enter the period within your construction time frame to test your building asset at capacity. If there is no value selected, the default is 1 month.

Note: The Policy Period is inclusive of the Testing Period.

The **Post Completion Period** refers to the Defects and Liability period. This is a period of time following practical completion during which a contractor remains liable under the contract for rectifying any defects which become apparent. Select a time period from the dropdown list. If no selection is entered, the default value is 12 months.

Section 3: Project Values

Project values

Contract Works

Sum Insured (whole dollars only excl. GST) * 

Existing Property *

▼

Contract Works policy excess *

▼

LEG3 excess *

▼

Section 4: Public, Products and Environmental Impairment Liability

Public, Products and Environmental Impairment liability

Public and Products limit of liability *

▼

Environment Impairment limit of liability *

▼

Public Liability excess *

▼

Worker to Worker excess *

▼

Do you require any additional products? *

- ☐ Yes
- ☒ No

In the **Sum Insured** field, enter the estimated contract value of the project excluding GST in whole dollars e.g. 10000 for \$10,000.

In the **Existing Property** field, select from one of 3 options:

'Not Insured'
'Cover Required' or
'Included in above'.

icare recommends getting in touch with a CRIF officer before placing cover for any Existing Property to explore the possibility that cover may already be afforded through the Treasury Managed Fund, under the Construction Liability policy or otherwise.

In the **Contract Works policy excess** field, the recommended excess option is automatically shown by the system. If the preferred option is not the automatic section, please pick another via the drop-down box.

In the **LEG3 excess** field, the default value is \$250,000. You can select another value from the dropdown if required.

Public, Products and Environmental Impairment Liability

In the **Public and Products limit of liability** field, the liability limit is determined from the total value of the project. A default is automatically selected based on the total dollar amount of your project. If you would like more cover, you can choose to increase the amount from the dropdown field.

In the **Environmental impairment limit of liability** field, the recommended value is displayed as per your contract value. If your preferred limit is not displayed, you can choose another amount from the dropdown field.

In the **Public Liability excess** field, the recommended excess option is automatically displayed in the dropdown field. If your preferred option is not displayed, you can choose another amount from the dropdown field.

In the **Worker to Worker excess** field, the recommended value is displayed as a function of the total Sum Insured. If your preferred excess is not displayed, you can choose another amount from the dropdown field.

Do you require any additional products?

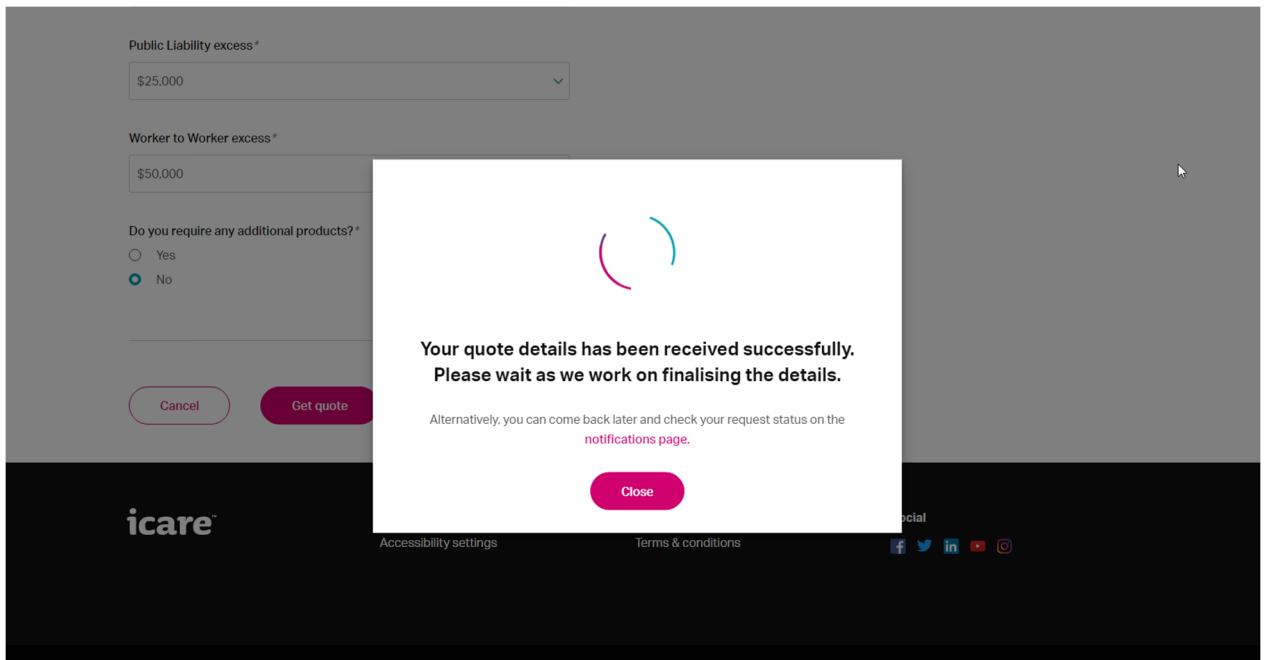
The default option is 'No'. If you need additional products, select 'Yes'. This option alerts the CRIF team of your request, and a CRIF officer will be in contact with you to discuss your needs. Other insurance product examples can include Marine Liability.

3. Get your policy quote

Once you have checked and completed all the mandatory fields, click the **Get Quote** button at the bottom of the screen.



Once your request is submitted and the quote details have been received, you will see a message window pop up. If you are happy to wait, or are only performing one transaction, you can leave the window as is. However, if your transaction is taking some time to complete, or if you would like to process several quotes and review them later, you can click the 'Notifications Page' hyperlink. This will re-direct you to the notifications page.



Once the transaction has successfully completed, a quote summary will appear on the right side of the page. This will include premium break downs and/or any other messages dependant on the information submitted.

Project values

Contract Works

Sum Insured (whole dollars only excl. GST) * 

\$200,000

Existing Property *

Not Insured

Contract Works policy excess *

\$25,000

LEG3 excess *

\$250,000

Public, Products and Environmental Impairment liability

Public and Products limit of liability *

\$20,000,000

Environment Impairment limit of liability *

\$20,000,000

Public Liability excess *

\$25,000

Worker to Worker excess *

\$50,000

Do you require any additional products? *

☐ Yes

☒ No

Your quote summary

Your reference number is

100000002748888

Contract works premium

\$422.40

Premium: \$384.00

GST: \$38.40

Total public, product and environmental impairment liability premium

\$281.60

Premium: \$256.00

GST: \$25.60

Total value of cover

\$704.00

Premium: \$640.00

GST: \$64.00

Update quote

Save & review

Save & Proceed

Note: If your request for quotation does not meet our standard risk criteria, a message will display advising you that the quote has been referred to the CRIF team for review. The CRIF team will review your request and will be in direct contact via email to discuss a new quote.

Your quote summary

Your reference number is
100000002748897

Due to your project exceeding our standard risk parameters, we've referred this policy to our Construction Risk Insurance Fund who will provide you with a quote.

[Update quote](#)

[Save & review](#)

4. Submit and Bind Policy

Once you have reviewed your Quote Summary, click on the **Save & Review** button to save your information, and proceed to reviewing the quote summary.

[← Back to all construction risk insurance policies](#)

Here's your quote

Your reference number is 100000002748888

Please review the details of your quote before binding your policy.

Project name

Test 123

Amend quote
details



Types of cover included

Contract Works policy

Premium	GST	Total
\$384.00	\$38.40	\$422.40

Public, Products and Environmental Impairment Liability Policy

Premium	GST	Total
\$256.00	\$25.60	\$281.60

Download quote details

To generate a PDF of your quote, please click 'Generate'

Please note: your document may take up to one minute to generate

Generate

Policy application details

The details you provided in your policy application are listed below. This is for reference purposes only. Always refer to the policy document for full policy details. If you need to add or update information, you can amend your policy at any time.

Amend quote details

Quote details



Decline quote

Proceed

Review all the information provided in your quote and ensure it is correct. If you are satisfied with the information provided, and wish to continue with binding your policy, click on the **Proceed** button.

*Note: Quotes are valid 90 days from the day of quotation and can be searched/edited and bound till expiration. Unprocessed quotes or quotes older than 90 days will be deleted automatically, and all information will be lost. If you choose to decline the quote by clicking on the **Decline quote** button, the information will be deleted, and you will need to start the quote process again.*

Tip! You can download the quote document noting all the information above as a PDF by clicking on the “Generate” button. This will open in a new tab and display a printable PDF of your quote.

Download quote details

To generate a PDF of your quote, please click 'Generate'

Please note: your document may take up to one minute to generate

Generate

Once you have clicked on the **Proceed** button, this takes you to the “**Provide additional information**” page. Enter the following information into the fields.

Government Contract Number (Mandatory)
Purchase order (optional)
Additional insured(s)/Main Contractor(s) (optional)

Note: The Policy Wording document provides a much broader definition for insured parties which will pick up other contractors, sub-contractors, consultants and other interested parties.

Main Project Location (mandatory)

Contact Details (mandatory)

All project **Contact Details** should lead to the Project Manager.

The **Accounts payable** email address should lead to the person in charge of invoicing.

The information in these fields will assist the CRIF team should they need more information regarding your policy.

Provide supporting documents (optional) While generally no further documentation needs to be provided, agencies have the option of storing project-specific information within the policy where there is specific supporting information.

Once you have completed all additional information and ensured that all information is correct, click **Submit and bind policy** to bind the policy and generate all associated documentation.

Save & exit

Submit and bind policy

Once your request is submitted and the policy details have been received, you will see a message window pop up. If you are happy to wait, or are only performing one transaction, you can leave the window as is. However, if your transaction is taking some time to complete, or if you would like to process several quotes and review them later, you can click the ‘Notifications Page’ hyperlink. This will re-direct you to the notifications page.

Provide supporting documents (optional)

Please upload all relevant project risk information that you have available.

This may include the following:

- Description of project
- An overview of work methodology
- Breakdown of estimated contract value
- Project period bar chart (if available)
- Geotechnical reports (if available)
- Flood reports (if available)
- Drawings or plans of project (if available)

Please note that there is a limit of 25MB in size for uploads. If you need to contact the CRIF team at cpal@icare.nsw.gov.au

Drag and drop or select a file

Save & exit

Submit and bind policy

Close

**Your policy details has been received successfully.
Please wait as we work on finalising the details.**

Alternatively, you can come back later and check your request status on the [notifications page](#).

Once the details have finalised, you will be redirected to the **See Policy Review** page which displays a summary of your policy.

[← Back to all construction risk insurance policies](#)

Policy SIC19060009

Active

Project name

Test 123

Cover inception date

24/06/2019

Construction end date

30/09/2019

Distribution type

Other

Types of cover included

Contract Works

Sum Insured (excl. GST)

\$200,000.00

Contract Works policy excess

\$25,000.00

LEG3 excess

\$250,000.00

Public, Products and Environmental Impairment liability

Public and Products limit of liability

\$20,000,000.00

Environment Impairment limit of liability

\$20,000,000.00

Public Liability excess

\$25,000.00

Worker to Worker excess

\$50,000.00

[Apply for a new policy](#)[Review or request changes to this policy](#)[Request to cancel policy](#)

It also generates the following documents:

“Certificate of Currency (Contract)”

“Certificate of Currency (Liability)”

“Contract Works Wording”

“Public Liability Wording”

“Invoice”


Your tax invoice is also generated in this section.

You can download a PDF copy of your invoice.

Note: Invoices are due for payment 90 days from the invoice date. Invoices can be re-downloaded from the policy review page along with the policy documents at any time.


Policy invoices


Please click on the link below to download your invoices


 [Tax Invoice - 20190603 04:22 PM](#)
[PDF]


Policy documents

The list below displays all the documents we have prepared for your policy

 [Certificate of Currency - Liability](#)
[PDF]

 [Certificate of Currency - Material Damage](#)
[PDF]

 [Policy Wording - Liability](#)
[PDF]

 [Policy Wording - Material Damage](#)
[PDF]

Policy application details

The details you provided in your policy application are listed below. This is for reference purposes only. Always refer to the policy document for full policy details. If you need to add or update information, you can amend your policy at any time.

Amend policy details 

Quote details	
Additional policy information	

Provide supporting documents (optional)

Please upload all relevant project risk information that you have available.

This may include the following:

- Description of project
- An overview of work methodology
- Breakdown of estimated contract value (if available)
- Project period bar chart (if available)
- Geotechnical reports (if available)
- Flood reports (if available)
- Drawings or plans of project (if available)

Please note that there is a limit of 25MB in size (per document). If you wish to provide a document larger than 25MB, please contact the CRIF team at cpa@icare.nsw.gov.au or call 02 9216 3852.

Drag and drop or select a file

Upload 

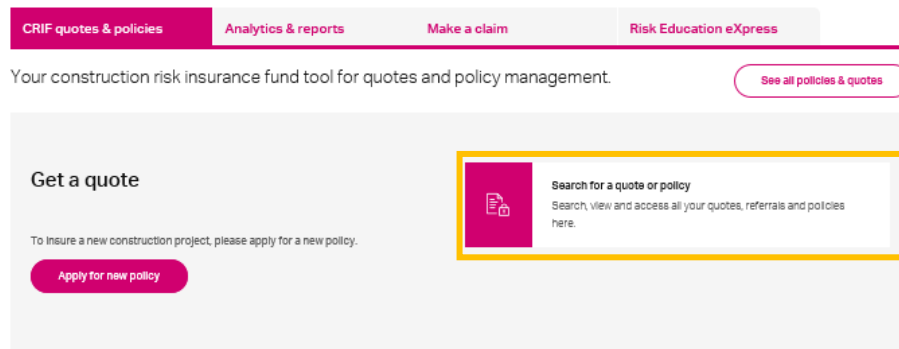
6. Modify an Existing Policy

During the cover period of the policy, if the projects details change or an extension is needed, an endorsement can be processed to ensure the policy documents contain the latest information.

Login to the portal using your unique credentials

On the 'CRIF Quotes and Policies' Tab, select "Search for a quote or policy"

insurance for NSW



CRIF quotes & policies Analytics & reports Make a claim Risk Education eXpress

Your construction risk insurance fund tool for quotes and policy management. [See all policies & quotes](#)

Get a quote

To insure a new construction project, please apply for a new policy.

[Apply for new policy](#)

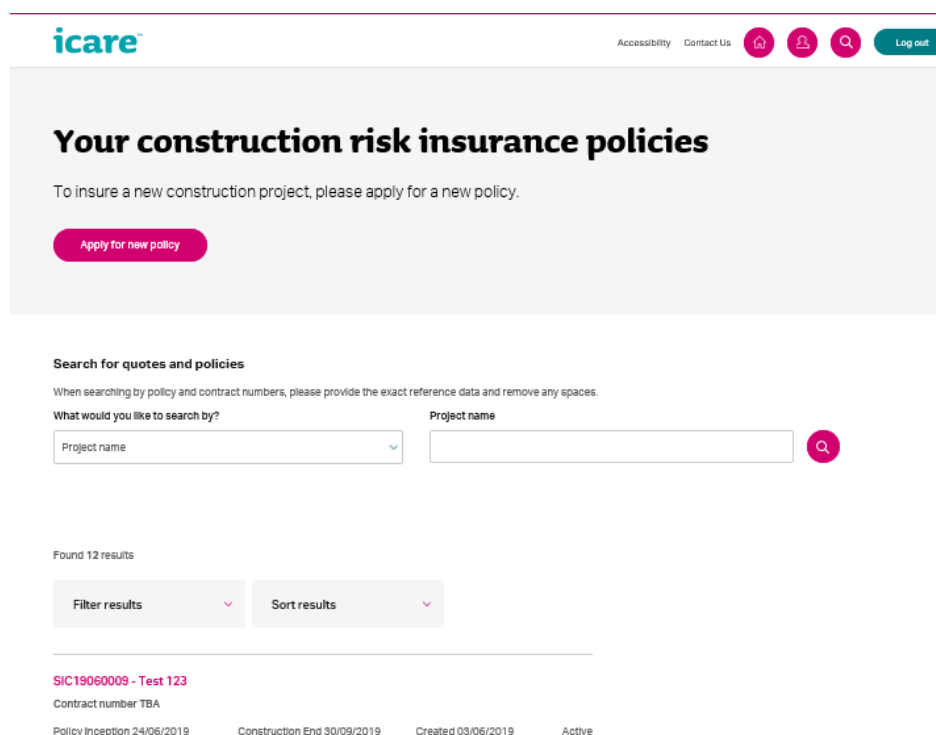
Search for a quote or policy
Search, view and access all your quotes, referrals and policies here.

You can search using several fields:

- Project Name
- Policy Number
- Contract Number

Alternatively, you can filter results by choosing one of the following options from the "Filter results" drop down field:

- Quote
- Referral
- Active
- Expired
- Cancelled



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Your construction risk insurance policies

To insure a new construction project, please apply for a new policy.

[Apply for new policy](#)

Search for quotes and policies

When searching by policy and contract numbers, please provide the exact reference data and remove any spaces.

What would you like to search by?

Found 12 results

[Filter results](#) [Sort results](#)

SIC19060009 - Test 123
Contract number TBA
Policy inception 24/06/2019 Construction End 30/09/2019 Created 03/06/2019 Active

Once you have found the right policy, navigate to the **Bind Policy for New Submission** or **Bind Policy for Endorsement** screen by selecting the policy you wish to endorse.

On the following screen, Click the **“Review or Request Changes to this policy”** button.

This interaction will load the **“Endorse your construction risk policy”** screen where all the previously entered information for the policy will be displayed.

Follow the process described in the above ‘Apply for a new Policy’ section. This time however, make changes to the available policy information rather than starting fresh.

Once you have made all necessary changes, click on the **“Get Quote”** button to proceed to the next step.



Depending on changes made for the policy the endorsement may or may not incur an additional endorsement fee.

Once your request is submitted, a quote summary will appear on the right side of the page. This will include premium break downs and/or any other messages dependant on the information submitted.

Your quote summary

Your reference number is
100000002962339

The details you have changed do not affect the premium of this policy. Your documents will be regenerated so they reflect your changes. Please proceed to save your updates.

Update quote

Save & review

Save & Proceed

Non-Premium Impacting

Your quote summary

Your reference number is
100000002962339

Contract works change in premium
\$797.50
Premium: \$725.00 GST: \$72.50

Total public, product and environmental impairment liability change in premium
\$797.50
Premium: \$725.00 GST: \$72.50

Total change in premium
\$1,595.00
Premium: \$1,450.00 GST: \$145.00

Update quote

Save & review

Save & Proceed

Premium Impacting

After you have reviewed your Quote Summary, click on the **Save & Proceed** button to save your information and proceed.

This interaction will load the **“Provide additional information for your endorsement”** page where all the previously entered information for the project will be displayed.


Follow the process described in the above ‘Submit and Bind Policy’ section. This time however, make changes to the available project information rather than starting fresh


Once you have review and edited all relevant information, click **Submit and bind policy** to bind the policy and generate all associated documentation.

This takes you to the **See Policy Review** page which displays a summary of your policy including the new endorsement documents.

Policy invoices

Please click on the link below to download your invoices


[Tax Invoice - Premium Adjustment- 20190814 10:55 AM](#)
[PDF]


[Tax Invoice - 20190808 01:14 PM](#)
[PDF]


No new invoice will be generated for non-premium impacting endorsements


Policy documents


The list below displays all the documents we have prepared for your policy


[Certificate of Currency - Liability - Endorsement](#)
[PDF]

[Certificate of Currency - Material Damage - Endorsement](#)
[PDF]

[Policy Wording - Liability - Endorsement](#)
[PDF]

[Policy Wording - Material Damage - Endorsement](#)
[PDF]

[Policy Wording - Liability](#)
[PDF]

[Policy Wording - Material Damage](#)
[PDF]

The new endorsement documents will list all changes made to the policy as part of the endorsement in a simple table. The Certificates of Currency documents will be regenerated to incorporate the updates. The policy wordings will remain untouched as an original copy.


6. Cancel a Policy





If the project in question has been cancelled due to a number of reasons, the agency can either cancel the policy through the portal or contact CRIF directly to request cancellation of the policy.

Login to the portal using your unique credentials and search for your policy using the process described above.

Once you have found the right policy, navigate to the **Bind Policy for New Submission** or **Bind Policy for Endorsement** screen by selecting the policy you wish to cancel.

On the following screen, Click the **Request Cancellation** button. This initiates a notification to the CRIF team to review the policy cancellation. Please allow a minimum of 5 business days for this to be resolved.



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[← Back to all construction risk insurance policies](#)

Policy SIC19060009

Active

Project name
Test 123

Cover inception date 24/06/2019	Construction end date 30/09/2019	Distribution type Other
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Types of cover included

Contract Works		
Sum Insured (excl. GST) \$200,000.00	Contract Works policy excess \$25,000.00	LEG3 excess \$250,000.00
Public, Products and Environmental Impairment liability		
Public and Products limit of liability \$20,000,000.00	Environment Impairment limit of liability \$20,000,000.00	
Public Liability excess \$25,000.00	Worker to Worker excess \$50,000.00	

Policy invoices

Please click on the link below to download your invoices

Apply for a new policy

Review or request changes to this policy

Request to cancel policy

You will be requested to reconfirm your cancellation request.

Request to cancel policy SIC19060009

Please confirm your request to cancel this policy.

A representative from our Construction Risk Insurance Fund team will contact you within 2 working days to confirm cancellation details.

[Back](#)[Request cancellation](#)

Thank you, your cancellation request has been received

[Manage other policies](#)[Return to policy details](#)

You will receive an email directly from CRIF notifying you once the policy has been cancelled. If you login back to the portal and search for the cancelled policy, it will be marked as 'no longer active'.

Note: Once you have cancelled the policy and it is no longer active, you will not be able to view supporting documents. You will still be able to review and download invoice documents relating to that policy.

7. Paying an invoice

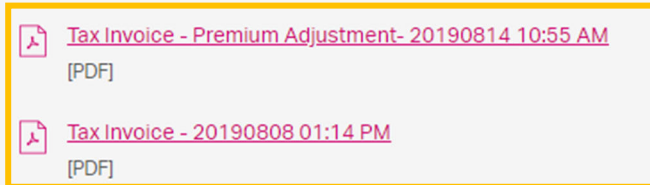
Once you have bound your new business policy or endorsement, it is time to pay your premium.

To pay your premium Login to the portal using your unique credentials and search for your policy using the process described above.

Once you have found the right policy, navigate to the **See Policy Review** page. This page displays a summary of your policy including the invoice documents.

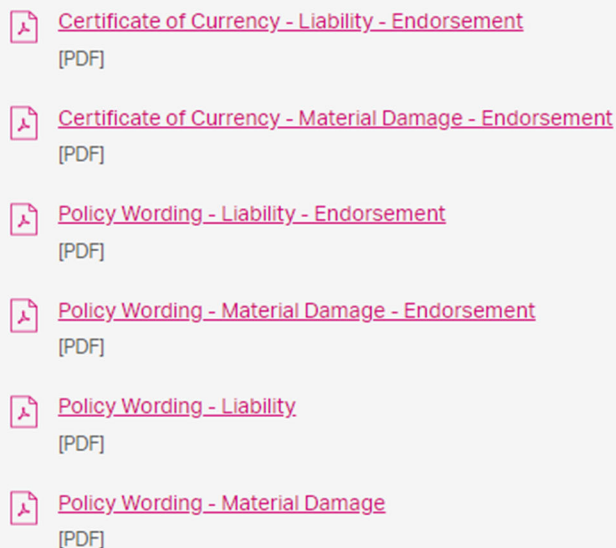
Policy invoices

Please click on the link below to download your invoices



Policy documents

The list below displays all the documents we have prepared for your policy



Click on the invoice document you are wanting to pay to start the download process. Once the invoice has been downloaded, you can open the invoice to ensure it has the right amounts and details.



Construction Risk Insurance

321 Kent Street, Sydney NSW 2000
Telephone: (02) 7922 5085
Email: cpai@icare.nsw.gov.au
ABN: 97 369 689 650/016

Tax Invoice

Invoice Number: 100XXXXXXX

Total Premium: \$

Date Issued: dd/mm/yyyy

Due Date: dd/mm/yyyy



Policy Details

Account Name: Agency Name

Policy Number: SICxxxxxxx

Period of Cover:

Defects Liability Period: 12 months in respect of the initial Defects Liability Period

Contract No.:

Insured Project:



Premium Breakdown

Cover Type	Premium Excluding GST	GST	Premium Including GST
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Material Damage

General, Products and
Environmental Liability

Total:



Payment by Electronic Funds Transfer

Account Name: CRIF

BSB: 032-001

Account Number: 179475

Reference: 100xxxxxx

To ensure that the invoice is being paid correctly and to assist us in processing your payment faster, please ensure that the correct **reference number** is used when paying the invoice.

When paying by EFT please ensure that you use the **invoice number** as a **reference/description**.

You can find the invoice number at the top left of your invoice as well as the bottom in the payment instructions.

When paying an invoice, please also ensure to pay 1 invoice for 1 policy. Lump Sum payment for multiple policies in 1 transaction will not be accepted.

Note: If the incorrect reference number is used when making a payment, we will not be able to receipt your payment in which case, you will be sent automated emails notifying you of either a payment being due or overdue. To ensure that the payment has been processed correctly, it is imperative that the reference number be used as the payment description.

Note: If lump sum payments are made (1 transaction that includes payments for multiple policies) we will not be able to receipt against your policies which will result in email notifications being triggered.

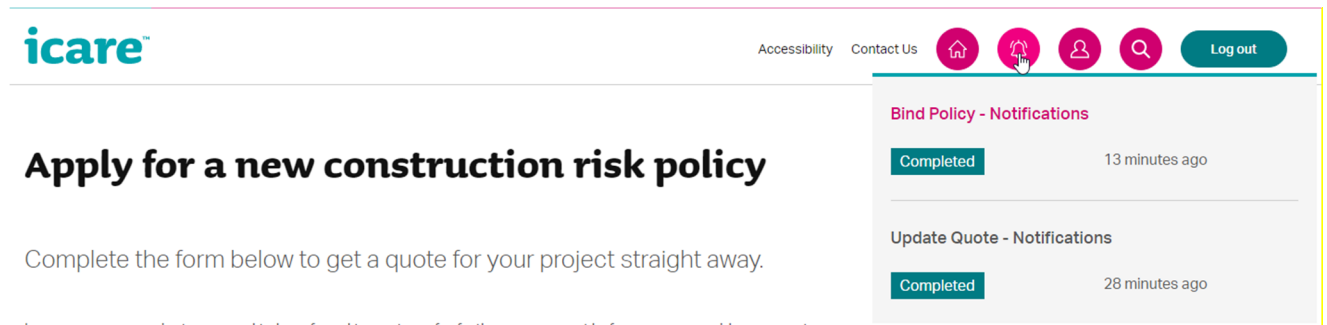
8. Notifications

As you transact on the CRIF portal, you may be prompted with an option to go to notifications page while waiting for your transaction to complete.

At any given time, you can go to the notifications page by clicking on the bell icon located at the top of the page.



The notification icon will also notify you of your two most recent transactions and their status. This information will automatically pop-up when there is a change in status/new transaction has been completed. It can also be viewed by hovering your mouse over the icon.



The notifications page is designed to list each transaction that is either completed or in-progress.

Note: The notification icon and page only show transactions that are done in a valid session. Your session is reset when your account is logged out. A new session will begin every time you login.



Notifications

Create Quote - New policy

Work In Progress

a minute ago

Transaction id

Bind Policy - Notifications

Completed

25 minutes ago

Transaction id SIC21080110

Update Quote - Notifications

Completed

40 minutes ago

Transaction id 100000005620883

Create Quote - Notifications

Completed

44 minutes ago

Transaction id 100000005620883

By clicking any of the completed items on this page you will be re-directed to the transaction.

Note: when performing multiple transactions on the same policy e.g. Quote then bind, only the most recent transaction is available to view. For example, you cannot view the quote once the policy is bound as it is no longer relevant.



Notifications

Create Quote - New policy

Completed

3 minutes ago

Transaction id 100000005620898

Bind Policy - Notifications

Completed

27 minutes ago

Transaction id SIC21080110

Update Quote - Notifications

Completed

42 minutes ago

Transaction id 100000005620883

Create Quote - Notifications

Completed

an hour ago

Transaction id 100000005620883