



Construction Risks Insurance Fund

**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 Quotes & Policies" tab and click the "Apply for new policy" button.

The screenshot shows the 'insurance for NSW' portal interface. At the top, there are four navigation tabs: 'CRIF quotes & policies' (highlighted in pink), 'Analytics & reports', 'Make a claim', and 'Risk Education eXpress'. Below the tabs, the text reads: 'Your construction risk insurance fund tool for quotes and policy management.' To the right of this text is a button labeled 'See all policies & quotes'. Below this is a large grey box containing the 'Get a quote' section. On the left, it says 'To insure a new construction project, please apply for a new policy.' and has a pink button labeled 'Apply for new policy'. On the right, there is a search box with the text 'Search for a quote or policy' and 'Search, view and access all your quotes, referrals and policies here.' with a magnifying glass icon.

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.

The screenshot shows the 'Apply for a new construction risk policy' page. At the top left is the 'icare' logo. At the top right are links for 'Accessibility', 'Contact Us', and a 'Log out' button. The main heading is 'Apply for a new construction risk policy'. Below the heading, it says 'Complete the form below to get a quote for your project straight away.' and 'In some cases, a project may need to be referred to our team for further assessment before we can provide your quote.' Below this is a form field labeled 'Agency Name' with the text 'Fire and Rescue NSW' entered.

To begin the quote process, complete all mandatory fields. The details you enter will appear on all policy documents. There are **four 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 *

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:

- I. 'Not Insured'
- II. 'Cover Required' or
- III. 'Included in above'.

Note: 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.

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 **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.

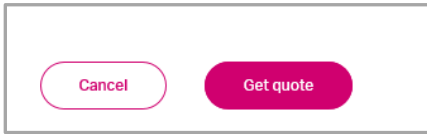
In the **Worker to Worker excess** field, the recommended value is displayed as a function of the total Sum Insured. If your preferred excess is not displayed, you can choose another amount from the dropdown field.

Do you require any additional products?

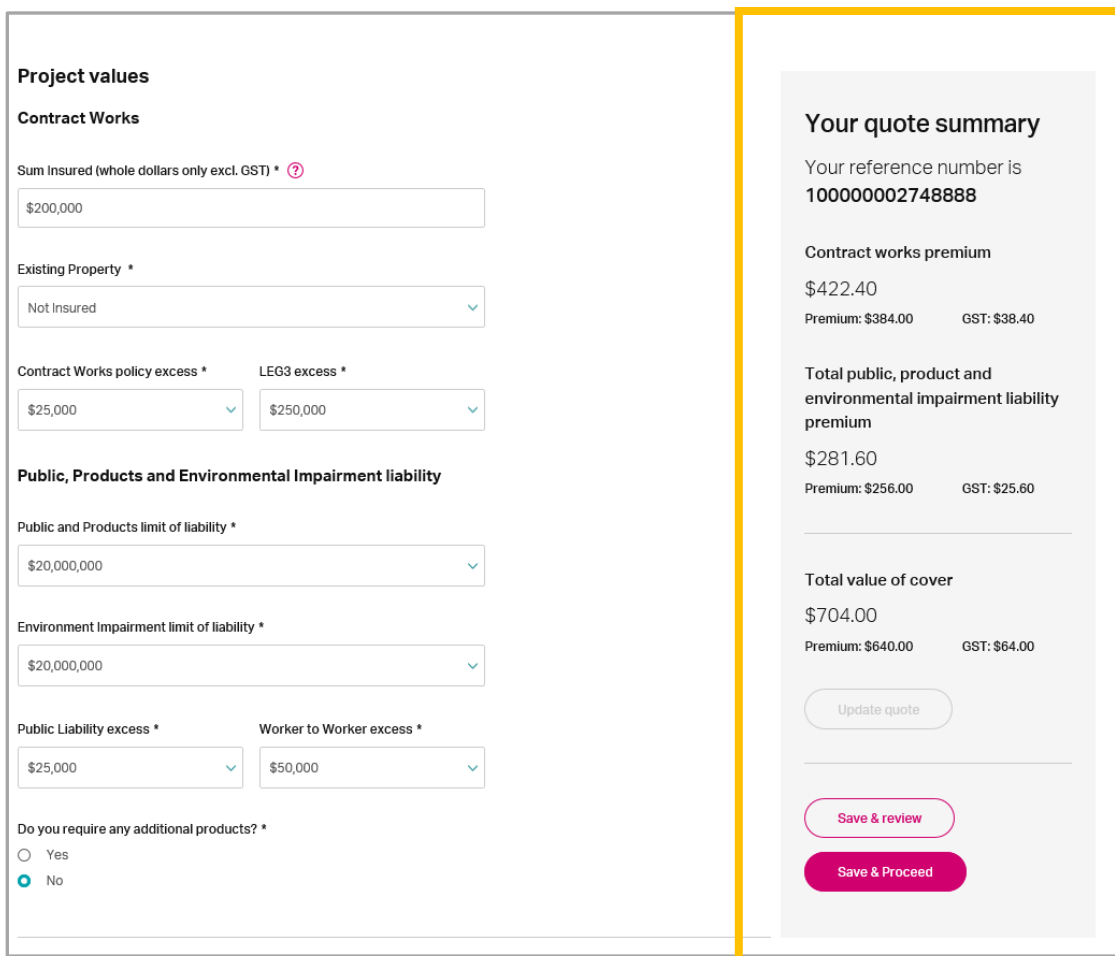
The default option is 'No'. If you need additional products, select 'Yes'. This option alerts the CRIF team of your request, and a CRIF officer will be in contact with you to discuss your needs. Other insurance product examples can include Marine Liability.

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.



This will submit a quote, and a quote summary will appear on the right side of the page. This will include premium break downs and/or any other messages dependent on the information submitted.

A screenshot of a web form for getting a policy quote. The form is divided into two main sections. The left section is titled "Project values" and contains several input fields and dropdown menus. The right section is titled "Your quote summary" and displays the calculated quote details. The right section is highlighted with a yellow border.

Project values

Contract Works

Sum Insured (whole dollars only excl. GST) * ?
\$200,000

Existing Property *
Not Insured

Contract Works policy excess * LEG3 excess *
\$25,000 \$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 * Worker to Worker excess *
\$25,000 \$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.

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 10000002748888

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

Project name
Test 123

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)

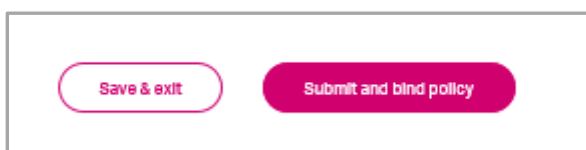
Note: The Policy Wording document provides a much broader definition for insured parties which will pick up other contractors, sub-contractors, consultants and other interested parties.

- **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.



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

icare Accessibility Contact Us Home User Profile Search Log out

[← 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	

Apply for a new policy

Review or request changes to this policy

Request to cancel policy

It also generates the following documents:

1. "Certificate of Currency (Contract)"
2. "Certificate of Currency (Liability)"
3. "Contract Works Wording"
4. "Public Liability Wording"
5. "Invoice"

Your tax invoice is also generated in this section.

You can download a PDF copy of your invoice from the screen, which is displayed on the next page.

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

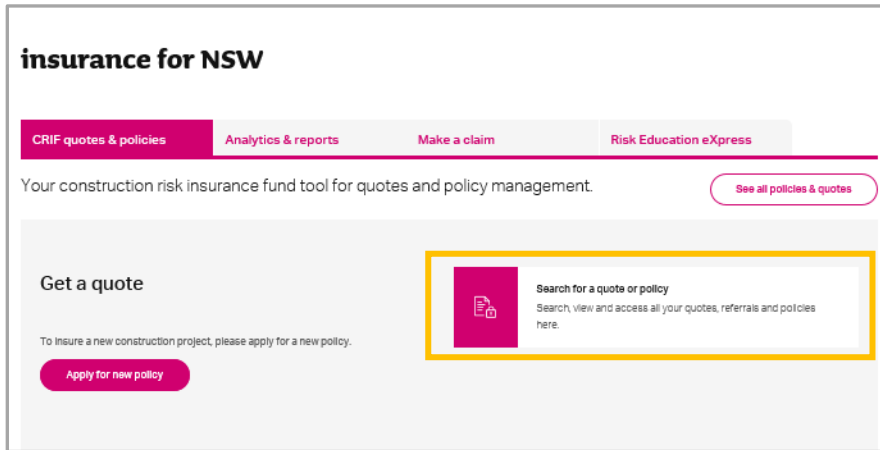
Upload 

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"

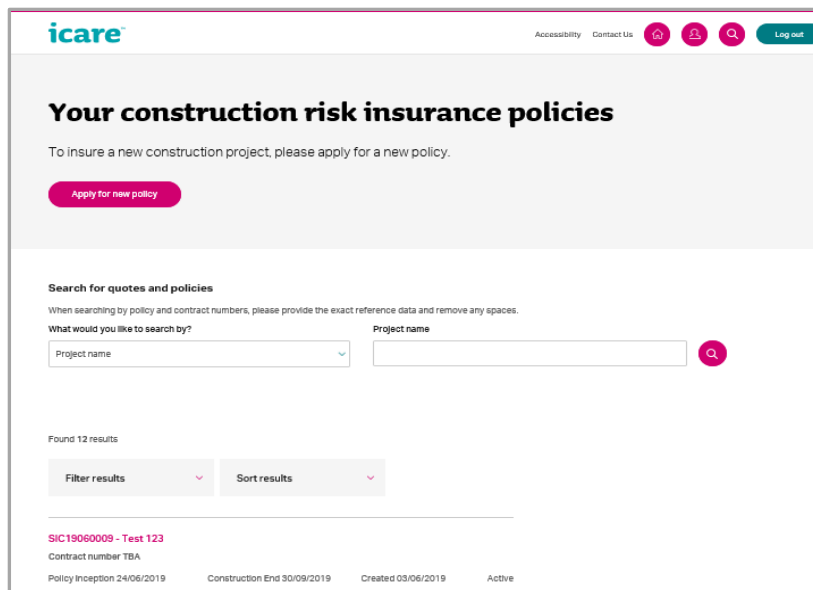


You can search using several fields:

- 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



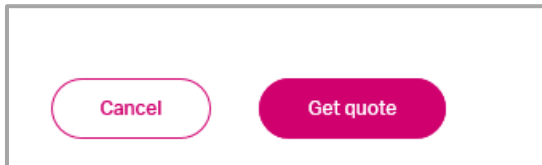
Once you have found the right policy, navigate to the **Bind Policy for New Submission** or **Bind Policy for Endorsement** screen by selecting the policy you wish to endorse.

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.

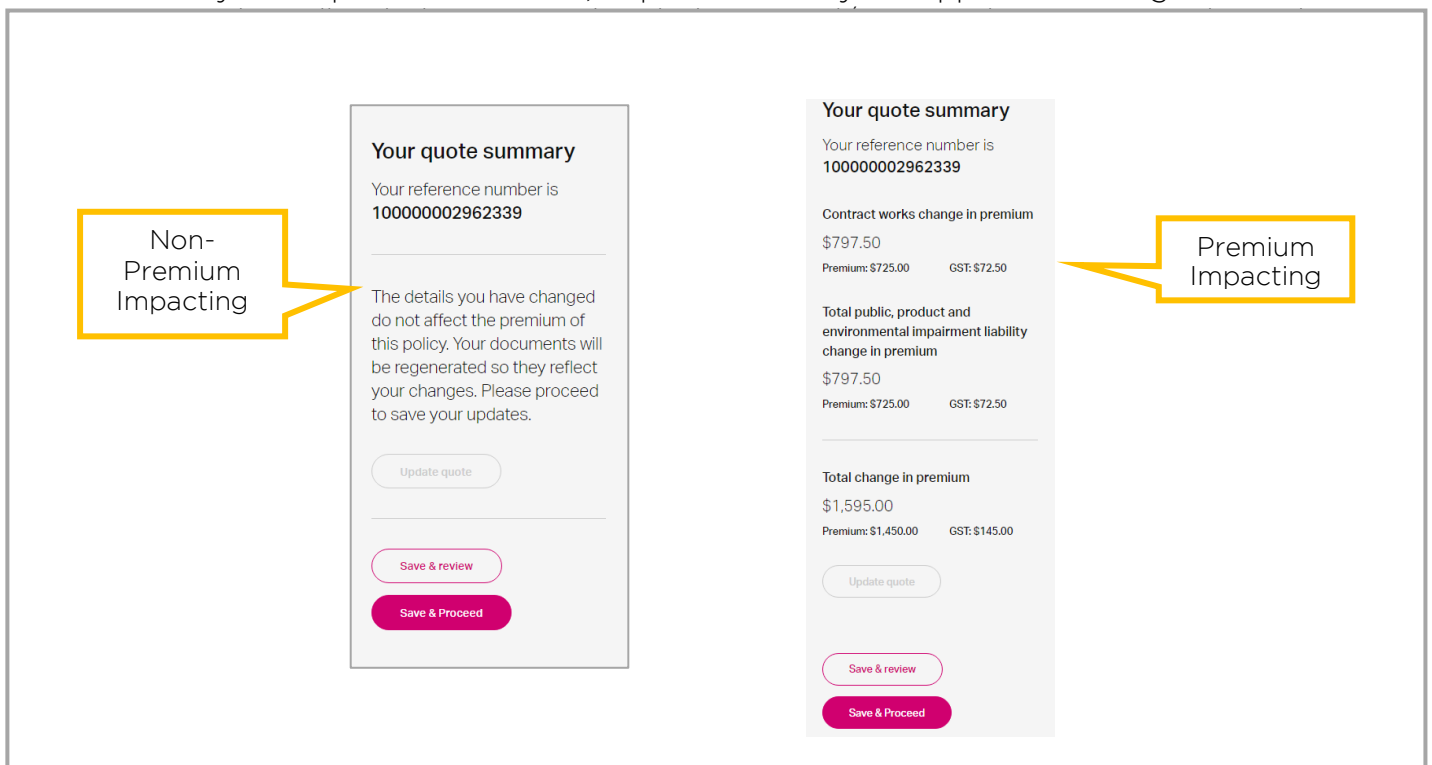
Follow the process described in the above ‘Apply for a new Policy’ section. This time however, make changes to the available policy information rather than starting fresh.

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



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]


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

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


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.

The screenshot shows the icare portal interface. At the top, there is a navigation bar with the icare logo, links for Accessibility and Contact Us, and icons for home, user profile, search, and a Log out button. Below the navigation bar, there is a breadcrumb link: [← Back to all construction risk insurance policies](#). The main content area displays the details for Policy SIC19060009, which is marked as Active. The project name is Test 123. The cover inception date is 24/06/2019, the construction end date is 30/09/2019, and the distribution type is Other. The types of cover included are Contract Works, Public, Products and Environmental Impairment liability, and Policy invoices. The Contract Works section shows a sum insured of \$200,000.00, a contract works policy excess of \$25,000.00, and a LEG3 excess of \$250,000.00. The Public, Products and Environmental Impairment liability section shows a public and products limit of liability of \$20,000,000.00, an environment impairment limit of liability of \$20,000,000.00, a public liability excess of \$25,000.00, and a worker to worker excess of \$50,000.00. On the right side of the screen, there are three prominent buttons: 'Apply for a new policy' (purple), 'Review or request changes to this policy' (teal), and 'Request to cancel policy' (pink). The 'Request to cancel policy' button is the one to be clicked according to the instructions.

You will be requested to reconfirm your cancellation request on the screen.

icare Accessibility Contact Us Home Profile Search Log out

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](#)

icare Accessibility Contact Us Home Profile Search Log out

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.