

Sent: Friday, 14 September 2012 7:51 AM
To: Transport Housing and Local Government Committee
Subject: Re: BSA complaint

One more issue you can give the committee

- Currently most contracts construction can reach Practical Completion with minor defects and omissions.

The builder is supposed to give a defects notice detailing the minor defects and omissions.
Yes you pay the final payment get the key and move in.

But according to the Home Warranty Insurance Policy once you take occupation, the BSA only has to fix defects.

This means there could be items the builder has not done that are in the contract and defects notice, but the BSA is not required to complete them.

e.g., the builder has not provided the Lawn Turf. The BSA are saying they are not required complete the contract and provide the turf.

Suggestion The Home Warranty Insurance must include completing items on the defects list.

- The BSA should be required to complete contractual items that the house owner could not have been expected to see during the final house inspection at practical completion and occupation.
e.g., a house owner could be expected to see that :- Insulation has been left out, or the septic has not been connection to the power, or power points have been left out.

Regards LAURENCE

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Rainforest Gems