

# BUILDING BUSINESS

THE LATEST NEWS FROM YOUR BUILDING SUPPLIES SPECIALIST

ISSUE 60: APRIL 2015



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READING BUILDING BUSINESS WILL CONTRIBUTE TOWARDS YOUR LBP SKILLS MAINTENANCE REQUIREMENT. ENSURE YOU LOG THIS IN YOUR ITM DIARY TODAY. APRIL 2015.



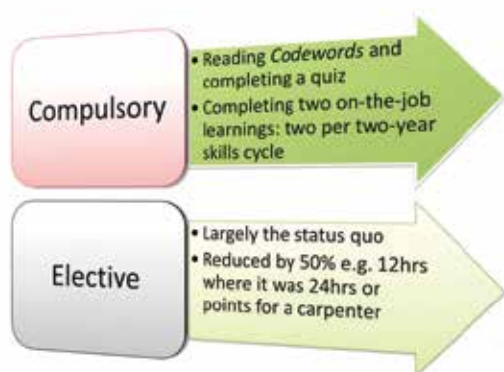
"We'll see you right"

# LBP SKILLS MAINTENANCE UPDATE

**Under the new scheme which takes effect on November 2nd 2015, LBPs will be required to do compulsory and elective activities.**

The compulsory activities will involve reading the LBP News section of MBIE's Codewords newsletter and identifying two examples of on-the-job learning. LBPs will also do elective activities that are relevant to their work and licence class.

The image below provides an overview on what the new scheme will look like:



This part of the new scheme recognises that over a two-year cycle LBPs will have opportunities to pick up new skills and learnings in the workplace and attribute them to their continued record of learning. The Ministry will provide further detail and examples about how this will work in coming months.

To sign up to Codewords go to [www.dbh.govt.nz/subscribe](http://www.dbh.govt.nz/subscribe).

## ELECTIVE ACTIVITIES

The elective part of the scheme will remain the same, although the number of points that have to be earned will be reduced. This is because many LBPs have reported difficulties in sourcing sufficient, relevant, and credible material for their licence class. In essence, LBPs will only have to earn half the number of points that they currently do in the elective area. On-the-job learning will not be an elective activity under the new scheme as it is already a compulsory part of the scheme.

## COMPULSORY ACTIVITIES

Codewords is published approximately eight times a year and the LBP component will cover-off technical and regulatory changes relevant to LBPs and their particular license class. Industry will be encouraged to directly contribute to Codewords content so the information is relevant, current, and applicable to all license classes. A quiz will be included to ensure the key points have been taken in.

The on-the-job component stems from many LBPs and industry groups asking why on-the-job learning is not recognised in a more formal sense.

Note: Reading Building Business and / or attended training courses in ITM stores will still comply with the requirements under the scheme.

The new Skills Maintenance scheme does not introduce any new activities - it simply makes two existing activities compulsory, with the aim of making the scheme more meaningful and in line with best practice across all seven licence classes.



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# VOIDABLE TRANSACTIONS

**If your customers go bust, can they claw back the money they paid you?**

BY GEOFF HARDY, AN AUCKLAND COMMERCIAL LAWYER

You may have heard of the law called “voidable transactions”. You may be aware that under that law, you can be made to hand back the money that your customer has paid you, any time in the last two years, if he goes bust. And you may be aware that our Supreme Court has recently issued a ruling that has radically changed the law. This article tells you what it’s all about.

**When companies get into financial trouble, they usually pay themselves and the creditors who they care about the most, in preference to anyone else.**

When companies get into financial trouble, their owners obviously know about it long before anyone else does. So knowing that the future is looking shaky and there might not be enough money to go around, they usually pay themselves and the creditors who they care about the most, in preference to anyone else. That means that the favoured creditors are laughing all the way to the bank, while the others are left sucking the lemon.

Almost five centuries ago the English Parliament decided that was wrong, so they introduced a law called voidable preferences. Basically it required the favoured creditors to hand the money back,

so it could be shared equally amongst all the creditors, not just the lucky ones. We adopted a similar law in 1883 and it has been with us ever since, although it has proved so problematic, the Government keeps changing it.

## THE LAW HAS BEEN DIFFICULT TO APPLY

The main problem with the original law was that before the money could be clawed back from a particular creditor, it was necessary to prove that the company had paid that creditor with the deliberate intention of allowing him to jump the queue. In practice it was very hard to prove there was that intention, when both the company’s owners and the lucky creditor denied it strenuously.

So in 1993 when the current Companies Act was introduced here, our Parliament decided to get rid of the “intention” requirement. Instead, the law now said that if the company paid you money in the two years before it went into liquidation, and that amount was more than you would have got if you had simply waited for the liquidation to run its course, then you had to give the money back to the Liquidator to be shared amongst all the creditors. It didn’t matter whether your customer had intended that you jumped the queue; the mere fact that you had jumped the queue was sufficient.

However it was recognised that this would be a little unfair if there weren’t exceptions to the rule. It would be a hopeless situation if every business

that provides goods or services on credit (which is most businesses) had to wait for two years to find out if they got to keep their money or not. There has to be a balance between the rights of all creditors to share equally in the assets of the insolvent company, and the rights of individual creditors to do business with some certainty about their cash flow.

**NOT EVERY PAYMENT HAS TO BE RETURNED**

So from 1993 to 2006 the Government experimented with a number of different exceptions, and eventually settled on the current version which has been with us since 2007. Despite the fact that it has been in force for eight years, there has been continued debate about its meaning, and that debate has finally been settled by the release of the Supreme Court's judgment on 18 February 2015.

**It would be a hopeless situation if every business that provides goods or services on credit had to wait for two years to find out if they got to keep their money or not.**

- You will only lose your money if the following criteria apply, so treat this as a checklist:
- 1. Your customer must have paid you at a time when it was unable to pay its due debts (whether you knew it was in trouble or not);
  - 2. Your customer must have later gone into liquidation (either of its own choosing, or as a result of a court ruling);
  - 3. That payment must have been made within the period of two years leading up to your customer's liquidation (the precise period varies, but it's roughly two years);
  - 4. You must be better off as a result of that payment, than you would have been if instead you had claimed for your share of the funds available for creditors in the liquidation (you will almost always be better off).

As you can see, it's not hard to satisfy those criteria. But even if you tick all of the above boxes, all is not lost. There is a defence you can raise, which (if it applies) can allow you to keep your money. To qualify for this defence, you must satisfy the following criteria:

- 1. You must have acted "in good faith" (in other words, you were not being dishonest or underhand or anything like that);
- 2. You must have been entirely unaware of your customer's predicament and you must have had no reasonable grounds for suspecting that it was in financial trouble (this will be a hard test to satisfy when there were rumours

- flying around, or you had to put the screws on the customer to extract your money);
- 3. You must have given something in return for the payment or made some commitment on the assumption that the payment was yours to keep.

**WHAT THE SUPREME COURT SAID**

It is that last criterion that the Supreme Court has clarified for us. They said you don't have to have given something extra to the customer at the time of receiving the payment. It is sufficient if you gave something in the first place in return for the debt (the products or services you supplied, for example). So that basically makes the third criterion irrelevant in the majority of cases.

It is the second criterion that is more of a concern, particularly if the customer went on record as admitting that it couldn't pay its debts – for example if it tried to strike a deal with its creditors, or asked you for additional time to trade out of its difficulties. In that case, you may have a problem on your hands.

If you do ever receive a notice from a Liquidator demanding that you repay money that you have received from a customer, get some legal advice quickly. For a start, you only have 20 working days to get a response back, otherwise the money is automatically repayable. Secondly, a lawyer who is experienced in these matters may be able to identify one or more flaws in the Liquidator's

**If you receive a notice from a Liquidator demanding that you repay money that you have received from a customer, get some legal advice quickly. You only have 20 working days to get a response back, otherwise the money is automatically repayable.**

claim. And thirdly, even if there are no flaws, you should be able to avoid repaying every payment you received during the two year period. Instead, you can add up the total value you provided to the customer and the total payments the customer made in return, and you only have to repay the amount by which the customer reduced its debt to you over the relevant period.



Geoff Hardy has 39 years' experience as a commercial lawyer and is the senior lawyer in the Auckland firm "Madison Hardy". He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 379 0504, and email [geoff@madisonhardy.com](mailto:geoff@madisonhardy.com). This article is not intended to be relied upon as legal advice.

# POWER TOOLS

## Worksite Radio

**HOT  
PRICE**

- Integrated smartphone pod
- MP3/iPod compatible, AUX in, headphone jack
- Suits standard size Hitachi batteries: 9.6V - 18.0V
- AC adaptor included #UR18DSL2



**\$159** EXCL GST

**HITACHI**

## 20mm Impact Drill

- Steel cased 13mm keyless chuck
- Quick 'impact' - 'non impact' switching
- Two speed gearbox
- Variable speed and reverse #DV20VB2



**\$289** EXCL GST



**HITACHI**

## 125mm Angle Grinder

- Ergonomic design
- High powered, heat resistant, 730 watt motor
- Strong alloy gearbox
- Carry case #G13SR3



**\$129** EXCL GST



**HITACHI**

## Sabre Saw 'Godzilla'

- 1050 watts
- Aggressive 'Swing' Action cutting mode
- Variable speed on dial and trigger, allows superior control
- Tool-less blade change
- Carry Case #CR13VB



**\$359** EXCL GST



**HITACHI**

## 18V Cordless Driver Drill

**BONUS**  
.....  
1 x 3.0Ah  
Li-ion  
battery

- High power brushless motor
- Enhanced dust and drip-proof performance
- Battery charge indicator
- 2 x 3.0Ah Li-ion batteries #DDF480RFE3



**\$479** EXCL GST

**Makita**

## 13mm Hammer Drill Kit

**BONUS**  
.....  
74 piece  
accessory  
set

- 710 watts
- Lightweight, compact and powerful
- Drill/hammer drill modes #HP1630X100



**\$149** EXCL GST

**Makita**

## 305mm Mitre Saw

- 1675 watts
- Innovative gearbox and belt-drive design
- Super-efficient dust collection system
- XPS shadow line cut indicator #DWS780-XE



**\$1249** EXCL GST

**DeWALT**

## 250mm Compact Table Saw

- 1850 watts
- Heavy duty
- Lightweight (22 kg)
- Site-pro modular guarding system #DW745-XE



**\$919** EXCL GST

**DeWALT**

**FREE  
ITM  
SWEATSHIRT**



When you spend over \$250 on any of these products\*

\* Limit of one per account. Strictly while stocks last.



# CONTEMPORARY COLOURS

**Marley RP80® 80mm downpipe now has the colour range to suit any style of home.**

The Marley RP80® 80mm round downpipe system has set the standard in New Zealand for over 50 years, efficiently transferring rainwater from spouting to stormwater systems.

Last year Marley introduced a streamlined new look with an easy-care gloss finish, compact curves and concealed sockets. This fresh approach gave the system a modern appeal and incorporated

innovative new components that made the Marley RP80® system even faster and easier to install.

**FREE  
ITM  
SWEATSHIRT**



When you spend over \$250 on any of these products\*

\* Limit of one per account. Strictly while stocks last.

## THE LATEST EXCITING ADDITION INVOLVES COLOUR!

Marley now offers the RP80® 80mm round downpipe system in New Zealand's two most popular roofing colours (Grey Friars and Ironsand). Combined with Marley's iconic white and two metallic colours, the RP80® system has the range to suit any home.

As with Copper and Titanium, these two latest colours have undergone extensive weathering testing (both real-world and accelerated laboratory testing) to ensure that your customers receive a striking new look that lasts.



This means you can obtain all the installation, durability and cost benefits of a PVC downpipe system but now also match to the metal spouting, fascia or roofing without any additional painting required.

Still made in New Zealand, guaranteed to last for 15 years and now available in 5 different colours, the new RP80® 80mm round downpipe system continues to set the standard.



*Marley RP80® uPVC downpipe system in Grey Friars shown above (with Grey Friars metal spouting/fascia)*

## GIB® STANDARD. THE NEW STANDARD FOR BUILDING PEACE OF MIND.

Since re-engineering GIB® Standard 10mm and 13mm in 2010, its strength, flexibility and reputation for ease of installation and long lasting quality have been well proven on building sites nationwide. Simply put, it's the new standard for building peace of mind.

**Robust, fibreglass reinforced composite core with honeycomb technology.**



### WHAT MAKES GIB® STANDARD THE NEW STANDARD?



**Strong, thick paper liner.**

#### THE NEW STANDARD IN PERFORMANCE.

Built-in high performance makes it suitable for multiple uses: maintains bracing performance of GS1 and GS2 systems and ceiling diaphragms as presented in GIB EzyBrace® Systems 2011; and can be used in relevant GIB® Fire Rated and GIB Noise Control® Systems.

#### THE NEW STANDARD FOR CEILINGS.

Thicker 13mm GIB® Standard plasterboard is recommended for use on ceilings for a better quality finish, especially where New Zealand's wet and humid conditions mean ceiling sag can be amplified. Used in ceilings it can withstand point loads up to 3.0kg/m² easily supporting loads such as R5.0 insulation.

**Clean score and snap** means cleaner cuts and better edges.

**Low edge breakout** and damage means less wastage.

**Easy screw bedding** means quicker installation.

**Excellent uniformity** means a consistent, quality finish.

**Great flexibility** means easy sheet manoeuvrability with less risk of damage and wastage.

**Strong and rigid** with low sag for easy sheet lifting and flat ceilings.

To find out more about GIB® Standard Plasterboard, visit [gib.co.nz/newstandard](http://gib.co.nz/newstandard)

TRIED. TRUSTED. TRUE.



EXCLUSIVE TO ITM

**SPEND OVER  
\$1,999** (ex GST)

on one invoice  
on GIB® Standard  
and receive this



### Makita Cordless Cut-out Tool 18V Kit

RRP \$480 ex GST

Strictly limited to first 100 customers only. For purchases of any GIB® Standard plasterboard made between 1st April - 17th May 2015. While stocks last.

#DC0180Z Makita Cordless Cut-Out Tool  
18V 1.5Ah battery, charger and carry case

# IMPORTANT

The 1st of January 2015 sees significant changes to the **Building Act and Regulations that will affect EVERY builder.** The changes include new responsibilities such as: **1.** the need to provide a written building contract for all jobs over \$30,000 **2.** make correct pre contract disclosures to all customers and **3.** to attend to any defects reported by the customer for a period of 12 months. The question is,

# ARE YOU READY?

The timing of these changes is not ideal as they require builders to hit the ground running as of the 1st of January 2015. We're sure you'd rather be fishing than running around like a headless chicken sorting out paperwork. The **GOOD NEWS** is that Certified Builders already have a suite of contracts ready to go and a help-line available to all members for a minuscule cost. If you're already a member you'll be

# SWEET AS

and if you're not don't worry, simply give us a call and we'll help ensure you don't hit any unnecessary speed bumps come the new year. To join the Certified Builders team visit **[www.certified.co.nz](http://www.certified.co.nz)** or call us today on **0800 237 843**



**NEW ZEALAND'S MOST  
QUALIFIED BUILDERS**

# THE HEALTH AND SAFETY TOOLKIT (PART 2)

This is the second of five articles in a series adapted from WorkSafe New Zealand's Health and Safety Toolkit for Small Construction Sites.

Just because the job is small doesn't mean the risks are too. A house build, re-roofing work – WorkSafe New Zealand's data shows that smaller construction sites account for the highest proportion of work-related deaths in the construction sector.

Why are small sites more risky? There could be any number of reasons. Maybe the margins are lower and so corners are cut. Maybe people are trying to do too many jobs on site and end up doing work that is outside of their expertise. Maybe it's a lack of awareness about health and safety and a lack of planning.

Whatever the reasons, WorkSafe wants to help the construction industry manage risks at small sites better, and has developed the Absolutely Essential Health and Safety Toolkit for Small Construction Sites. It's a starter-course in the basics of good health and safety practice that you can slip into your back-pocket and use again and again. Over the course of this year in Building Business magazine we will cover a range of topics covered in the Toolkit. Last month it was general management. In this article we will look at a Site and Services Checklist.

## SITE AND SERVICES CHECKLIST

Whenever you start a job one of your top priorities should be ensuring the worksite is as safe as possible. That starts with access on site:

- Can everyone get to their place of work safely, and work safely when they do?
- Are access routes in good condition and clearly signposted?
- Is there suitable edge protection in place to prevent falls?
- Are any holes properly covered and marked?
- Is the site tidy – are materials and tools stored safely?
- Is the lighting adequate?

Before work can safely start at site you will also need to think about the services you will require – and in particular **electricity**. You will need power to get the job done, of course, but electricity can be a real hazard on construction sites. As ever, a bit of planning at the outset is the key:

- Have all the necessary services required for the job been arranged?  
And have you identified existing services (electricity cables, gas mains and the like) on site and taken effective steps to manage the risk they may pose?
- Is the electricity supply isolated from earth with a voltage between phase and earth conductors not exceeding 230 volts?
- Are your electrical extension cords connected using a Residual Current Device (RCD) or Isolating Transformer?
- Are all cables and leads in good condition and protected from damage? What about the plugs and connections – are they suitable? Are tools and equipment checked by users and regularly inspected and tested by a competent person?
- Are any hidden electricity cables and other services been located and marked, and have you taken precautions for safe working?
- Don't forget about overhead lines. Has the electricity supply been turned off or have other precautions been taken, such as providing 'goal posts' or taped markers?

As part of your site preparations think about the **welfare of workers** on site too. Make sure there are suitable toilet facilities, including access to a clean wash basin, hot water, soap etc. You'll need to think about meal facilities too, including a provision for boiling water.

Work outdoors can mean work in all types of weather – provide wet-weather gear if necessary and a warm, dry shed for people to shelter in. And for when accidents do happen make sure there is a full first-aid kit that is checked regularly.

You will also need to consider **protecting the public**. Life will be going on as normal all around your site and you have a duty to make sure members of the public are not put at risk:

- Is the work fenced off from the public?
- Do road works have barriers around them – and are they lit at night?



- Are the public protected from falling material?
- Do you have clear signs in place to warn people of any danger?

At the **end of the work day** make sure your site is left in proper state. Ask yourself these simple questions:

- Is the boundary secure?
- Are all ladders removed or their rungs boarded to prevent use?
- Have all excavations and openings been securely covered or fenced off?
- Is all plant immobilised to prevent unauthorised use?
- Are bricks and other materials safely stacked?
- Have all flammable or dangerous substances been locked away in secure storage?

**Planning** is the key to ensure your worksite is a safe one. Before you rip into a project, identify your hazards and take steps to minimise the risk. Investing a bit of time at the start of a job could be the difference between a safe, smooth job and one where someone gets seriously injured or worse.

The Absolutely Essential Health and Safety Toolkit for Small Construction Sites is available on the WorkSafe website. It does not cover legal requirements and is a guide only. There is also plenty more information at [business.govt.nz/worksafe/construction](http://business.govt.nz/worksafe/construction).

**WORKSAFE**  
NEW ZEALAND | HAKI HAUAMARU AOTEAROA



## RED STAG JOINS HUNTERS CLUB

**The country's largest sawmill, Rotorua's Red Stag Timber, has announced a major new television programme sponsorship, called The Red Stag Timber Hunters Club.**

The 10 part series, to be broadcast on SKY Sport starting in April, travels through New Zealand's remote wilderness in search of quarry previously deemed too hard to film. The production crew risk life and limb to get the perfect shot. The Red Stag Timber Hunters Club sits apart from other outdoor programmes by virtue of the cinematic approach taken with the production.

With extensive use of aerial quad-copters, super slow motion cameras, time-lapse photography and of course, the jaw dropping natural beauty of our amazing back country, The Red Stag Timber Hunters Club captures the true essence of hunting.

The series is filmed and produced by Dave Shaw, formerly lead camera operator and head of post-production on The ITM Fishing Show.

Dave Shaw said, "Our show is not about the kill so much as the adventure, the camaraderie, the dedication and passion that drive a true hunter".

"Our series is about fit and intelligent blokes challenging themselves in extreme environments, executing the hunt as best they can, enjoying each other's company in the great outdoors and in the process, earning the respect of the audience".

# BUY GORILLA™ FOR YOUR CHANCE TO WIN



**Buy any Gorilla product for  
your chance to win one of  
10 Original Bradley Smokers.**

Enter online at [holdfast.co.nz/winasmoker](http://holdfast.co.nz/winasmoker)



Product must be purchased from a participating ITM store, proof of purchase including receipt or invoice number will be required for entry. Product must be purchased between 1st April and 31st May 2015. Winners will be drawn 2nd June 2015 and notified by phone. See website for full terms and conditions.

**HOLDFAST**  
NEW ZEALAND

Right First Time.



# ADHESIVES

## Tuf as Nails GP

- 375ml
- Designed for bonding most panels to vertical studs or overhead joists
- Very good wet grab

#30804316

**\$4<sup>90</sup>** EXCL GST



## Wallboard Gold Ultra

- Flexible, high strength, construction adhesive
- Suitable for timber and metal frames
- Non drip, non slump
- Non toxic, low odour, low VOC, solvent free
- Safe for polystyrene and other solvent-sensitive substrates

#30804056 - 375ml

**\$6<sup>90</sup>** EXCL GST

#30804054 - 600ml

**\$9<sup>50</sup>** EXCL GST



## Gorilla Grip Construction Adhesive

- 310ml
- 2 hour cure
- BRANZ appraised
- Suitable for most substrates
- 100% solids, no shrinkage
- Will stick to damp surfaces

#19290

**\$15<sup>90</sup>** EXCL GST



## Gorilla Pro Expanding Foam Click & Fix

- 750ml
- Expanding polyurethane foam
- BRANZ appraised
- Insulates, adheres, waterproofs
- Stops air transmission

#20088

**\$16<sup>90</sup>** EXCL GST



## All Purpose Ready Mixed Filler

- For most interior and exterior repairs to plaster, brick & wood
- Heavy duty
- Ready mixed
- Superior grip

#480176 - 600g

**\$9<sup>00</sup>** EXCL GST

#480182 - 1kg

**\$12<sup>00</sup>** EXCL GST



## One Strike Filler

- Fills in one go, no need to build up layers
- Lightweight
- Dry in 30 mins
- No Sanding

#461918 - 250ml

**\$8<sup>00</sup>** EXCL GST

#461917 - 450ml

**\$9<sup>50</sup>** EXCL GST



## Multi-Purpose Wood Filler

- Premium joiners grade
- Can be stained, varnished and painted
- Flexible and fast drying
- Weatherproof and shatterproof

#480449 - 100ml Stainable Light

#480460 - 100ml Stainable Medium

**\$5<sup>10</sup>** EXCL GST

#480461 - 250ml Stainable Light

#480462 - 250ml Stainable Medium

**\$10<sup>20</sup>** EXCL GST



## Multi-Purpose Linseed Oil Putty

- For wood and metal frames
- Easy to use formula

#480210 - 1kg

**\$8<sup>90</sup>** EXCL GST





# SHOULD I HAVE INDEMNITY INSURANCE?

**More and more builders are asking about indemnity insurance. So what is it and what does it actually cover? Is it something your business should have?**

In insurance terminology, indemnity is when one party (your insurance company) agrees to pay for the potential losses caused by another party (you), in return for the payment of a premium. Indemnity insurance aims to “protect business owners and employees when they are found to be at fault for a specific event such as a mistake”. Errors & omissions indemnity or professional indemnity insurance (they are the same thing) covers your liability for mistakes you make that cause someone else a financial cost.

## **INDEMNITY INSURANCE IS INCREASINGLY BEING TAKEN BY BUILDING FIRMS FOR A COUPLE OF REASONS:**

- There is an increased willingness among the public to engage legal means if they are unhappy with their building work and feel the builder should be responsible. This is being reinforced by the increase in legal rights and remedies available to the public following recent changes to the Building Act;
- The leaky homes crisis highlighted the lack of adequate insurance for building contractors & project managers, especially compared to

other building professionals such as architects, engineers and building surveyors.

**Indemnity insurance is a cost of doing business for building professionals such as architects, engineers and building surveyors, just in case they make a mistake.**

## **HOW IS IT DIFFERENT FROM PUBLIC LIABILITY INSURANCE?**

Public liability insurance generally only covers your liability from accidentally damaging physical property. For example, breaking the neighbour's window or scratching up a wooden floor, depending on the circumstances of each claim. But if the alleged loss is purely financial, with no property damage involved, then it is not a public liability claim and for this you need errors & omissions indemnity.

## WHAT KIND OF THINGS ARE COVERED BY ERRORS & OMISSIONS INDEMNITY INSURANCE?

Your liability for mistakes made by your employees, sub-contractors or consultants on the job are covered by errors & omissions indemnity. For example, if your QS or designer made an error, or your contractors didn't follow the plans and specifications correctly. Perhaps the project management oversight wasn't up to scratch, resulting in poor quality work by sub-contractors. Some policies also include cover for defending LBP license complaints.

## WHAT'S NOT COVERED BY ERRORS & OMISSIONS INDEMNITY INSURANCE?

You'll need to read the terms & conditions of your policy for the specifics, but some common exclusions are:

- If there is property damage involved then errors & omissions indemnity cover won't apply, as this should be covered by public liability or contract works insurance;
- If you're doing property inspections/builders reports then you may need separate cover for this;
- If a claim arises because a product you've supplied hasn't met the manufacturer's specification this may also be excluded, as this is the manufacturer's responsibility, not yours.

## IS THERE ANYTHING ELSE I SHOULD KNOW?

Indemnity insurance is a "claims made" policy, which means you need to have the policy in place continuously from before the event giving rise to the claim happened, through to when you make the claim. So if the subsequent owner of a house you worked on nine years ago makes a claim against you, you will need to have had the policy in place for that whole period.

You also need to make sure you read & understand the terms and conditions of the policy.

Indemnity insurance is a cost of doing business for building professionals such as architects, engineers and building surveyors, just in case they make a mistake. In the new world of licensed building practitioners, self-certification and 10 year liability under the Building Act, it will increasingly be required by builders too.

Builtin New Zealand is a specialist in insurance for the construction industry. For more information visit [www.builtin.co.nz](http://www.builtin.co.nz), email Ben Rickard at [ben@builtin.co.nz](mailto:ben@builtin.co.nz) or call him on 0800 BUILTIN



**ITM** in association with **BRANZ**

# Maintenance Schedule for a new home

**BRANZ**

**New legislative changes came into effect on 1 January 2015**

As a professional builder or designer, you will be required to provide a maintenance report as part of new customer protection measures.

ITM is now offering customers access to the new BRANZ Maintenance Schedule at a very special price. This web-based tool allows you to easily select materials and finishes used in a building via dropdown boxes. The tool then creates a professional maintenance schedule which can be supplied to clients or local authorities.

**Single** maintenance schedule **\$18.50**  
(9 month validity)

incl. GST

This offer is exclusive to ITM customers. Talk to your ITM Store Manager today for access to your exclusive promo code.

**Go to:**

**[www.maintenanceschedules.co.nz](http://www.maintenanceschedules.co.nz)**

Checkout the Maintenance Schedule tutorial video or download the sample schedule provided to find out more.





# LMAO



**I know things are going well on shoot when I bunk down at the end of a long day filming (usually around midnight) and my jaw is aching from laughing.**

Filming for this new series has been full of laughs - mainly thanks to the characters I've had along on our fishing excursions and adventures.

## THE ULTIMATE FISHING HILUX

The first was a land-based fishing show we shot with Marc Ellis. We had just finished building the ultimate fishing Hilux, so we set out to put it through its paces and see if we could get into some remote land-based fishing spots. The river crossings and traversing steep slippery hills would have been scary but for Marc's humour as we hit each obstacle with reckless abandon...needless to say the Hilux got us and our gear into some great country where the fishing was excellent and Macca's antics and competitive streak had me and the crew in stitches.

## THE BIG SURPRISE

The next shoot was full of laughs too. We chose a couple of the hundreds of letters and pics we get sent from kids, and got in touch with their parents to arrange a surprise fishing trip. We arranged for the kids to be fishing off a local wharf, and we rocked up, cameras rolling and asked if they wanted to come fishing with us. At first they were like stunned mullet, but when they came out of their shells and got stuck into their fishing I just couldn't help but grin all day as I watched them battle with big fish with such determination and excitement.

## ANDY'S FIRST MARLIN

Game fishing has also been good to us this summer, with the marlin and tuna turning it on for our cameras. But the most laughs came on a day I wasn't filming. A couple of weeks ago my mate Andy hit me up at a BBQ. "When are you going to take me out and catch a marlin Matty?" I'd been thinking about rigging up some skip baits and looking for a black marlin, so I said to him "Right, be at my place at 5.30am tomorrow morning". Andy showed almost an hour late and looking a bit dusty after a big night. So out we went in my 1850 Stabi center console to the same spot I caught my black marlin a couple of years ago. I rigged a big skippy and a big mackerel up as skip baits. It wasn't too long and we got a crashing bite on the big bait....turns out it wasn't a black marlin but a big striped marlin. It also turns out that we had left the gimbal belt and harness at home. No trouble, I rigged up a quick harness with a few things we had on board and less than ten minutes later Andy had his first marlin alongside. I'd laughed the whole way through the fight...the pics tell the story.

Keep 'em tight

*Matt Watson*

Matt

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# DAYLIGHT ROBBERY

## Who Stole our Natural Light?

Some commercial buildings and warehouses that contain skylights could be victims of poor daylighting. Because of poor product choice at the design stages, the amount of natural light entering the building may have begun to diminish quite quickly, often only a few years after building completion.

Daylighting is the use of glazing to allow natural light into spaces, often replacing or reducing the need for artificial light. Daylighting saves energy by introducing natural light into the building. Natural daylight can also create positive changes in people. With natural light, we are more awake and can concentrate better.

Typically in New Zealand, the commonly specified materials for roof lights are GRP (Glass Reinforced Plastic) but its ability to transmit good natural light may start to deteriorate dramatically as early as three years after the product has been installed.

### WHAT IS THE SOLUTION?

PSP's new **SUNTUF Industrial/fr Diffused Polycarbonate** is a commercial grade product that can be easily installed into existing or new roofing structures. It has a 25-year warranty on



light transmission combined with 20 years of hail impact resistance, ensuring that the benefits of daylighting will be enjoyed by the building owners and occupants for many years to come.

Compliance with NZBC Durability Code and New Zealand's stringent new fire code, Suntuf Industrial/fr has achieved a Group 1S rating, so can be utilised in any roof light or side light application.

SUNTUF Industrial/fr's resistance to UV radiation is far superior to that of fibreglass. Simulated UV exposure results are shown below.



The unique material composition of the Diffused sheet allows 100% diffusion of light particles, resulting in reduced glare along with eliminating those inconvenient shadows, yet allowing an outstanding 85% of natural light transmission to flood into the building interior.

**For more information visit [psp.co.nz](http://psp.co.nz).**



# Trading Up




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# TOOLS FOR THE TRADE

## 184mm Marathon Blades

- 24 and 40 tooth blade pack
  - Welded carbide teeth for 30% stronger tooth bond
  - Thin kerf for fast cuts and longer life
- #T94142WT2PK



**\$28** EXCL GST



## Speedbor Max Set

- 20mm, 22mm, 25mm
  - Full screw tip
  - Cutting spurs - for clean holes with minimal "break out"
- #10506618



**\$26** EXCL GST



## Trademans Holesaw 9 Piece Set

- Kit includes 20mm, 22mm, 25mm, 32mm, 45mm, 51mm, 54mm Snap-Back Arbors: 2L and 1L
  - Speed slot with staircase design for easy plug removal
- #T30599-AUS700G



**\$189** EXCL GST



## Recip Demolition Set

- 12 piece
  - T2 technology patented tooth design
  - Includes ABS plastic storage case
  - Case included
- #T12144



**\$55** EXCL GST



## 20Oz Curved Claw Hammer



- 20 oz
  - All steel claw hammer
  - Shock reduction grip
  - One piece forged
- #E320C

**\$65** EXCL GST



## Fatmax BladeArmor Tape Measure

- 8 metres
  - 30mm blade
  - With BladeArmor for durability and reduced breakage
- #33-732



**\$29** EXCL GST



## 1200mm Digital Level



- LCD screen with easy to read measurements
  - Mode function gives degree/percent/mm-cm
  - Memory recall (9 measurements)
  - Buzzer at 0°, 45° and 90°
- #0-42-086

**\$149** EXCL GST



## Super Heavyweight Tool Belt

- Riveted-for industrial strength
  - Fully padded with breathable 3D mesh
  - Stainless steel hammer holder
  - Extra protection for mobile phone
- #P-71897



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**HomeRAB® Pre-Cladding is a rigid sheet underlay which provides superior weathertightness and durability over flexible underlays.**

HomeRAB® Pre-cladding is a robust underlay used in residential buildings to enhance the weather tightness of claddings and provide both structural bracing and air tightness.

## BENEFITS:

- Suitable for use as a bracing element up to very high wind zones\*;
- Early close-in to avoid delays and unplanned costs;
- Start internal work sooner;
- Early lock-up and a secure structure;
- Fast and easy installation;
- Stud to top plate connection;
- Dimensionally stable and weather resistant.



“HomeRAB Pre-Cladding provides a technically superior enclosure to meet our concerns for weathertightness and early enclosure”.

**John Williams, Builder**

## SIZES

4.5 mm thick x 2,450 mm or  
2,750 mm long x 1,200 mm wide

\*HomeRAB Pre-Cladding is suitable for use in residential buildings within the scope of NZS 3604 and must be installed and maintained correctly and to the extent set out in the James Hardie literature current at the time of installation.



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When you spend over \$250 on any of these products\*  
\* Limit of one per account. Strictly while stocks last.



# BONDING AGENTS

## Cemkey Concentrate

- A general purpose bonding agent for concrete screeds and renders to brick, concrete and masonry
- For interior use only  
#CCO005 - 5 Litres



**\$67<sup>90</sup>** EXCL GST



## Cemplus

- A highly concentrated plasticising liquid for use with cement renders, mortars and plasters for brick and block work
- Ideal for use with harsh, sharp and gritty sands  
#CPL005 - 5 Litres



**\$25<sup>90</sup>** EXCL GST



## Multibond

- Multi-use economical bonding agent and modifier for concrete, mortar, plaster and floor toppings
- Ready to use direct from the container
- Can be used as a primer or as an admixture
- Can be applied with a brush, roller or spray  
#MBO005 - 5 Litres



**\$64<sup>90</sup>** EXCL GST



## Quick Patch

- For horizontal, vertical & overhead patching & feather edged repairs to concrete
- Fast setting, fibre reinforced, polymer modified concrete repair mortar
- For cracks 3 - 20mm  
#CPA005 - 5kg



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# 2

## THE POWER OF

- 1 AS EFFECTIVE AS STRONG ACIDS, BUT NON-CORROSIVE TO SKIN AND CLOTHING
- 2 NEW 'ON-DEMAND' TECHNOLOGY MEANS DRICON® CT ONLY BECOMES ACID-ACTIVE WHEN EXPOSED TO CONCRETE

### APPLICATIONS:

- Assists in the removal of powdery fines from new concrete
- Assists in the removal of efflorescence etch ('acid wash') concrete prior to painting or sealing safely
- Restores decorative concrete to a clean finish prior to reseal
- Cleans tools, pumps, mixers used in concrete preparation
- Removes concrete splashes from windows\*, paintwork and vehicles safely

\* When cleaning anodized aluminium framed windows, mask off the aluminium or rinse any run-off/overspray immediately



### FEATURE:

WATER SOLUBLE

NO ACID FUMES

HIGHLY CONCENTRATED

NON AGGRESSIVE TO SKIN & METALS

ON-DEMAND TECHNOLOGY

### BENEFIT:

Easy, residue free rinsing

Can be used indoors and outdoors without special breathing equipment. No corrosion or rusting of most metals in surrounding environment

Has concrete dissolving power of 20% hydrochloric acid dilution and even higher percentages of sulfuric and phosphoric acids

Is 150x less corrosive to steel and 500x less corrosive to aluminium compared to 20% hydrochloric acid

Dricon® CT only becomes active when exposed to the target surface (concrete) unlike normal acids that release all their available activity immediately and indiscriminately



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# CONCRETE

## 140L Electric Concrete Mixer

- Wheelbarrow type mixer comes with stand
  - Removable stand for transporting
  - Direct drive motor turns at 23rpm
- #MAN17035



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**Manners**  
BUILDING PRODUCTS

## 1800mm Concrete Screed



- For smoothing and finishing large areas of poured cement
  - Replaceable and reversible handles
  - Built in levelling bubble
- #KB-S1800

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**StanWay**

## Hand Float



- 400 x 800mm
  - Durasoft handle
  - Magnesium – produces a smoother finish than wood
- #MT145D

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**HL**  
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## Demolition Breaker

- Powerful 1340 watt motor
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- High performance brushless DC motor
  - Kick back protection
  - Sort start & soft braking system
  - Battery not included
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**BONUS**  
A-84115 125mm  
Diamond  
Blade

**Makita**

## 350mm Power Cutter

- 73cc engine
  - Designed for continuous heavy duty use
  - Optimum vibration damping system for reduction of fatigue
  - Only weighs 10kg
- #DPC7331



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**BONUS**  
GA9020  
230mm Angle  
Grinder

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## Uni Diamond Blade

- Clipper Classic
- For use on cured concrete, clay bricks and pavers, concrete pipes and other medium to hard building materials

#70184624284 – 115mm

**\$17** EXCL GST



#70184624286 – 180mm

**\$37** EXCL GST

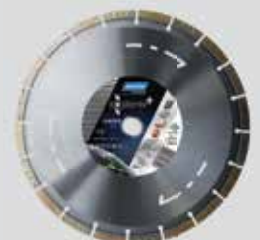
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## Premium Diamond Blade

- Norton 4x4 Explorer
- Unique patented infiltrated technology
- For reinforced concrete, concrete slabs, sandstone, roof tiles, asphalt, granite, brick and steel

70184625307 – 115mm

**\$36** EXCL GST



70184643654 – 180mm

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## Clipper® CP514 iLube Hand Saw 70184693388

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