Dear Senators,

My aplogies for the lateness of this email, it is just that I have been in 3 countries in the last months and I am at present in Shanghai.

As a full licenced Builder of some 25 years (38576) I have seen the comings and goings of a number of schemes, the old Builders Licencing Board Insurance was very good and if there was a problem with any building work you were given an opportunity to address the situation and if you were found at fault asked to fix it. If you did not they suspended or cancelled your Licence , and had the work done by another contractor and billed you for the cost. This worked well until the state government at the time disbanded it to set up the Dept of Fair Trading (oh and just happened to have pocketed the $72 million that was in the coffers for any work that the Insurance had to pay on (if the Builder went broke)

When Home Owners Warranty Insurance came out with its Draconian requests, I and a number of other Builders either closed or did other work, I for instance with my skills turned to Commercial work which if I am a subcontractor do not have any need. I have never done any domestic work since and if I did not do Commercial then I would close. I also work in Queensland and we have no problems up there in fact their Insurance scheme works very well

I/we as there are many of my teams of subcontractors implore you to do something about the stupid Insurance (and how can they even use that expression - you have to put your house on the line, if the client has a grief and contacts the Insurance company they often used to pay someone to fix it then go you for the costs, this was often without even informing you of the problem (which may not have been yours in the first place) some customers made up and lied about what they said they were told even though it may not have been in the Contract. I have worked with the Standards Association of Australia was instrumental in putting together the first Swimming Pool and SPA Association Contracts< i am still working Neil Shaw from the NSW Dept of Health, so my involement in the Industry is wide and varied

Yours sincerely Keith N Hughes
CUSTOM LEISURE POOLS AND SPAS PTY LTD