

# You and your Architect

BUILDING PROJECTS

*A building project can be a complex process requiring constant monitoring of cost, quality and time.*

*A successful project can only be achieved through communication and coordination between the architect, client and builder.*



THE ROYAL AUSTRALIAN  
INSTITUTE OF ARCHITECTS

LATITUDE 12'

Flying 39,000 ft over  
listening to Bach.  
Clear sunny day



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WARNING

This publication contains general information about the services architects provide for building projects. It is not a substitute for the specialist advice of an architect, lawyer, accountant or other professional and may not be relied upon in any way. Neither the authors, the RAIA, its staff or its office bearers will be liable for any use made of this publication.

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TODAY, ARCHITECTS PROVIDE MANY SERVICES TO MEET THE NEEDS OF THEIR CLIENTS. ARCHITECTS ARE TRAINED TO INTERPRET AND DEVELOP YOUR IDEAS AND TO TRANSFORM THEM INTO REALITY.

THIS SHORT GUIDE EXPLAINS THE ROLE OF THE ARCHITECT IN THE DEVELOPMENT AND CONSTRUCTION OF A BUILDING PROJECT. IT ALSO LOOKS AT YOUR ROLE AS THE ARCHITECT'S CLIENT TO HELP YOU GET THE BEST VALUE FROM YOUR ARCHITECT'S SERVICES AND TO ASSIST YOU IN UNDERSTANDING THE TEAMWORK NECESSARY TO PRODUCE THE BEST RESULTS.

A BUILDING PROJECT CAN BE A COMPLEX PROCESS REQUIRING CONSTANT MONITORING OF COST, QUALITY AND TIME. A SUCCESSFUL PROJECT CAN ONLY BE ACHIEVED THROUGH COMMUNICATION AND COORDINATION BETWEEN THE ARCHITECT, CLIENT AND BUILDER.

## What does an architect do?

An architect offers a level of professional service and expertise which no other building professional can provide.

An RAlA architect is professionally qualified, legally registered to practise by State Registration Boards and bound by a code of ethics established by The Royal Australian Institute of Architects. This code requires that they perform all duties with professional integrity.

RAIA architects give professional, independent advice.

An architect works as a team leader as well as an individual. In many building projects the role of the architect is to coordinate a team of specialist consultants such as landscape architects, engineers, quantity surveyors, interior designers, builders and subcontractors.

Your architect has been trained to advise you on all facets of the building process including:

- *designing and planning*
- *selecting a site*
- *undertaking a feasibility study*
- *managing the building budget*
- *managing the construction process/team*
- *designing the interior*
- *landscaping the external surroundings*
- *maintaining the building.*

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all facets of the building process.*

## Your architect's role in the building process

Architects possess the most appropriate training and experience to totally coordinate and manage your building project.

Involvement in the initial design concept, early planning and determination of your needs for the building, puts your architect in the best position to effectively plan the work, brief the builder and provide the most cost effective solution.

Throughout the project, your architect will control the design, planning and quality of workmanship and materials to meet time and budgetary constraints.

Your architect will be your independent adviser, liaising on your behalf with builders, consultants and suppliers and ensuring compliance with the spirit and intent of the project.

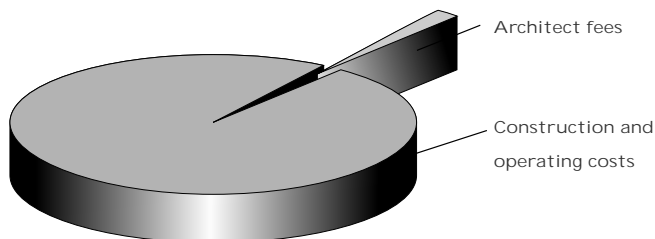
## Cost benefits of using an architect

The fees charged by an architect for design and documentation rarely exceed one per cent of the total cost of constructing and operating the building throughout its useful life.

By investing in the services of an architect, you ensure an exploration of various options for the design of your building. Through good design, an architect can enhance the value of your building and may produce significant savings, especially when it comes to operating, staffing and/or tenanting the building.

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Total cost of the building throughout its useful life.



## Your contribution to a successful project

The ultimate success of your project depends on the quality of your brief - that is, your ability to clearly describe for your architect the requirements and functions of your building, and proposed methods of operation and management. This information will enable your architect to develop a 'design solution' appropriate to your needs.

It is essential that you are specific about your requirements in all aspects of the project including the activities and/or spaces to be accommodated, the quality of materials and finishes and your budgetary constraints. It is wise to ask your architect to assist you in preparing a final brief because you will not achieve a good result from a poor brief, no matter how talented your architect.

### YOU ARE PART OF THE TEAM

Remember that you are part of the building project team. It is imperative that you maintain effective communication with your architect throughout the project so they can act in your best interests at all times.

You and your architect should discuss and agree on the scope and cost of architectural services before the project is started and ensure the agreement is in writing. For this purpose, and to protect your interests, the RAIA recommends you use the RAIA Client and Architect Agreement form, which your architect can provide.

*You and your architect should discuss and agree on the scope and cost of architectural services before the project is started.*



## Your architect's role before design commences

An architect can make a valuable contribution to your project even before any design work commences, particularly in the preparation of a comprehensive architectural brief including:

### FEASIBILITY STUDIES

It may be necessary to establish an economic relationship between the cost factors of site, building and building operation on one hand and the estimated return from the project on the other. Your architect can assist with such financial analyses.

Architects can advise on the likely cost of all phases of the building project.

### SITE SELECTION

Your architect can advise on the selection of a suitable site based on your needs and can often reduce the cost of the project through appropriate site selection. They will consider issues such as subsoil conditions, availability of services, local building regulations, heritage implications, site orientation and views, and solar energy design requirements.

### BUDGET PLANNING

Architects can advise on the likely cost of all phases of the building project for example site development costs, construction costs, furniture and furnishings, landscaping and other external works, give some indication of cost of finance and consultants' fees, and ongoing maintenance costs.



## PREPARING THE PROJECT SCHEDULE

Your expectations for completion of the project should be discussed with your architect and agreed at an early stage. The project schedule should take into account the nature of the project, the building market situation, site availability, your time requirements, etc. These factors will affect the type of contract which you decide is most appropriate and will dictate the manner in which the contract documents will be prepared.

The project schedule establishes dates for the completion of important stages such as the final brief, the 'schematic design' (initial design options for you to consider), various stages of design development, contract documentation, calling tenders for the building contract and for subcontractors, and start and completion of the building. This schedule is used by all concerned as the basis for making various decisions including those related to finance. A good plan helps the project team, including you, to minimise changes and to calculate the likely impact and cost of any changes that are being considered.

Your architect will advise you on the construction time for your building. They will monitor the schedule and amend it to include changes which affect the completion date.

# Designing and gaining approval for your building

## 1. SCHEMATIC DESIGN

From the outset, your architect will use their knowledge and experience to produce the most effective solutions to answer your brief. They will explore and illustrate design and cost options appropriate to the size of the project for you to consider. Your preferred option will form the basis for developing the final design.

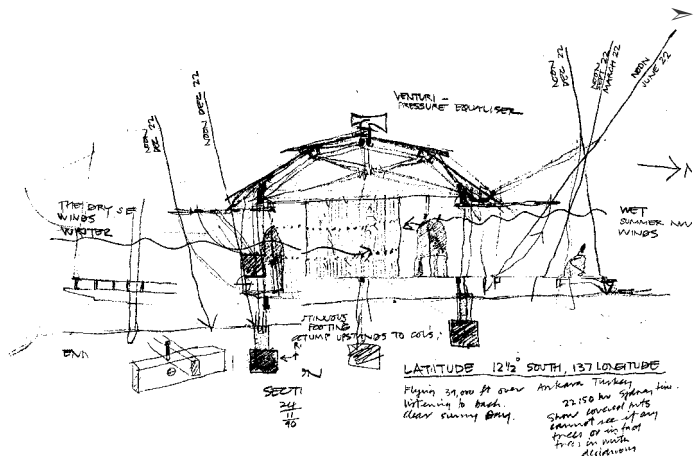
Your architect will explore and illustrate design and cost options for you to consider.

The schematic designs will be based on your architect's understanding of local requirements. Governments and Councils have many regulations which affect design solutions and the project schedule.

As the client, it is your responsibility to make sure you fully understand the plans and drawings. You also need to consider the architect's advice and recommendations and in return give clear instructions. Changes at this stage are simpler and less expensive than changes later in the project.

The design process should lead you through a progression of designs so that you are satisfied with the final design.

A schematic design showing consideration of sun, wind, and architectural detailing in a Northern Territory house.



*By taking on a coordinating role, your architect will contribute to the efficiency and cost control of your building project.*

During this design stage, your architect will provide project cost information to suit your budget. In some cases this will require specialist costing services and the architect may recommend the appointment of an expert in cost control such as a quantity surveyor.

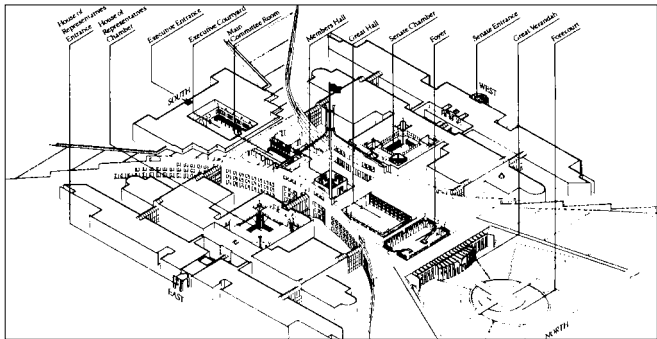
Architects have a wide knowledge of building and allied technology and know the experts in these fields. During the design stage (and possibly in helping you prepare the brief) many building projects require specialist consultants in sections of the work such as site consolidation, structural engineering, mechanical and electrical services, landscaping, cost planning (quantity surveyors), etc. Your architect will advise you on the need for consultants, their selection as appropriate and what roles they will play.

By taking on a coordinating role, your architect will contribute to the efficiency and cost control of your building project.

## 2. DESIGN DEVELOPMENT

This is the stage where the schematic design is refined and fully detailed to meet your requirements.

This stage finalises the 'look' of the building and all the materials and finishes to be used both inside and outside.



This drawing of Australia's Parliament House shows its scale and the relationship between the parliamentary, executive, ceremonial and public areas.

*Your architect will have an up-to-date knowledge of materials and their availability and will recommend the most suitable combination for your building.*

Your architect will ask you to approve developed drawings which should include floor plans, elevations, sections and possibly perspective views.

Your architect will discuss with you the various options regarding materials and recommend the most suitable. Material selection involves decisions on: type of structure e.g. concrete, steel or timber, heating and cooling systems, external cladding and roofing, flooring and interior finishes.

Your architect will have an up-to-date knowledge of materials and their availability and will recommend the most suitable combination for your building. Also, they will coordinate the contributions of specialist consultants to the final designs.

It is imperative that you are involved closely to ensure that you approve the design development drawings because the complex process of preparing the technical working drawings and specifications will be based on the design you approve.

### 3. OBTAINING APPROVALS

Approvals for your project must be obtained from a number of authorities. The time at which applications for approvals are lodged varies according to the nature of the project. Your architect can submit the application together with the relevant drawings on your behalf (although the owner must normally sign the application) and respond to any technical queries raised by the authorities.

The number of authorities will vary according to the type of project, but may include:

- *the local Council*
- *State Planning Authority*
- *Fire Services Authority*
- *Liquor Control Branch*
- *Environmental Protection Authority*
- *Heritage Authority*
- *Health Authority.*

Planning approval applications are generally lodged during the design stage of the project.

If there is likely to be any opposition to your project from the community or authorities, you and your architect will need to discuss a strategy for achieving approvals.

(Approval given by the authorities at this stage is indicative only of overall acceptance of the design proposal - it is not an approval for construction. Applications for building approvals are lodged after the documents for building construction have been completed.)

Your architect can submit the application together with the relevant drawings on your behalf - they will help you through the red tape.

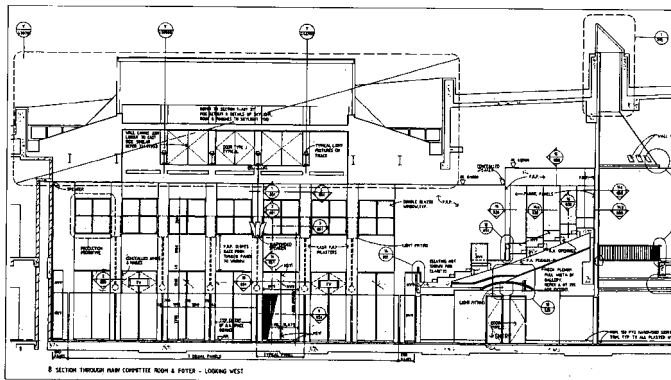
Building regulations are uniform throughout Australia (dictated by the Building Code of Australia 1990), although they may be subject to local amendments.

These regulations generally provide for the use of building materials and construction based on performance requirements. Your architect will know which materials and construction systems meet the performance requirements for each part of your building and advise on the most cost-effective solutions.

#### 4. PREPARING DOCUMENTS FOR BUILDING CONSTRUCTION

Following your approval (and that of the authorities) of the developed design your architect will prepare drawings and specifications which will be used in the construction process.

Part of a working drawing of Parliament House documentation.



Your architect  
will prepare  
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process.

These documents will also be used to call tenders or negotiate prices with the builder and for the building approval application.

Construction documents are detailed and complex, requiring skill, experience and time to prepare. They will consist of a set of large and small scale fully dimensioned drawings, 'the working drawings', accompanied by a written, bound volume giving full description, detail and direction as to all work to be carried out, 'the specification'. As well as the material prepared by your architect, the construction documents often will include drawings and specifications prepared by any specialist consultants appointed for your project.

Your architect may recommend the inclusion of monetary allowances known as 'provisional sums' within the Specifications to cover the estimated costs of items such as bathroom fittings or the installation of airconditioning. You and your architect can then arrange for the selection, installation, etc of all items covered by such sums at appropriate times after the construction contract with the builder has been signed.

These documents will be used for submission to the authorities to obtain building approval, for calling tenders or negotiating a building price and will form the basis of your contract with the builder.

The Northern Territory house – the finished building clearly incorporates the considerations evident in the schematic design.



## Selecting the builder

There are several ways to select the building contractor, however, the most common are:

- *tendering - public (open) and private (selective)*
- *negotiated contracts*
- *a combination of both.*

Your architect will discuss the most suitable method for your project.

### TENDERING

Your architect will manage the tendering process for you.

**PUBLIC TENDERING** is by invitation through the press and is open to all builders irrespective of their qualifications or experience.

**PRIVATE TENDERING** usually involves the pre-selection of a group of builders who are known to be familiar with, and have a good track record in your type of project. (Selective tendering such as this is normally restricted to five or six building contractors.)

*In selecting a  
builder, it is  
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In selecting a builder, it is essential to consider more than just the tender price. Your architect will assist you in evaluating tenders through consideration of:

- *value for money*
- *the tenderer's ability to:*
  - *meet the project schedule*
  - *appropriately staff your project*
  - *provide the necessary plant and equipment*
- *the tenderer's:*
  - *experience in your type of project*
  - *reputation for quality work*
  - *reputation for cooperation (particularly if you are building extensions to occupied premises)*
  - *financial stability.*

(In private, or selective tendering, it is essential that most of this information be obtained and assessed before the builders are invited to tender, because it is usually understood that the lowest tender will be accepted. Although such acceptance is not mandatory, it is to be inferred that an invitation to tender denotes willingness to accept a builder subject to a satisfactory price.)

The builder should be selected on the overall value of their contribution, not merely the tendered price. A first-class builder represents real value in reliability, speed and quality of work, and may ultimately cost less than one of lesser ability who has tendered a lower price.

#### NEGOTIATED CONTRACTS

If you have a preferred builder or would like to work with a builder recommended by your architect, your architect will negotiate on your behalf with that builder on the basis of the construction documents and recommend a contract price to you. In such a case, you must be aware that the price you receive will not be given in competition, however your architect will advise you whether the negotiated price is reasonable.

## Your contract with the builder

Once you have selected a builder your architect will prepare a set of 'contract documents' which, when signed by you and the builder, will constitute a legally binding contract for the execution of all works set out in the documents.

The contract documents usually consist of:

- *the working drawings*
- *the specification*
- *the conditions of contract*
- *the signed agreement (usually incorporating the conditions of contract)*

The RAIA publishes a number of recommended conditions of contract. Some of these have been developed in association with Master Builders Australia and the Property Council of Australia. Your architect will provide information so that you can decide on the most appropriate form of contract for your project.

*Your architect will provide information so that you can decide on the most appropriate form of contract for your project.*

## Your architect's role during construction

### CONTRACT ADMINISTRATION

Most standard contracts include provisions for the contract to be administered by an architect. Some allow for administration by a 'superintendent' and one, the 'Administration By Proprietor (ABP)' contract is written to allow the owner to administer it. Having been responsible for the design and documentation, your architect has an intimate understanding of what is required by the contract and is therefore in the best position to administer it on your behalf.

*Your architect has an intimate understanding of what is required by the contract.*

Contract administration calls on your architect's skill and professional judgement in a variety of ways including:

- *assessing and certifying payments to be made by you to the builder - 'progress payments'*
- *issuing, assessing, referring and authorising any contract variations*
- *assessing/determining compliance of materials and workmanship with the quality specified in the contract*
- *assessing and determining any extensions of time*
- *determining and formally notifying the date of practical completion*
- *notification of faults during the 'maintenance period'*
- *determining completion and final certification*

Your architect has three quite distinct roles during contract administration. They are:

1. to act as your professional adviser
2. to act as your agent
3. to value and certify payments, contract value and time extensions or contractions.

Your architect  
will visit the  
site at regular  
intervals to  
inspect the  
works.

In the first two roles the architect is entitled to promote your interests. In the third, the architect must act absolutely impartially between you and the builder. Some building contracts describe the roles of agent and of certifier or valuer in some detail.

#### SITE VISITS

In the course of construction as part of their responsibility, your architect will visit the site at regular intervals to inspect the works, attend site meetings, advise the builder and issue instructions.

In the role of contract administrator, your architect will ensure as far as possible that all work is in accordance with the contract, however it is the builder's duty to closely supervise the construction of the work and to ensure complete compliance with the requirements of the contract documents.

#### YOUR ARCHITECT'S INSTRUCTIONS AND CERTIFICATION

For the duration of the contract, your architect must maintain effective communication with the builder to enable proper performance by the builder of the terms and conditions of the contract. Such communication will include instructions and directions given where necessary on any defect of the construction and may include explanatory sketches and drawings.

If any instruction should involve a variation in the cost of work, it is the builder's responsibility to notify your architect of any change to the project cost before carrying out such instructions.

Typical of such instructions is the issue of notices and directions as to the quality of materials and workmanship required by the specification, as well as the listing of outstanding work to be attended to by the builder before 'practical and final completion' is achieved. The builder is required to comply with instructions given by your architect.

In addition, your architect, in compliance with the terms of the contract, will issue 'progress payment certificates' at regular intervals, the 'notice of practical completion' and the 'final certificate' at the completion of your project.

#### YOUR ARCHITECT'S RECOMMENDATIONS FOR SUBCONTRACTORS

Your architect may nominate specialist subcontractors, especially when there are only a limited number of firms capable of satisfactorily undertaking a particular section of the work on your project. Similarly, your architect may nominate a particular supplier of materials.

If monetary allowances ('provisional sums') have been provided for in the contract documents it will be necessary for your architect with your approval to instruct the builder on the selection, purchase and/or installation of all items for which such allowances have been made.

The builder is  
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architect.



Specialist subcontractors and materials suppliers can be engaged through negotiation or through calling tenders. The tender process can be managed by your architect or the builder or a specialist consultant according to your requirements. (For example, a mechanical engineer may supervise the tender process for the supply and installation of airconditioning units.)

You should expect your architect to discuss these contractual arrangements with you and make recommendations; however, it is important that the supplier or subcontractor selected is acceptable to the builder as only the builder has a legal, contractual relationship with the supplier or subcontractor.

Subcontractors and suppliers may be selected at the same time as the builder or at a later stage as required.

Sections of the work are commonly handled in this way include electrical, mechanical and airconditioning, lifts and escalators, precast concrete, etc. Items to be provided by specialist suppliers will usually include sanitary fittings, door hardware, floor coverings, light fittings, kitchen equipment, 'white goods', etc.

#### EXTENSIONS OF TIME

Situations may arise in which the builder is unable to complete all contractual obligations by the stipulated date for practical completion. In such cases, your architect is required to consider the builder's claim and if appropriate grant an extension of time, adjusting the practical completion date accordingly. Delays may be caused by:

- *local authorities*
- *variations to the original contract*
- *industrial disputes*
- *disputes with neighbours*
- *bad weather*
- *delays in issuing instructions*
- *other matters beyond the control of the builder.*

In cases where a delay is beyond the builder's control, the contract usually will require that the builder be paid adequate compensation for costs incurred by the delay. The possibility of delays occurring can be minimised by:

- *properly prepared contract documents being used*
- *establishing that the contract price is fair*
- *establishing trust and cooperation between the parties*
- *adequate time allowed for construction of the works*
- *prompt decision making*
- *maintaining effective communication between all parties throughout the project.*

#### PRACTICAL COMPLETION

The date for practical completion is the date nominated in the contract for the works to be completed and available for use. This may be subject to change. Your architect is required to issue a notice of practical completion after being satisfied that all the work has been completed in accordance with the contract, that all equipment and services are fully operational and that the project is fit for occupation.

Before issuing the notice, the architect will undertake a comprehensive inspection and list any items which require further attention by the builder.

Once the notice of practical completion is issued, you can occupy the building and you must take responsibility for its insurance from the date of that notice.

*Your architect is required to issue a notice of  
practical completion after being satisfied that  
all the work has been completed in accordance  
with the contract.*

## After construction

### DEFECTS LIABILITY

Under the terms of the contract, the builder remains liable to remedy defects in workmanship and materials which become apparent during the 'defects liability period' specified in the contract. The builder is required to rectify such defects during the period and/or at the end of the period as instructed by your architect.

Prior to the completion of the defects liability period, your architect will undertake a 'final certificate' inspection and list any unsatisfactory items for the builder's attention. All items listed must be rectified to your architect's satisfaction before a final certificate is issued. This gives you protection against faults developing after occupation for the length of the defects liability period (which can be as long as 12 months depending on your requirements).

### ISSUING THE FINAL CERTIFICATE

At the satisfactory completion of any required rectification work, your architect will issue the final certificate. This signifies the successful completion of the defects liability period and formally completes the contract between you and the builder.

*Your architect will advise you on maintenance contracts which may be necessary for the on-going operation of machinery and equipment.*



It also certifies the release of any security or retention sum which may have been provided by the builder under the terms of the contract.

#### ADVISING ON MAINTENANCE AND WARRANTIES

Even after the defects liability period, many materials, services and specific items will remain under guarantee or warranty when such have been provided for within the contract documentation. Your architect will advise you on maintenance contracts which may be necessary for the on-going operation of machinery and equipment. In entering into such a contract it is essential to ensure that neither the warrantor's nor the builder's responsibilities are interfered with or voided.

## Project cost control

Proper cost control is fundamental to the success of your project. This can only be achieved if attention is given to all matters relating to cost, from conception to completion, and extending into the maintenance and operation throughout the life of the building.

Different cost  
options will be  
explored with  
you and  
the most  
economical  
ways to achieve  
your  
objectives will  
be considered.

From the outset, your architect will discuss and determine a project budget with you. During these discussions you should be very specific as to whether this budget includes professional fees, for example for your architect and/or other specialist consultants, or is related only to the actual cost of the works.

During the design stages and the preparation of the construction documentation your architect will report regularly on project costs. Different cost options will be explored with you and the most economical ways to achieve your objectives will be considered. This will involve a consideration of the initial cost of construction and may include the life cycle costs of the project such as costs associated with energy consumption, maintenance and management during the building's life cycle.

During the construction phase your architect will manage project costs according to the requirements of your contract with the builder. Some of the provisions for this in most building contracts are:

## PROGRESS PAYMENTS

Under most standard building contracts the builder is paid progressively throughout the project and is required to submit progress claims to the architect on a regular basis. The architect assesses each claim, on the basis of work done, the labour and materials used, and any other construction costs, and then issues a progress certificate which states the amount calculated by the architect to be due to the builder at the time of issue.

Under this system, your architect is able to protect you from being charged for work not completed, or not in accordance with the requirements of the construction documents.

## VARIATIONS TO THE CONTRACT SUM

When an architect provides complete documentation for the construction of a project, most areas of possible misunderstanding and confusion are removed and variations to the work are kept to a minimum; however, unforeseeable variations may be necessary due to the discovery of unexpected site conditions, authority requirements or simply if you change your mind during construction. Again, with their training and experience, your architect is equipped to advise on options which may minimise or even avoid any increases to building costs.

When variations are unavoidable, your architect will act on your behalf to negotiate an equitable contract adjustment.



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## THE RETENTION FUND

If the builder  
defaults or fails  
to rectify the  
work as  
instructed,  
your architect  
has the power  
within the  
contract to use  
part or all of  
the money  
retained to  
have the work  
completed by  
others.

Most contracts require the builder to provide a sum of money to be retained by the owner as a surety that the builder will remedy any defects which might arise during the contractual period. This is known as a security or retention fund and is usually in the amount of five per cent of the contract sum. It can be held as cash in a joint bank account in the names of the owner and the builder or in the form of a bank guarantee held by the owner. If in cash, deductions are made by the architect from each progress payment certificate, usually at the rate of 10 per cent until the required amount is reached.

It is normal for half of the amount to be retained to be released on practical completion and the remainder with the issue of the final certificate.

If the builder defaults or fails to rectify the work as instructed, your architect has the power within the contract to use part or all of the money retained to have the work completed by others.

## PROVISIONAL AND PRIME COST SUMS

The total contract sum often includes sums of money which have been included in the contract documents to cover work which may not have been documented fully at the time of calling tenders. These allowances are known as 'provisional sums' and are used more particularly to cover the cost of work to be undertaken by specialist contractors selected by you and referred to as 'nominated subcontractors'.

The total contract sum also may include similar sums for use in the purchase of materials and building components to be selected by you and which have not otherwise been provided for in the documents. Such allowances are known as 'prime cost sums' and are more specifically used to permit selection of such things as bathroom fittings, etc, during the construction period.

When the actual expenditure on works and materials differs from the provisional and/or prime cost sums, the balance is adjusted against the original contract sum. This adjustment is monitored and approved by your architect.

#### LIQUIDATED AND ASCERTAINED DAMAGES

Liquidated damages is a financial recompense by the builder to which you may be entitled for financial loss if the building is not completed on time. The amount agreed to is usually stated in the contract as a daily rate and covers such items as:

- *loss of rent*
- *additional finance costs and holding charges*
- *alternative accommodation costs.*

It is advisable to seek both architectural and legal advice when considering the application of liquidated damages against the builder.

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*When the actual expenditure on works and materials differs from the provisional and/or prime cost sums, the balance is adjusted against the original contract sum. This adjustment is monitored and approved by your architect.*

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## Project insurance

In undertaking your building project there are some aspects of insurance that you should consider.

The construction of all new buildings and renovation works should be covered throughout by insurance policies specific to the project. Such insurance is required as part of the contract, under most forms of contract, and is known as the 'contractor's all risk policy'. It will cover loss and damage to the works against natural disasters or damage caused by the contractors on site. This policy should also cover the cost of the complete replacement of the works together with all fees of your architect and any other consultants involved in its replacement as well as the cost of demolition and removal and disposal of debris.

In the case of new buildings, the builder is normally responsible for taking out insurance in the joint names of builder and owner. Such insurance is usually in the form of a contractor's all risk policy. Cover notes and copies of policies should be obtained from the builder and held by you. This evidence of correct insurance cover should always be sighted before work commences on site.

Generally, the builder's responsibility for maintaining insurance cover terminates when the notice of practical completion is issued. You should then immediately take insurance cover for all risks associated with taking possession of the building.

For additions and alteration work, either the owner or the builder can insure the works. Discuss this with your architect and make allowance for the cover to include possible damage to the existing structures during the construction work.

The builder is usually required to effect public liability insurance in relation to the work and in all cases the builder should have workers' compensation and employers' liability Insurance.

As well, building contracts normally include a provision for you to nominate the minimum cover to be provided for public risk insurance. You should confirm this amount with your architect.

It is also advisable for you to notify your insurance company and/or broker with regard to public risk and property insurance appropriate to the proposed works.

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*This evidence of correct insurance cover should  
always be sighted before work commences on site.*

## and finally

Remember if you have any questions at all at any stage of your building - ask your architect!

If you are still unsure about how an architect can help you or how to find an architect, contact The Royal Australian Institute of Architects in your State or Territory.

### NEW SOUTH WALES CHAPTER

Tusculum, 3 Manning Street, Potts Point, NSW 2011  
Phone: 02 9356 2955 Fax: 02 9368 1164

### VICTORIAN CHAPTER

41 Exhibition Street, Melbourne, Victoria 3000  
Phone: 03 9654 8066 Fax: 03 9 650 3360

### QUEENSLAND CHAPTER

70 Merivale Street, South Brisbane, Queensland 4101  
Phone: 07 3846 4900 Fax: 07 3846 5087

### SOUTH AUSTRALIAN CHAPTER

1 King William Road, Unley, South Australia 5061  
Phone: 08 8272 7044 Fax: 08 8271 5810

### WESTERN AUSTRALIA CHAPTER

QVI Upper Plaza Level, 250 St Georges Terrace, Perth,  
Western Australian 6000  
Phone: 08 9321 7114 Fax: 08 9321 4708

### TASMANIA CHAPTER

1st Floor, City Hall Building, Market Place, Hobart,  
Tasmania 7000  
Phone: 03 6234 5464 Fax: 03 6234 9063

### AUSTRALIAN CAPITAL TERRITORY CHAPTER

2A Mugga Way, Red Hill, ACT 2603  
Phone: 02 6 273 2929 Fax: 02 6273 1953

### NORTHERN TERRITORY CHAPTER

1 Shepherd Street, Darwin, Northern Territory 0800  
Phone: 08 8981 2288 Fax: 08 8981 3042