



Date 09-04-13

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Inquiry into Western Australia's Home Indemnity Insurance Arrangements.

Dear Sir / Madam,

Thank you for the opportunity to comment on the current HII arrangements.

**Builder, Developers should be exempt from HII if the development
Being constructed is for their own use or rental investments.**

**Example, I own ten residential Villa's and Townhouses some are over ten years old
Before I was granted a Building license I had buy the HII policy and because I was the
Owner, Builder, Developer and the units were not for sale the insurance was a complete
waste of money and of no use to me whatsoever.**

**In future there should be an exemption clause for Builders who engage in Building and
holding their own Developments.**

Garrie L McCreddin

Managing Director,
Garrison Constructions & Developments.