

ISSUE 66

# UNDER CONSTRUCTION

NOW BI-MONTHLY

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**BLUE SEPTEMBER  
STARTS WITH A BANG!**

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WEATHERBOARDS  
MADE EASY**

**WCC FACES DISTRICT  
PLAN CHANGE**

**COVERING YOUR ASSETS**

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SPEND, THE BETTER  
THE REWARDS WITH  
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**PlaceMakers**<sup>®</sup>



## You only get one life



**Call it cheesy, call it corny, call it what you will – we only have one life, so it's importance to take care of it!**

Blue September is all about making the most of life by ensuring you get checked and, if necessary, treated before it's too late. The Prostate Cancer Foundation's annual appeal to raise awareness of men's health is something that PlaceMakers, as principal sponsor, PlaceMakers has been heavily involved with for years. However, despite all the events we've hosted and money we've helped raise, the message isn't reaching as far as we'd like – one or more men are still dying every day from prostate cancer, which can be treated if detected early enough.

If looking after yourself for your own sake isn't enough of an incentive, think about how illness could affect those you care about and/or your business.

On page 6, every builder we interviewed about their work/life balance touches on the importance of having time for family and friends.

On page 26, Bultin looks at how loss of income due to illness is a common issue in this country – in fact, out of every 1,000 builders off work through disability, 900 will be laid up due to illness, not accident. While there are ACC options to cover you in this instance, the best approach would be to also avoid illness, such as prostate cancer, wherever possible.

If you've attended one of our Blue September events – which you can read more about on page 10 – you are hopefully aware of the danger, and we consider that a foot in the door. However, do everyone you care about a favour and take it a step further – go get checked!

In other news, we are pleased to announce that our new *Under Construction* website is live, and that the popular PlaceMakers Apprentice Crew is now open to all building and construction apprentices. Read more on pages 5 and 7.

**Gary Woodhouse**

General Manager Operations & Marketing

**/// Surely avoiding a prostate cancer check isn't worth giving up the rest of your life with family and friends**



# FREE UE BOOM 2\*

WHEN YOU SPEND \$7,000+GST OR MORE ON PINK® BATTS® WALL & SILENCER® INSULATION &/OR GIB® 10MM STANDARD & ACCESSORIES

- BLUETOOTH RANGE 33M • 15 HR BATTERY LIFE
- WATERPROOF TO 1M FOR 30 MIN • DROP PROOF (UP TO 1.5M)
- 25% LOUDER THAN THE ORIGINAL UE BOOM • RRP \$229.00



\*Offer exclusive to PlaceMakers trade account holders. Purchases must be invoiced on a current trade account between 1st October and 30th November, 2017 and can be over multiple transactions. Qualifying spend of \$7,000+GST or more is limited to Pink® Batts® Wall and Silencer® products and GIB® 10mm Standard and Accessories. The UE BOOM 2 giveaway is limited to 250 nationwide and to a max of one per qualifying trade account, while stocks last. Prize winners will be notified by the branch no later than the 15th of December and the UE BOOM 2 will be available for collection from the winner's local PlaceMakers branch no later than 20th of December 2017. Prizes are not redeemable for cash or any other product or service.



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**MAKITA 18V 5.0AH BRUSHLESS 5PCE KIT**  
DLX5024T

- Kit includes:
- 115Nm hammer drill DHP481
  - Impact driver DTD153
  - 125mm angle grinder DGA504
  - Circular saw DHS680
  - Recipro saw DIR187
  - 2x 5.0Ah batteries
  - Rapid charger
- 5009057

**GREAT RATE**

**\$1,489** +GST

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**18V 24MM SDS+ ROTARY HAMMER DRILL SKIN** DHR242Z  
5052513

\*Via redemption.  
Skin is tool only, battery not included.

**Milwaukee**

**MILWAUKEE M18V FUEL 6 PIECE KIT** M18FPP6C-502B

- Kit includes:
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  - M18 FUEL brushless angle grinder
  - M18 LED work light
  - M18 RedLithium 5.0Ah battery x2
  - M12-18 dual voltage rapid charger
  - Large contractor bag
  - BONUS M12B4 (12V, 4.0Ah) battery
- 5165566

**TRADE PRICE**

**\$1,799** +GST

Trade price available exclusively to trade account customers. All prices exclude GST.  
Products featured may not be stocked in all stores but can be ordered in at the advertised price. Offers valid from Sunday 1st October – Thursday 30th November 2017.

**PlaceMakers**



# Acknowledging excellent apprentices

PlaceMakers Apprentice Crew continues to recognise members for their ongoing efforts and learnings on the job

Every month, PlaceMakers selects a PAC member as 'Apprentice of the Month'. To enter, PAC members must explain the biggest challenge they faced on a job, how they overcame it, what the outcome was and what they took away from the experience. In addition to sharing an experience and having the chance to win some great prizes, filling out an entry form for 'Apprentice of the Month' helps prepare apprentices for future Licensed Building Practitioner responsibilities, as it is similar to recording on-the-job learning, a required skills maintenance activity.

## APPRENTICES OF THE MONTH JULY & AUGUST

### AUGUST APPRENTICE OF THE MONTH

Doing something for the first time is always a bit of a challenge, and first-year apprentice Alex Gunson says his first time installing cedar cladding was no exception.

To prepare, Alex read up on the subject and got the foreman to check as he went along to make sure he hadn't missed anything. The result was a job well done and commendation for his work.

According to Alex, his biggest learning was to trust in his own ability or, in his words, "the boss won't give you the job if they don't think you're capable".



### JULY APPRENTICE OF THE MONTH

When third-year apprentice Niki Te Whaiti was asked to manage the construction footings for a small commercial building - including hold-down bolts and drossbach cast - he knew it would require a high level of precision and oversight.

To start off, he asked his site manager for some direction and spent a lot of time cross-referencing plans and checking the maths. As the job progressed, he worked closely with the small team he was overseeing and double-checked any grey areas with the site manager. When he felt the job was complete, he asked other experienced builders on site to do a final check. This was vital, as the others spotted a few mistakes that could have been big issues had they not been picked up before the concrete was poured.

In the end, the job was well executed and Niki says the experience reiterated the importance of absolute accuracy.

## MORE PAC PRIZES!!!

**Wise winner:** By answering a question about the PlaceMakers Service Promise, PAC members received a shiny new Laminex hacksaw. Apprentice Dylan Thorstensen from Clarke Construction was thrilled to be one of the recipients.



**Lucky lady:** During July, new and existing PAC members went into the draw to win an essential Carpenter's Kit, valued over \$1000, courtesy of Apex Tool Group. The lucky winner was Imogen McQueen (right), seen here collecting her prize from Teresa Monahan of PlaceMakers Cook Street.



# PAC now open to all apprentices!

Industry demand inspires PlaceMakers Apprentice Crew to welcome all apprentices to the club

As New Zealand's largest trade supplier, PlaceMakers is committed to supporting those entering the building industry and the recent establishment of PAC - PlaceMakers Apprentice Crew - is testament to that promise.

Until now, PAC has been available to all carpentry apprentices around the country, whether they're just starting out, in the middle of their apprenticeship, or about to graduate. However, following interest from industry associations and enquiries from non-carpentry apprentices to join, PlaceMakers is pleased to welcome them all to the club!

From 1 October, all building and construction apprentices can join PAC. Crew members have access to a range of perks, such as freebies, discounts,

special offers, competitions and industry news. Members will also be invited to take part in educational and networking opportunities, which provide a great way to connect with other apprentices and share experiences and learnings - on or off site.

PAC members who are just about to qualify have access to the 'Graduate Toolbox', a great resource for those who eventually want to start their own business.

Furthermore, PlaceMakers have put together some great cash discount offers available to all its members, including much-needed hand tools and safety gear, as well as other product ranges in-store. For more information and to join PAC, apprentices can go to [pac.placemakers.co.nz](http://pac.placemakers.co.nz)

**Not sure if your trade is eligible? Check out the list of trades below:**

- Architectural Aluminium Joinery
- Brick and Blocklaying
- Carpentry
- Concrete
- Exterior Plastering
- Flooring
- Frame and Truss
- Glass and Glazing
- Interior Systems
- Joinery
- Kitchen and Bathroom Design
- Painting and Decorating
- Stonemasonry
- Tiling

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## Rest and relaxation

Builders' Business is a column by builders for builders. Its objective is to provide a forum, particularly for small business operators, in which to share knowledge, experience, tips and ideas

**Q:** How do you manage your work/life balance?

**Firm:** Capital Homes  
**Principal:** Grant Watson  
**Location:** Pukekohe  
**Staff:** 4

**Firm:** R & P Building Works  
**Principal:** Rob Abraham  
**Location:** Pukekohe  
**Staff:** 5

**Firm:** Elite Shopfitting and Construction Ltd  
**Principal:** Shawn Cotton  
**Location:** Christchurch **Staff:** 5

I think it's important that when you do get that time with your family or friends, you make sure you're 100% there.

You may not get as much time as you'd like to have with them, but when you do you can't still be thinking about work or taking phone calls - that's how I go about achieving it.

It's also important that when you make a time commitment, such as taking your son to his football match or going to the beach, you treat it as you would a work appointment and don't break it!

Turn your phone off and make sure you take the time to listen to what they're saying.

When your reaction to a problem, whether it's at home or at work, is out of proportion to the size of the problem, that to me is an indication the balance isn't right and you need to step back a bit from what you're doing.

Making sure your staff also have time to get their own balance right is key as well.

By listening to what my staff are saying to me and understanding their issues, I'm able to help them out by providing them with the assistance they might need.

It's very hard, but it's important to get right, because if you're not happy at home, you're not going to be happy at work and that can flow on to negatively affect your business.

I made the decision around five years ago to stop working weekends to restore some balance to my life.

There are occasions when it's necessary, but my contracts state that our working hours are from 7:30 to 5pm Monday to Friday.

I've made sure it doesn't affect our timelines, though, by being well organised and planning ahead.

The reason I did this is that previously I was starting at 6am every morning, working six days a week and often finishing late.

It hurts your social life and, when I weighed it up, I decided an extra couple of hundred dollars wasn't worth giving up time with my family.

I've got two sons aged 13 and nine, and a five-year old daughter.

I've been able to coach their rugby teams for the past four years and go to all of their games, which I just wouldn't have been able to do if I was working weekends.

Being the co-owner of a small building business means working long hours, which I feel makes it harder to achieve a good work/life balance, as ultimately the buck stops with you when it comes to completing jobs on schedule.

Over the past few years, I have tried to obtain balance by always having a trip planned or booked. It gives me something to look forward to and a goal to work towards. Jobs can be accepted anytime, so there's no right time to book a holiday.

However, I am lucky to have a business partner and adult children - so I can afford to be flexible if a job doesn't go to plan and things need to change.

The downfall to not having the correct balance can be exhaustion and illness - even the common head cold can take at least twice as long to get over.

This affects your overall productivity, as you know you still have things to do, but your body is not willing and forces you to stop.

Life is short and what you want from it will determine your balance.

My wife believes life is about making memories not money, as one will last a lifetime. I think that's good advice.

## Now have your say...

**WHAT PROCESSES DO YOU HAVE IN PLACE FOR ASSESSING POTENTIAL EMPLOYEES BEFORE YOU TAKE THEM ON?**

**ANSWER THIS QUESTION TO ENTER OUR QUARTERLY PRIZE DRAW**

Email your answer with your full name, contact phone number, company name, number of full-time staff and the city or town in which you're based to [editor@pmundersconstruction.co.nz](mailto:editor@pmundersconstruction.co.nz). All responses must be submitted by 25 October 2017. The answers to this question will be published in *Under Construction* December.

**WIN!**



## Skills maintenance support continues

### New seminar format well received by builders

PlaceMakers has once again been touring New Zealand, providing builders with the opportunity to get up to speed with industry changes - and earn elective skills maintenance points - by attending its latest round of skills maintenance seminars.

For this round of seminars, PlaceMakers allocated half the time to six speakers - three technical and three business-focused - to provide extra expertise, which has been well received by customers.

"Based on attendee feedback, all respondents found the session useful and the topics of relevance," says Trade Engagement Manager Andrea Albertyn. "Some of the host

branches reported an increase in attendance numbers compared to last year, with a couple of stores having to change their venue at the last minute to accommodate the extra numbers!"

The quick survey form, handed out after the completion of each session, measures how well the different presentations hit the mark.

The feedback is invaluable in helping identify what's working and where improvements are needed, so trade customers can expect PlaceMakers to continue refreshing the LBP series to ensure attendees get maximum value in return for taking valuable time off the tools!

PLACEMAKERS BRANCH	DATE	TIME
<b>WEEK 9</b>		
Palmerston North	Tuesday, 3 October 17	5:00pm - 7:00pm
Ohakune	Wednesday, 4 October 17	7:00am - 9:00am
Whanganui	Wednesday, 4 October 17	5:00pm - 7:00pm
Hawera	Thursday, 5 October 17	7:00am - 9:00am
New Plymouth	Friday, 6 October 17	7:00am - 9:00am
<b>WEEK 10</b>		
Invercargill	Monday, 9 October 17	5:00pm - 7:00pm
Gore	Tuesday, 10 October 17	7:00am - 9:00am
Te Anau	Tuesday, 10 October 17	5:00pm - 7:00pm
Wanaka	Wednesday, 11 October 17	7:00am - 9:00am
Queenstown	Wednesday, 11 October 17	4:30pm - 6:30pm
Cromwell	Thursday, 12 October 17	5:00pm - 7:00pm
Alexandra	Friday, 13 October 17	7:00am - 9:00am

For more information, visit [www.placemakers.co.nz/trade](http://www.placemakers.co.nz/trade) and go to Skills Maintenance.

To register your interest, please contact your local PlaceMakers store.

## New Under Construction website live!

**We're pleased to announce that our new website is now online and packed with features designed to make life a little bit easier**

One of the biggest improvements is that LBPs will now be able to record, track and share their learning through the new 'My LBP' section. Here, LBPs can fill in their profile, see how they're tracking in the 'My Progress' section, and view an overview of completed activities in the 'My LBP Record' section.

The 'My Progress' section is divided into two quiz categories - mandatory and elective. The percentage-complete graph is a great way to ensure you're up to date on completing both types of quizzes. However, just because your graph says 100% doesn't mean you can kick back until it's time for your licence renewal. It's updated as more quizzes become available, so make sure to keep logging in and completing the quiz sections!

The 'My LBP Record' section allows you

to upload any extracurricular activities - such as attending a PlaceMakers seminar - to your record and provides a summary of all your skills maintenance. When it comes time to reapply for your licence, you can simply email, download or print off your 'LBP Skills Summary' and include it with your application as proof of skills maintenance activities.

Having the majority of your skills maintenance requirements in one place is even easier now that Codewords articles and quizzes, which account for 50% of the mandatory portion of the LBP scheme, are included in *Under Construction*. When you print out your learning record, completed Codewords quizzes will be separated out and clearly marked.

If you check your record and find you've fallen behind, don't panic! The new website features six years' worth of

educational content and quizzes, which can be completed and recorded against your LBP Record at any time. The website is now also home to the past 12 issues of *Under Construction*, and we'll continue uploading future issues to create an online library.

Last but not least, you can keep up to date with what's going on at PlaceMakers branches around the country through the new 'Events' page. Whether it's a seminar, trade breakfast or Blue September fundraiser, you'll be able to find it here. It's also categorised by branch, so you can find out what's going on near you with one click!

We've tested the site thoroughly, but if you do find anything that we've missed (or if you want to let us know what you do or don't like) please get in touch with us at: [editor@pmundersconstruction.co.nz](mailto:editor@pmundersconstruction.co.nz).

## PlaceMakers supports NZ-Chinese builders



The PlaceMakers Zone was a hub of activity throughout the expo, with plenty of opportunities to build relationships with attending builders

### PlaceMakers branches from all across Auckland came together at the New Zealand Chinese Building Industry Association (NZCBIA) expo to highlight their services to an emerging population of Chinese builders and developers

The NZCBIA has previously estimated that 30% of properties being built in Auckland are linked to the NZ-Chinese community.

PlaceMakers, along with eight other Fletcher Building units, attended the expo to strengthen its connections with the community and highlight how they could add value to builders in this segment.

Auckland Regional Manager Shane Watkin says it was a great success.

"The expo presented us with a unique opportunity to clearly communicate our service values and show our commitment to delivering the best service in the market," says Shane.

"With Mandarin-speaking account managers and trade support staff in most Auckland branches already, he says PlaceMakers is now looking at other ways to better cater for the NZ-Chinese market.

With the NZ-Chinese community

continuing to play a more significant role in Auckland's building industry, Shane says strengthening this relationship could also help improve relationships with other local builders through events such as trade breakfasts and toolbox talks.

"This sort of thing is already happening a lot, and I think it can be only positive for everyone involved if we continue to embrace and build on it."

#### BEST IN SHOW

Shane says another highlight of the evening was when the PlaceMakers Zone was named as the best site at the conference's gala dinner.



The PlaceMakers team celebrates winning the 'Best Site' award at the NZ Chinese Builders Industry Association expo

This was achieved with the support of our suppliers, including other FB business units, coming together to create a store-like atmosphere where we wrapped the "PlaceMakers Zone" in builders wrap to showcase many product offerings and make available technical advice from mandarin speaking exhibitors.

Suppliers in the zone included Mico, Rinnai, Hansgrohe, Aquatica, PSP, Athena, Ecko, Stanley, Pink Batts, GIB, Makita, Firth, Newline, NZ Wood, CHH Wood products, Claymark, Thermakraft, Paslode, Fletcher Steel, Laminex and Sika.

## Masterton tradies welcome new store



PlaceMakers new Wairarapa trade depot has an extensive range of products – comparable to its sister Hutt City store

### Tradies in the Wairarapa and Masterton could be forgiven for thinking Christmas has come early, after PlaceMakers opened the doors on its new Wairarapa trade depot

Joint Venture Operator Garth McInnes, who also operates the Hutt City branch, says that customers' reactions to the store's August 16 opening were akin to kids at Christmas.

"There has been a lot of demand for a store in the area for a while now and the response has been fantastic – people are so excited to have us here!" says Garth.

"Previously we were making deliveries to customers from the Hutt Valley – now they get all the benefits of having a PlaceMakers store on their doorstep, which improves delivery times and demonstrates our commitment to upholding PlaceMakers Service Promises."

With a 249m<sup>2</sup> trade hall, the depot has been specifically designed for tradies.

"There are no retail categories – such as kitchens, bathrooms or gardening – at all. It's completely trade-focused and we hold a core range of building products targeted specifically at working

tradesmen," says Garth.

"Customers have been really impressed at how extensive our stock range is, particularly in fastenings and hardware. It's comparable to what we have at the Hutt City store."

Just as impressive as the depot's product range is the A-team that Garth has assembled to man it.

Manager Andrew Paul has more than ten years of experience working at the Hutt City store, while Account Manager Chris Prenter, who previously worked as a builder in Auckland, has also spent a number of years working in the building supplies industry.

Yard Manager Garry Burton brings a wealth of experience from his time at the Porirua store, and Kate Ryan, who joined Andrew from the Hutt City store to work in a Trade Support role, rounds out the crew.

"It's a very experienced team and we're lucky to have them all. I have no

doubt they'll provide great value to our growing customer base," says Garth.

The store also features a large yard with outside storage and a covered drive-thru that is home to dry frame timber, GIB board, ply and Hardies weatherboards. With a 2,000m<sup>2</sup> plus yard, Garth says that there is also plenty of room available to expand the store as customer's needs evolve in the future.



The site has plenty of room available to expand in the future

# Celebrating Blue September



PlaceMakers General Manager Bruce McEwen (front centre, left) and Prostate Cancer CEO Graeme Woodside (front centre, right) with PlaceMakers team members as they gear up for a big Blue September

## Having raised more than \$480,000 over the past three years for the Prostate Cancer Foundation, PlaceMakers is once again getting behind Blue September to help raise awareness of the disease

This year's campaign theme is 'Blue Do' - designed to encourage Kiwis to get together with colleagues, family and friends to hold a fundraising event. All 58 PlaceMakers stores nationwide will be holding their own 'Blue Do' activities, along with a variety of other initiatives to help make this Blue September the biggest yet!

Bruce McEwen, PlaceMakers General Manager, said the company was enthusiastic to get stuck into raising as much money as possible for the cause.

"It's incredible to think that one man is diagnosed with prostate cancer every three hours in this country, as well as one or more dying each day," said Mr McEwen. "Our 'Blue Do' activities

this year are designed to get our customers and communities involved in Blue September, whether that's coming along to an event at your local store or simply buying a couple of pencils, every contribution counts."

### BIKERS EMBRACE BLUE SEPTEMBER

The annual Bikers in Blue ride started seven years ago, when a small group of riders went from Auckland to Raglan to raise awareness of the dangers of prostate cancer.

Since then, the event has gone from strength-to-strength with a second ride in the South Island\*. The foundation's Events and Promotions Manager Carol Roche says it is now one of the Prostate Cancer Foundation's biggest Blue

September fundraisers.

"It's a key event for us and, in terms of numbers, is certainly one of the biggest. Last year we had more than 300 riders and raised more than \$10,000 between the Auckland and Invercargill rides. This year we had our first ever Wellington ride," says Carol.

This year's Auckland route saw riders meet at PlaceMakers Pakuranga, before making their way north to the Silverdale store - where they enjoyed an auction and BBQ, with all proceeds raised going to the foundation.

"This is the second year that we've hosted and it's great fun," says PlaceMakers Silverdale Branch Operator John Gair. "People really go out of their way with

costumes and we got an awesome mix of machines; we had everything from Harley Davidsons to trikes and I think I even saw a sidecar!"

Despite the wild weather, more than 200 bikes and 300 riders came out to contribute to the cause.

### CAPITAL EVENT!

The inaugural Wellington ride saw more than 120 bikes parked up at the PlaceMakers Porirua store in the morning, where they fuelled up with some breakfast before cruising south in balmy conditions to Evans Bay for the finish.

PlaceMakers Porirua Trade Supervisor Boss Passi says it was an awesome event

and they're definitely keen to run it again.

"The carpark was completely full, it was hectic! We cooked up a massive BBQ and sold the food for gold coin donations, which all went to the foundation. I'm not sure how much we raised yet, but I was really pleased with the turnout," says Boss. "There were all sorts of bikes there and quite a few people from local motorcycle clubs made an effort to come out, which was great to see."

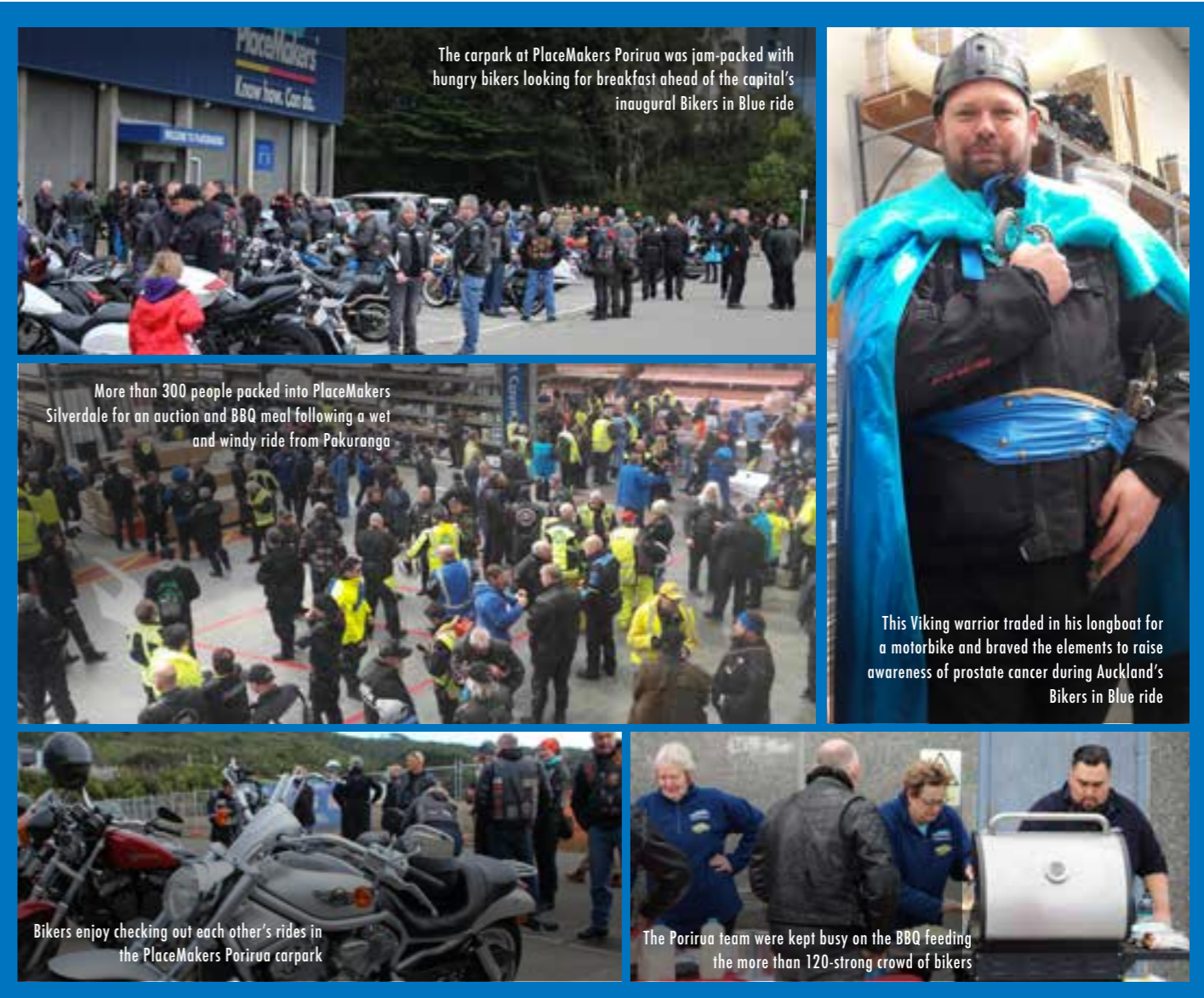
"In New Zealand, I think almost everybody will know or know of somebody affected by prostate cancer, which is why I think a lot of people get out to support the cause," says Boss.

Carol says that the support of PlaceMakers throughout the years has been instrumental to the successful growth of Bikers in Blue.

"Having the support of the stores is enormous. The branch managers are fantastic and really get behind it. Logistically, it's also so easy for us, because we just tell them what store to start at and what store to finish at."

Both rides were supported by a police escort to ensure they arrived at their respective destinations safely.

\*The Invercargill ride has been placed on hold this year due to the bi-annual Scooter Challenge.



The carpark at PlaceMakers Porirua was jam-packed with hungry bikers looking for breakfast ahead of the capital's inaugural Bikers in Blue ride

More than 300 people packed into PlaceMakers Silverdale for an auction and BBQ meal following a wet and windy ride from Pakuranga

This Viking warrior traded in his longboat for a motorbike and braved the elements to raise awareness of prostate cancer during Auckland's Bikers in Blue ride

Bikers enjoy checking out each other's rides in the PlaceMakers Porirua carpark

The Porirua team were kept busy on the BBQ feeding the more than 120-strong crowd of bikers

## Safety net safety alert!



When properly installed, having a safety net below a work area at height reduces the chance a worker will be harmed if they fall

### This WorkSafe Safety Alert highlights the serious health and safety risks for workers when using poorly installed safety nets as protection against a fall from height

Over the past year, WorkSafe has been notified of three incidents involving the failure of safety nets for workers working at heights. These incidents resulted in workers being injured – some very seriously.

A fall from height can cause serious harm to a worker (or any other person). Installing a safety net below a work area at height reduces the chance a worker will be harmed if they fall.

“Safety nets are a great safety option for two reasons: people working at height can work more efficiently without more cumbersome safety methods, such as harnesses, and the likelihood of injury in case of a fall is significantly reduced,” says sector lead for construction Vadim Spice.

“However, if the safety net is faulty – due to poor installation, wear, etc – it

can cause more harm than good, as workers may be less careful due to their perceived safety.”

These recent incidents reiterate the importance of ensuring safety nets are set up correctly.

#### WHAT WE KNOW

In each of the incidents we have investigated, the failure fell into two categories: incorrect installation or non-compliant product.

Some of the key failures we found have been:

- Nets that are well below an acceptable standard for use on site.
- Installation by untrained installers.
- Nets not coupled correctly when multiple nets are used in a large room.

- Nets being uninstalled and reinstalled by untrained workers on site.
- Nets not being installed to allow for deflection (installed too tight or too loose).
- Brackets not being installed to withstand shock loading.
- Brackets being installed into non-load-bearing structures/knotted wood, causing the bracket to pull/break away if a worker falls into the net.

- Tek screws failing due to poor installation technique/over torqueing/re-use of screws.

#### WORKSAFE ADVICE

Safety nets are designed to progressively deflect (stretch) and absorb the energy

of a fall, so a falling person is less likely to be injured. The greater the fall height, the greater the impact, so the net’s deflection must also be greater. The safety net must be able to deform or deflect enough to absorb all of the energy when someone falls – up to the maximum fall height for the design.

#### FOR THE SUPPLIER

- Ensure that any nets you supply meet the appropriate standards for New Zealand.
- Provide clients with standard operating procedures or instructions for installation.
- Ensure that the equipment you are supplying is in sound condition before each use.
- Ensure that your installers are trained and competent (and you are assessing and monitoring their work/auditing their installation).
- Ensure that the nets are adequate and fit for purpose for each job.
- Talk to your clients about the suitability of nets as fall protection.

#### FOR THE INSTALLER

- Follow the instructions for installation.
- Ensure safe methods of work are followed.
- Ensure the correct use of anchorage devices/foundations and that they are suitable for the application (designed to a standard/engineered specifications – that they will

withstand the amount of force if a person falls).

- Ensure that clients are clearly informed on the correct use and limitations of the equipment, including the need to have installers reinstall nets after a fall, or where nets have been partially removed.

#### FOR THE CLIENT

- Plan your workflow to ensure height safety equipment arrives at the best time.
- Make sure that you communicate the full extent of your needs to the net supplier.
- Ensure the equipment supplied is suitable for your work.
- Ensure you/your workers are aware of the use and limitations of the equipment, and it’s fit for your purpose.
- Ensure that nets are reinstated by a competent person after an alteration or fall.



Above images are of brackets being installed into non-load-bearing structures/knotted wood, causing the bracket to break away when a worker fell into the net

## PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you’ve learnt in the record of learning on the back page! Evidence of actual learning rather than just ‘participation’ is a key requirement of the LBP renewal process.

1) Which of the following was not found to be a reason for safety net failure?

- Incorrect installation.
- Non-compliant product.
- Unprecedented weight impact.

2) What are safety nets designed to do?

- To progressively deflect (stretch) and absorb the energy of a fall.
- To rebound falling objects like a trampoline.
- To detach from wall brackets upon impact.

3) What should you do with a safety net after a fall?

- Throw it away – it can only be used once.
- Get installers to reinstall it.
- Nothing – it’s obviously working well.





# Timber weatherboards



Store boards on a level surface packed clear of the ground and reject any damaged boards

While the use of timber weatherboard cladding varies with changing trends, it remains perennially popular and its design and installation is well documented

Timber horizontal weatherboards, originally native timbers, have been in common use since the early 1800s. Currently, timber weatherboards have around a 25% market share for residential wall claddings.

Timber has lots of appeal because it is:

- Readily available (although the type of species has changed).
- A natural renewable resource when sustainably sourced, for example, radiata pine.
- Biodegradable.
- Hygroscopic – it will take up and release moisture.
- Readily treatable for species used for weatherboards.
- Naturally variable.
- Machinable.
- Easily finished.

### RELEVANT CODE CLAUSES AND STANDARDS

Building Code clauses applicable to timber weatherboards are:

- *B1 Structure* – to resist deflection and wind-induced suction.
- *B2 Durability* – a durability of not less than 15 years for weatherboards, as they are moderately difficult to detect and replace.
- *E2 External moisture* – to ensure buildings shall be constructed to provide adequate resistance to penetration by, and the accumulation of, moisture from the outside.

Cited standards and documents are:

- *NZS 3602:2003 Timber and wood-based products for use in building.*
- *NZS 3604:2011 Timber-framed buildings.*
- *NZS 3617:1979 Specification*

for profiles of weatherboards, fascia boards, and flooring.

- *NZS 3631:1988 New Zealand timber grading rules.*
- *NZS 3640:2003 Chemical preservation of round and sawn timber (including Amendment 5).*
- *BRANZ Bulletin 411: Recommended timber cladding profiles.*

### SELECTING THE TIMBER AND PROFILE

Most timber weatherboard used in New Zealand is machined from either imported western red cedar or finger-jointed treated pine. There is limited use of:

- Clear or dressing grade (tight knot) treated radiata pine.
- Imported redwood.
- Heart macrocarpa.

Radiata pine requires treatment for durability, while other more durable

species such as imported redwood, imported western red cedar and heart macrocarpa can be left untreated.

Bevel-back profile weatherboards tend to be less vulnerable to water penetration than rusticated boards, as they are thicker at the lap and therefore distort less. They also offer a void at the back face of the lap that facilitates some air circulation for drying and some drainage.

Because timber weatherboards are subject to movement, they may allow occasional water penetration through the board laps. However, this distortion also allows some air circulation and drainage, and this tends to dry or remove water that has penetrated the assembly.

### GETTING THE DESIGN RIGHT

Key elements of horizontal timber weatherboard design include:

- Identifying the species and treatment profiles in accordance with *NZS 3617:1979* or *BRANZ Bulletin 411* to meet the requirements of *E2/AS1* – other profiles must be submitted for consent as an alternative method.
- Under *E2/AS1*, a drainage cavity is required where the risk score exceeds 12 for bevel-back and six for rusticated.
- Set out the window head heights to suit the weatherboard dimensions.

- A 175mm minimum clearance to finished ground or 100mm to permanent paving.
- Specifying narrower rather than wider boards.
- Specifying single nailing to each board.
- Specifying the finish. Naturally durable weatherboards such as cedar should be clear-coated or stained; H3.2 treated timber can be stained or painted, while H3.1 treated radiata pine must be painted on all surfaces including all ends, notches and holes.

### STORE LEVEL AND COVERED

Store boards on a level surface packed clear of the ground. Reject any damaged boards. Cover to keep as dry as possible. Recover at the end of each day's work or when rain threatens.

### GET THE INSTALLATION CORRECT

Follow these rules when installing on site:

- Have a minimum lap of 32mm for bevel-back boards – 25mm for rusticated profile boards.
- Do not nail through the board lap.
- Do not apply sealant to laps.
- For rusticated boards, ensure boards are not tightly butted at the overlap, as this will restrict movement –

- a 2mm gap is required.
- Seal all cuts immediately.
- Seal all cut ends and notches where boards have an applied finish.
- Install soakers, cover boards or backflashings to all corner junctions.
- Paint H3.1 treated boards.
- Avoid dark finishes, as this will increase distortion in timber weatherboards. Choose paint colours with an LRV of 40% or more.
- Maintain specified ground clearances at completion of all work including landscaping.

© BRANZ Build 160, June 2017



Timber weatherboards have around a 25% market share for residential wall claddings

## PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- 4) What is the minimum overlap you should have when using bevel-back boards?
  - a) 28mm.
  - b) 30mm.
  - c) 32mm.
- 5) What is NOT an appeal of timber weatherboards?
  - a) It's machinable.
  - b) It's biodegradable.
  - c) It's resistant to distortion.
- 6) What is one reason bevel-back profile weatherboards tend to be less vulnerable to water penetration than rusticated boards?
  - a) They are thicker at the lap and therefore distort less.
  - b) They are treated with more water-resistant chemicals.
  - c) They are not vulnerable to water penetration.

NB: The questions and answers in this section have been produced by the publisher and do not necessarily reflect views or opinions of the contributing organisation.



## WCC faces district plan change



An Environment Court ruling challenging the way Wellington City Council interprets its district plan could seriously affect homeowner's building rights where a retaining wall has been constructed on a boundary

### A brouhaha between Wellington neighbours that boiled over into the Environment Court has serious implications for the city's builders, developers and homeowners dealing with sloped sites – which is a large majority!

The trouble began in 2015 when David Walmsley built a 'play structure' on the back of his family's Roseneath property that severely affected the views of his uphill neighbours, Peter and Sylvia Aitchison.

Several court appearances later, the Environment Court ordered that the structure be removed and ruled that Wellington City Council (WCC) had wrongly interpreted its own district plan in allowing it to be built in the first place.\*

The relevant section of the plan related to building recession planes and structures, particularly retaining walls, built on boundaries. To determine what space a property owner can legally build in without requiring a resource consent, the WCC district plan allows for the creation of a building envelope.

This envelope is determined by measuring vertically 2.5m from a boundary, with an inclined plane extended from the top point at an angle of 45-71° depending on the areas zoning.

WCC Resource Consents Team Leader

Bill Stevens says that the Environment Court's ruling has changed the way the vertical measurement is taken when a retaining wall is located on a boundary.

"Previously, the measurement was taken from the surface of the retaining wall where it was intersected by the boundary. This could be either at the top or on the face of the wall," said Stevens. "Following the Environment Court decision, it now has to be taken from the bottom of the wall in all cases, even if it just touches the boundary within the legal tolerance. This could massively affect people's building rights."

"Say you're on a sloping section and your neighbour excavates 3m on your boundary to build a courtyard and puts up a retaining wall, effectively they've inadvertently taken 3m off your building rights and could also significantly affect their own."

Stevens said the absurdity of the ruling is highlighted by the fact that if the excavation was a self-supporting cut, then the measurement would be taken as usual from top of the face.

"This has all come about because of a poorly conceived structure that had a significant impact on a neighbour. Also, there was actually no need to compromise the way the district plan was being applied because there was already a process available to deal with unreasonable structures, regardless of whether or not it complies."

In the case of existing houses with retaining walls, he says that parts of the structure may now be considered non-compliant, which could cause difficulties down the line if someone wanted to renovate their home.

Where someone constructed a new retaining wall that pushed parts of an existing structure outside of its building envelope, Mr Stevens said the owners of the affected property would not be forced to obtain a resource consent under the new interpretation. He did warn that any future work on the affected property that previously wouldn't have required a resource consent may now require one as a result.

After unsuccessfully appealing the ruling in the High Court, Stevens said the council is now faced with the question



This diagram illustrates how the Environment Court ruling could affect Wellington property owners' building envelopes

of whether or not it needs to change the district plan.

Mike Fox, director of Wellington building firm Primesite Homes, said that the Environment Court's decision makes little sense.

"In my experience, it is rare to see a legal answer to a technical building problem that makes practical sense," said Fox. "This is a prime example of this, and it has left everyone scrambling to make sense of it and the huge impact it will have on homeowner's property rights."

Fox anticipates it will affect his business by imposing uncertainty, delays and extra cost on projects. He also believes less building and more cancelled projects will be an outcome of the decision.

"The greatest effect will be on homeowners who have purchased land or are planning a new home based on one assumption, only to find now that the home they thought could be built can't be," he said. "It will impact on the value of the land and, in some cases, might make what was a usable section unbuildable. In these times of land shortages, a decision like this is most unhelpful and goes against long-held interpretations and practices."

"My advice to affected homeowners and builders would be do your homework and see if you can work around the interpretation of the current ruling. By moving a wall a small amount, it could either work to your advantage or seriously against you."

He added that people looking to purchase a property would be required to do more due diligence, especially if there are existing retaining walls in place, and cautioned people to be wary if someone builds beside their section.

"If they excavate to the boundary and put a wall in, then your new height control plane gets taken from the bottom of the wall, which seriously impedes your building envelope. You have no control over a very important aspect of your building envelope. How crazy is that?"

\*The WCC was still considering its options at time of print, and no decision to change (or not change) the district plan has yet been made.

## Consents flat in July

### Total number of new dwellings consented up 4.5% in 12 months to July

A total of 2,762 new dwellings were consented in July, including a total of 1,900 houses. Seasonally adjusted, the number of new dwellings consented fell 0.7% following a 1.3% fall in June.

However, the seasonally adjusted number for houses bounced back strongly – increasing by 8.5% following a 4% fall in June. In the year to July, a total of 30,404 new dwellings were consented, up 4.5% on the previous

corresponding period. The trend remained relatively flat, having reached a 12-year-high in 2016.

#### IN THE REGIONS

Nine out of the 16 regions consented more new dwellings in July 2017 compared to July 2016, led by Otago (up 114 to 282; +68%), Wellington (up 79 to 205; +63%) and Bay of Plenty (up 39 to 260; +18%). Gisborne, Hawke's Bay, Nelson, Southland, Waikato and West Coast were the other regions to

consent more new dwellings.

The biggest drops occurred in Auckland (down 313 to 774; -29%), Taranaki (down 12 to 44; -21%) and Marlborough (down 11 to 22; -33%).

Manawatu-Wanganui and Northland were the only other regions to consent fewer new dwellings in July 2017 compared to July 2016, while Canterbury (543) and Tasman (28) recorded no change.

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## HEALTH & SAFETY

### SITE SAFE



## More safety myths busted

This next article in our myth-busting series looks to clear up further misconceptions

Some in the industry believe that the Health and Safety at Work Act prevents the formation of health and safety committees. This is a myth!

If more than five workers or a health and safety rep asks for a health and safety committee, then the business must consider the request.

If you are in a high-risk industry\*, such as construction, or have more than 20 workers, you can only decline the request for a health and safety committee if you believe you are already doing enough to meet your worker participation requirements under the Health and Safety at Work Act.

Remember, all requests must be genuinely considered and valid reasons given for any refusal. Any business can form a health and safety committee voluntarily.

Business size/sector	Required to consider a committee if requested
20 or more workers in any sector	Yes
Less than 20 workers and not listed as a high-risk sector	No (voluntary)
Listed as a high-risk sector	Yes



Under the Act, you need to create opportunities for workers to take part in improving health and safety

It is important to remember that under the Act, you need to engage with workers and create opportunities for them to take part in improving health and safety. Many businesses choose to have health and safety committees, as they are a well-established way to support worker engagement and participation.

If a health and safety committee is established at your workplace, the business must:

- Consult with the committee on health and safety.
- Allow each member of the committee sufficient time to attend meetings or carry out functions as a member of the committee.
- Provide the committee with necessary information to perform its functions, including information relating to hazards and the health and safety of workers at the workplace.

- Adopt any committee recommendation, or provide a written statement advising why they did not adopt it.

High-risk sectors or industries as per the Health and Safety at Work Act Regulations 2016 include:

- Aquaculture
- Forestry and logging
- Fishing, hunting, and trapping
- Coal mining
- Food product manufacturing
- Water supply, sewerage, and drainage services
- Waste collection, treatment, and disposal services
- Building construction
- Heavy and civil engineering construction
- Construction services

Site Safe offers a comprehensive two-day training course to get health and safety reps up to speed.

To enrol, visit [www.sitesafe.org.nz](http://www.sitesafe.org.nz).

## PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- |   |   |   |
|---|---|---|
| <p>7) What is NOT a benefit of having a health and safety committee?</p> <p>a) They are a well-established way to support worker engagement and participation.</p> <p>b) They help you meet your requirements under the Health and Safety at Work Act.</p> <p>c) They contribute towards skills maintenance points.</p> | <p>8) Under what circumstances are you required to consider a request for a health and safety committee?</p> <p>a) When you employ less than 20 staff in a low-risk sector.</p> <p>b) When it's requested by more than five workers.</p> <p>c) When it's requested by a senior manager.</p> | <p>9) What must a business do once a health and safety committee has been established?</p> <p>a) Allow each member of the committee sufficient time to attend meetings or carry out related functions.</p> <p>b) Follow all of their recommendations within five working days.</p> <p>c) Schedule daily meetings with a committee representative.</p> |
|---|---|---|



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## Managing the madness



Switching off text and email notifications is a good way to remove distractions while you work through your to-do list

**With the weather warming up and Christmas around the corner, the mad rush is about to begin! While it can be lucrative for builders, managing stress throughout this time is vital to your health – a prominent theme in this edition of Under Construction**

Whether your customers are finally building a long-awaited deck, refurbishing their kitchen or adding a pool ahead of summer, chances are they'll want it done ASAP. Having all that work is likely good for your business, but is it good for you?

This article covers three tried and true ways to reduce stress during the silly season.

### DEFINE AND LIST

"I feel really stressed!" If you've ever had that thought, then don't worry, you're not alone.

However, it appears that the feeling of stress is exactly that: a feeling (unless there is a medical or physical cause).

Stressful feelings are preceded by thoughts. For example, if you think

"there's too much to do" or "I can't cope," then feelings of stress are likely to arise.

Conversely, if your thoughts are "I have plenty of time to do what I need to do", it's likely that you won't feel the same level of stress.

With this in mind, a strategy to reduce stress is to change your thinking from non-coping to coping thoughts. One way

to do this is to define or list everything that needs to be done as it comes up.

Estimate the time and resource it will take and compare that with what you have available. If you can make it work or fit it in, then add it to your to-do list. If not, add it to your waiting list and only add it to your to-do list when you have the capacity to get it done.

**When you are facing a busy time, it's really important that you do not quit the activities that created your busy time in the first place**

Much of our stress also comes from the feeling of being driven by the priorities of other people. Just because they want it done by a certain date, does not mean that you need to drive yourself to comply.

It's nice to be able to meet other people's expectations, but not essential. So don't get caught out with a to-do list that's impossible to complete. Start a wait list and let people know if they're on it.

### POUNDS BEFORE PENNIES

"Look after the pennies and the pounds will look after themselves" might be helpful in teaching a child basic financial sense, but it's not very helpful in business.

For example, it doesn't really matter if you have some small inefficiencies in your operational area (pennies) but heaps of forward work (pounds). However, it's worrying if you have wonderful efficiency but no forward work.

When you are facing a busy time, it's really important that you do not quit the activities that created your busy time in the first place.

For example, some builders have found a networking group like Business Network International very useful to get them started. Then, when they become busy, they drop their membership and quit the discipline of asking and looking for leads. They stop marketing in other ways and, as a result, their new business tails away.

When your business gets busy, you may not have time to market and sell in the same way as you did before. You may need to look for new ways, but it's vital that you don't stop, because that's what got you to this stage.

Moreover, it's when your business is busy and you are earning additional profits that you can afford to pay for new and additional marketing resources, which could well propel your business to the next level. When you are busy, be resolute about looking after your marketing and sales strategies (the pounds).

### ONE THING AT A TIME

Possums get run over when they quit scurrying. If they'd kept to their initial plan of crossing the road and hadn't let headlights interrupt their progress, they'd be more likely to survive.

Often, we get distracted in the same way when we get interrupted. Focus is lost and output drops. While you are still on your first task, you have started out on a second, then a third and so on.

At the end of the day, when you find yourself asking "what have I done today?" it's often because nothing has been completed. This leads to "I can't get everything done" thoughts and stress levels start to rise.

When you stay focused on the task at hand and see it through until it's complete, you will finish more jobs and feel as though you are coping better. Don't take that interrupting phone call – leave it until lunch time!

Switch off text and email notifications. Then, when you are replying to texts, phone calls and emails, give them your full attention until finished.

By putting these three steps in place now, you are likely to stay in better control of your workflow throughout the busy holiday season.

Graeme Owen, based in Auckland, is a builders' business coach. Since 2006, he has helped builders throughout New Zealand get off the tools, make decent money, and free up time for family, fishing, and enjoying sports. [www.thesuccessfulbuilder.com](http://www.thesuccessfulbuilder.com)

## PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

10) What is recommended as a method to change your thoughts to reduce stress?

- a) Separate your jobs into a to-do and waiting list.
- b) Practice yoga during smoko.
- c) Start each day with five minutes of positive thinking.

11) What is NOT recommended as a method to alleviate stress?

- a) Focus on one task at a time.
- b) Cancel all of your marketing efforts until you've cleared your pipeline.
- c) Remove distractions by switching off email and text notifications.

12) Which of the following thoughts would likely lead to stress?

- a) I have plenty of time to do what I need.
- b) I'm busy, but have good systems in place to manage it all.
- c) There's too much to do and not enough time to do it.



## PRODUCT NEWS

## New timber cladding guide system



Traditionally, weatherboard application was done by hand, which made it a fairly time-consuming task

As part of an initiative undertaken by ITW Paslode New Zealand, JoltFast has launched a new system for fixing timber weatherboard that promises to significantly reduce installation time

The cordless Impulse system uses JoltFast's new BRANZ-appraised, small, round head nails, with a steel anodized cladding guide to help installers quickly align the nails at equal distance from the cladding edge.

**NAILING IT**

Three nail lengths are compatible with the new JoltFast system: 65mm, 75mm and 90mm. All three are hot-dipped galvanized and have a small round head – similar to a traditional Jolt nail used for timber weatherboard cladding with nail heads that are 56% smaller than regular framing nails.

The small head diameter enables the nail to be punched below the timber surface, causing minimal damage. This produces a cosmetic finish that is easy to fill and paint over, while still providing essential holding power.

**LESS TIME, LESS FUSS**

Traditionally, weatherboard application was done by hand, which made it a fairly time-consuming task. In recent years, other solutions have entered the market, but Paslode is convinced its new system is more simple and efficient.

"There are now several pneumatic solutions; however, these require pre-drilling, a compressor and hose on site, and all the health and safety issues that those methods entail," says Paslode Senior Product Manager Daniel Birch.

"The Impulse cordless solution is quick and easy compared to both hand hammering and pneumatic alternatives. The cordless tool alleviates the need to use a compressor and the steel anodized cladding guide eliminates the need to mark out horizontal nailing lines. There's

also less set up and pack down, as well as less to manage health and safety-wise."

Birch says the response has been overwhelming. "In this booming market, builders are looking to increase productivity as much as possible," he says. "Anything that helps them work smarter and faster is key and the JoltFast range of nails with the Paslode Impulse system offers this."

For more information, visit Paslode's website: [www.paslode.co.nz/JoltFast](http://www.paslode.co.nz/JoltFast)



The new Paslode system promises to reduce and simplify overall installation time

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## ACC considerations for builders

BULTIN INSURANCE



What happens to your income if you get sick?

Bultin speaks with thousands of LBPs up and down the country each year. One message that comes through consistently is that builders think ACC will cover their costs should they be forced to take time off work. However, that's not always true

If you're a self-employed builder, staying healthy is important. Getting sick or injured can have a big impact on your ability to keep the money rolling in.

It's estimated that 80% of builders have not optimised their ACC cover or put in place adequate protection in case of illness, yet this is one of the most common risks to your ability to bring in an income.

Out of every 1,000 builders off work through disability, 900 will be laid

up due to illness – not accident. Yet ACC only provides compensation for accidental injury, not illness.

**Getting sick or injured can have a big impact on your ability to keep the money rolling in**

A common attitude among builders is that it won't happen to them, and many are lucky. However, take a moment to consider what the impact would be on

your family if you were forced to take extended time off work, while receiving little or no compensation – it's just not worth the risk.

#### WHAT'S THE SOLUTION?

The recommended option for self-employed builders is to switch from the default ACC plan to something called Cover Plus Extra.

There are a number of benefits to doing this, three of which are outlined on the following page.

#### 1. ACC levies for admin staff

If you're on the default plan, all staff, even those only doing admin, will be rated at your business' ACC classification. With Cover Plus Extra, you can pay a cheaper rate for office-only staff, which could save you thousands.

#### 2. Speed and certainty if a claim is necessary

On the default plan, your compensation is capped at 80% of your actual income, which is determined by ACC at the time of the claim. This process can take some time, as they'll have to go through your books and, while this is happening, you'll get no compensation.

If you've had a slow patch in the past 12 months, or your accountant has split your income with your partner for tax purposes, you may find that your ACC payout is well below what you expect and need. With Cover Plus Extra, you agree to a fixed income with ACC and get 100% of that figure if you have to make a claim.

#### 3. Dialling down your ACC levy and broadening your cover by going private

Cover Plus Extra also allows you to dial down your ACC levy contributions to a minimum level. Savings can then be used to buy income protection insurance, which gives cover for accidents, sicknesses and illnesses. This substantially broadens your cover to include the events that are most likely to keep you off work.

#### DANGEROUS DAVE – AN ACC CASE STUDY

Consider Dave, a 40-year-old builder earning \$80k. His ACC levy works out at around \$67 per week for injury-only cover.

By reducing his ACC cover to the minimum allowable under Cover Plus Extra and taking out private loss of earnings insurance, he ends up paying \$66 per week for cover that includes both injury and illness.

This is based on a five-year benefit period vs cover under ACC that could run until retirement. However, as 91% of claimants are back to work within the first five years, this makes sense.

**Out of every 1,000 builders off work through disability, 900 will be laid up due to illness – not accident**

Alternatively, for cover that runs until age 65, the cost would be an extra \$20 per week. There are also other considerations that may affect whether this arrangement is right for you, such as your age and any pre-existing conditions.

#### I'M AN EMPLOYEE, CAN THIS HELP ME?

While employees don't pay their own ACC levies, you can still benefit from income protection insurance if you're forced off the job through illness, which

is not covered by ACC.

Even those with insurance often face long stand-down periods before receiving any payout. For builders, a plan that includes specific injury benefits can offer the best cover.

#### WHAT ARE SPECIFIC INJURY BENEFITS?

Income protection policies all have a stand-down period, which for many injuries can be longer than the time you're off work. This means you may get nothing despite being unable to work for many weeks.

With specific injury benefit cover, you'll immediately receive a payout in the event of certain injuries, regardless of the stand-down period in your policy.

This pays out the benefit regardless of whether or not the injury keeps you away from work. That means you could fracture your wrist, return to work the following week and still receive a month's worth of benefit.

#### WHAT SHOULD I DO?

If you haven't done this yet, or want to review the cover you have, get in touch with your financial adviser, or contact Bultin. They'll arrange for you to have a chat with an adviser, who is also a former builder, and put some options on the table. You can request a review [bultininsurance.co.nz/incomeprotection](http://bultininsurance.co.nz/incomeprotection).

Bultin New Zealand is a specialist in insurance & guarantees for builders & tradespeople. For more information visit [www.bultin.co.nz](http://www.bultin.co.nz), email Ben Rickard at [ben@bultin.co.nz](mailto:ben@bultin.co.nz) or call him on 0800 BULTIN.

## PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- |   |   |   |
|---|---|---|
| <p>13) What is NOT an advantage of ACC Cover Plus Extra?</p> <p>a) You save on levies for administrative staff.</p> <p>b) You get to set the income level your compensation is based off.</p> <p>c) You save on levies for on-site staff.</p> | <p>14) Why is it recommended you take out private loss of earnings insurance?</p> <p>a) Because illness is not covered by ACC.</p> <p>b) So you can double your compensation when you're forced to take time off work.</p> <p>c) Because self-employed builders are not eligible for ACC cover.</p> | <p>15) What is a Specific Injury Benefit?</p> <p>a) ACC's premium coverage plan.</p> <p>b) A form of income protection that pays out immediately for specific injuries regardless of stand-down periods.</p> <p>c) Compensation offered by WINZ to self-employed workers forced to take time off.</p> |
|---|---|---|



# Punt for Prizes pleases fans



This year PlaceMakers partnered up with Investec Super Rugby to create New Zealand's biggest Super Rugby competition

This competition, which lives on the [puntforprizes.co.nz](http://puntforprizes.co.nz) website, hosted a tipping engine where players could place weekly punts to determine who they thought would win each round of rugby.

With over \$600,000 worth of prizes on offer, punters were eligible to win epic weekly giveaways, as well as entries into

the Grand Prize of a trip for two to the Japan World Cup finals.

"The best part about this competition is that it is free to enter and players can enter at any time during the promotion and still be eligible for all of the epic prizes that are up for grabs," says PlaceMakers Sponsorship and Events Manager Chanelle Barlow.

"This year's campaign was a huge success, with over 30,000 registered users who signed up to play and over 6.6 million entries!"

The Punt for Prizes Competition will be back next year, even bigger and better with a bunch of new prizes up for grabs so be sure to spread the word and get your mates involved!

## PROVE YOUR KNOWLEDGE

- |                             |                              |                              |
|-----------------------------|------------------------------|------------------------------|
| 1) <input type="checkbox"/> | 7) <input type="checkbox"/>  | 13) <input type="checkbox"/> |
| 2) <input type="checkbox"/> | 8) <input type="checkbox"/>  | 14) <input type="checkbox"/> |
| 3) <input type="checkbox"/> | 9) <input type="checkbox"/>  | 15) <input type="checkbox"/> |
| 4) <input type="checkbox"/> | 10) <input type="checkbox"/> |                              |
| 5) <input type="checkbox"/> | 11) <input type="checkbox"/> |                              |
| 6) <input type="checkbox"/> | 12) <input type="checkbox"/> |                              |

### October/November 2017

For ease of record keeping, use this coupon to collate your answers from within this issue of **Under Construction** and then sign and date it as proof of your own learning.

Signature \_\_\_\_\_ Date \_\_\_\_\_



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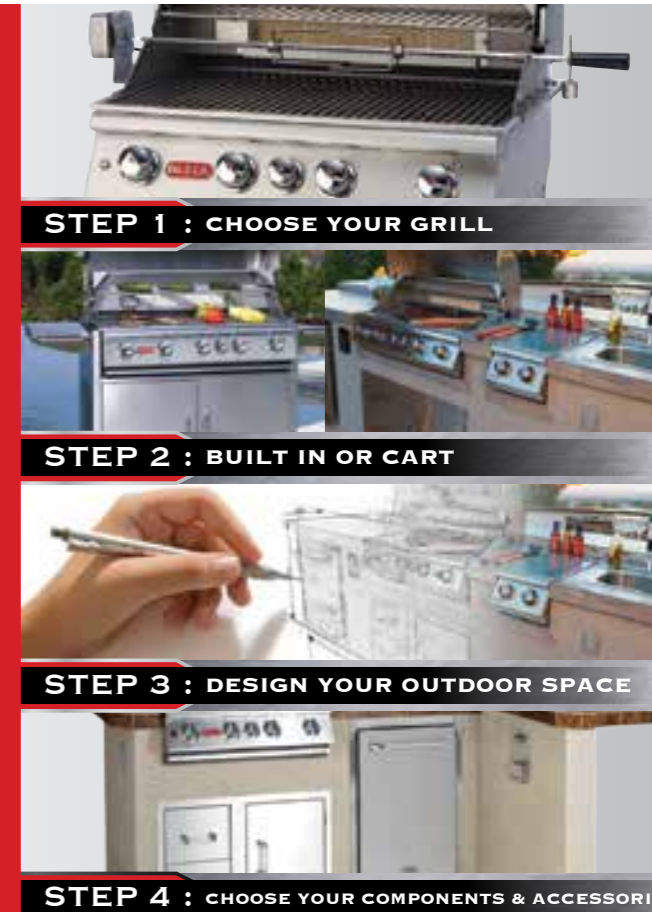


Spend over \$50 on any Selley's products and go in the draw to win the ultimate BBQ pack!\*

\*Offer exclusive to PlaceMakers trade account holders. Purchases must be invoiced on a current trade account between 1st October & 30th November, 2017. Automatic entry is created with a minimum spend of \$50 on Selley's products invoiced in a single transaction. The first prize winner will be notified by their branch no later than 15 December 2017. The BBQ and the Gourmet Direct Meat voucher will be available for collection from the first prize winner's local PlaceMakers branch no later than 20th of December 2017. The 10 Runner Up prizes will be available to collect at the winners' local PlaceMakers branch no later than 20th December 2017. Prizes are not redeemable for cash or any other product or service. Additional terms and conditions apply. See [www.placemakers.co.nz/trade](http://www.placemakers.co.nz/trade) for full terms and conditions. First prize includes a BULL ANGUS CART 45550, a BULL OUTLAW 60000 BTU GRILL HEAD 26038 and a \$500 Gourmet Direct Meat Voucher (or equivalent). 10 runner up prizes include one \$100 Gourmet Direct Meat Voucher (or equivalent). Promoter: Selley's New Zealand, a division of DuluxGroup (NZ)'s ABN Pty Ltd.

KNOW BULL.

## GUIDE TO BUILDING THE ULTIMATE OUTDOOR KITCHEN.



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**ENTRY VIA:  
WWW.PLACEMAKERS.CO.NZ**



\*Offer exclusive to PlaceMakers. One entry per customer. Purchases must be invoiced between 1 October 2017 and 30 November 2017. Qualifying spend of \$1,000 +GST includes all Firth Grey Masonry products and Dricon Trade Mortar®. Winner of the competition will be notified by 15 December 2017. Prizes are not redeemable for cash or any other product or service. Further terms and conditions apply, please see the PlaceMakers website for full details – [www.placemakers.co.nz](http://www.placemakers.co.nz)

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