# BUILDING BUSINESS

THE LATEST NEWS FROM YOUR BUILDING SUPPLIES SPECIALIST







READING BUILDING BUSINESS WILL CONTRIBUTE TOWARDS YOUR LBP SKILLS MAINTENANCE REQUIREMENT. ENSURE YOU LOG THIS IN YOUR ITM DIARY TODAY. OCTOBER 2014.

# **CHANGES TO THE BUILDING ACT**

The Building Amendment Act 2013 became law on 1 November 2013. Some changes came into force immediately and some will come into effect on 1 January 2015.

The changes that became effective immediately include changes to the types of work that do not require building consent. More low-risk work is exempt from building consent and there are limits on potentially high-risk work.

Schedule 1 of the Building Act has been split into three parts:

- Part (1) building work that anyone can do
  Part (2) sanitary plumbing and drainlaying, which
  must be carried out by people authorised
  under the Plumbers, Gasfitters and
  Drainlayers Act 2006
- Part (3) building work where design is carried out or reviewed by a chartered professional engineer.

Other immediate changes include: higher penalties for work done without proper consent; more power to restrict entry to buildings that are near other dangerous buildings; more power to hold building consent authorities to account; and changes to the way dams are defined and measured.

## **CONSUMER PROTECTION MEASURES**

Changes that come into effect from 1 January 2015 include new measures to protect consumers who are building a house or making major renovations to their home.

**Written contracts** will become a legal requirement for all residential building work \$30,000 or more (including GST, and work undertaken by subcontractors), and building contractors can be fined if they don't comply.

The legislation also sets out the **minimum provisions** that all contracts must contain - these reflect standard building contracts, but check your own contract to make sure it covers all required provisions. If there isn't a written contract, or your contract doesn't include all the provisions, there are standard contract provisions that will apply.

Prior to signing a contract, building contractors will also have to give consumers:

- a prescribed checklist that provides a stepby-step guide on the build process (this will be available from the MBIE website), and
- a statement disclosing information about their skills, qualifications, licensing status, and business record.

At the end of the build, building contractors must also provide information on **insurances and maintenance** (see page 14).

There is a new **12 month 'defect repair period'** when building practitioners will have to fix any defects they have been told about, without question or additional charge. MBIE is developing guidance to assist identifying what is a 'defect'.

Specific details relating to contracting and disclosure requirements will be available from 1 December 2014. In the interim, more information on these upcoming changes, on the Regulations Cabinet paper, and appendices can be found at this link: www.dbh.govt.nz/building-amendment-act-2013.

(see page 7 for more details)



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# THE CUSTOMER JOURNEY - A HOMEOWNER'S EXPERIENCE

Earlier this year the Ministry of Business, Innovation and Employment (MBIE) undertook research to gain a better understanding on a homeowner's typical experience when undertaking a major renovation or new build.

The research showed the highs and lows and the typical pain points – what's likely to trip up a homeowner, delay a project and could ultimately lead to disputes. Reducing delays and disputes makes for better a experience and a better financial return for builders.



Many homeowners put success down to luck rather than good management, but the research identified several critical areas for success or failure in a building project.

- Architects are very influential in the process
  particularly if they are managing the project
  and making the design decisions throughout.
  Homeowners who don't know the process get
  their initial advice from their architect, but also
  from interactions with others as the building
  project progresses.
- 2. Many builders specify low-end materials and fittings to make quotes competitive, which can lead to variations and tension later. Builders are usually asked to provide fixed-price quotes, and because price is a large factor will often specify cheaper materials and fittings. Many homeowners often realise or change their mind down the track (as the building work progresses and request or are forced into changes).
- 3. Understanding what you get, from whom, and when, is important. So too is making sure that all the roles are covered someone to make design decisions, someone to manage deadlines, someone to handle council, someone to document changes.

Homeowners often don't know what they need, and who does what, when. We found that, when roles are clear at the beginning of the project, the project was more likely to be successful.

- 4. Homeowners use different terminology than builders. Builders often say that the building work starts when they start constructing, whereas the homeowner often say that it starts with clearing the land. Different terminology leads to confusion, adding pressure on the building relationship.
- 5. The relationship between the architect and builder is important. The most successful projects generally involved architects and builders who worked well together; they understood each others needs, practice styles and limitations, making a smoother experience for the homeowner.
- 6. The process can involve risk for builders, financially. Builders are asked to provide fixed-price quotes, and adding contingency will lessen their chances of winning the work. So the project needs to run smoothly for their costs to be met.

## **6 TOP TIPS FOR BUILDERS**

- 1) Help your client understand the building process and make sure they understand your building vocab.
- 2) Encourage your clients to make decisions and agree detail early.
- 3) Agree on who does what and when.
- 4) Build trust through a good relationship with the architect.
- 5) Cover yourself and your client by having clear contracts (and variations).
- 6) Help your client understand your quotes and what your costs mean.







**NEW ZEALAND'S MOST QUALIFIED BUILDERS** 

# BUILDING LAW CHANGES **ARE YOU READY?**

1st January 2015 sees changes to the Building Act and Regulations that will affect most builders and other trades.

These far reaching changes include new responsibilities such as the need to have written building contracts, make correct pre contract disclosures to all customers and the requirement to address defects reported by the customer for a period of 12 months.

This seminar will cover these new responsibilities in detail, show you the correct types of information and forms that are required, technical information and the consequences for those who wish to work below the prescribed minimums.

The seminar will also include how you can obtain cost effective compliant building contracts and other - off the shelf - compliant documents and disclosures.

Presented in conjunction with Ministry of Business, Innovation Employment (MBIE).

The ToolBox Seminars are free to attend and are open to all builders and building trades people. These will help builders comply with the law and get a head start on their competition.

# 1 HOUR OF TRAINING = 1 LBP POINT

This event contributes towards your LBP Skills Maintenance Points.



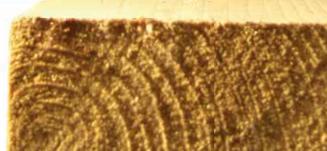
SEE BACK PAGE FOR SEMINAR DETAILS.

Presented with support from:





MINISTRY OF BUSINESS, INNOVATION & EMPLOYMENT



# THE GROUND BREAKING NEW ALTERNATIVE TO INSTANT CONCRETE

# One small bag of Sika Post Fix replaces two 25kg bags of instant concrete!

To fix an average sized fence post into an average sized hole requires two 25kg bags of instant concrete ... plus water, a spade, a wheelbarrow and a fair bit of hard work too. But just one small bag of Sika Post Fix will do the same job, and it sets in only three minutes.

Sika Post Fix is a two-part, pre-proportioned polyurethane resin which when mixed produces an expanding foam. It has been specifically formulated and packaged to provide a lightweight, mix-in-the-bag, fast-setting and high-strength foam for supporting and backfilling fence, mailbox, gate and signage posts.

Post Fix can be used to fix any kind of post - wood, pvc, metal or concrete and no special tools are needed either. It expands rapidly, securing the post, and sets in just 3 minutes. After 2 hours, it will have hardened completely and the post will be ready to work with.

To watch a short video showing how easy Sika Post Fix is to use, visit sika.co.nz



# FILLERS

# **All Purpose Ready Mixed Filler**

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

#480176 - 600g

\$990 EXCL

#480182 – 1kg

\$1290 EXCL





# One Strike Filler

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

#461918 - 250ml

\$790 EXCL

#461917 – 450ml

\$**9**50 EXCL



A SIKA COMPANY

# **Multi-Purpose Wood Filler**

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

#480449 – 100ml Stainable Light #480460 – 100ml Stainable Medium

\$50 EXCL

#480461 – 250ml Stainable Light #480462 – 250ml Stainable Medium

\$1090 EXCL





# **Multi-Purpose Linseed Oil Putty**

- For wood and metal frames
- Easy to use formula #480210 – 1kg

**\$9**0



EXCL GST A SKA COMPANY



# **ACHIEVE A STRAIGHTER CEILING**

The GIB® Rondo® metal ceiling batten system provides a stable substrate for plasterboard ceiling linings.



Recommended in conjunction with 13mm GIB® Standard plasterboard, GIB® Rondo® metal ceiling battens help you achieve a quality ceiling finish.

Regular users of this system consistently have fewer call-backs from movement related ceiling defects such as peaking or cracked joints and popped fasteners.

A slight change in methodology is required for builders to make the move from timber to steel. However, once the change is made very few, if any, revert back.

## **BENEFITS:**

- Holds no moisture so will not bend, twist or warp
- Less movement and fewer problems
- Minimises the chance of cracking, popping and peaking
- Simple systems available, no matter what the design or situation

"With uneven trusses the GIB® Rondo® direct fix clips make it easy to get a flatter ceiling without the need to pack it out."

Dave Senior, Meridian Homes Ltd

TRUSTED BY BUILDERS FOR OVER 15 YEARS

Note: Given the wet humid conditions prevalent across many parts of New Zealand ceiling sag can be amplified. To meet the high expectations of the New Zealand market, Winstone Wallboards ceiling recommendation is 10mm plasterboard at 450mm batten spacing and 13mm plasterboard at 600mm batten spacing.

For more information about ceiling installation, contact the GIB® Helpline on 0800 100 442 or visit gib.co.nz. Our experienced technical team can provide you with all the support you need to complete your project.





# RADICAL CHANGES FOR RESIDENTIAL BUILDING COME 1 JANUARY

If you are a residential builder, and you only read one article I ever write, then read this one. Because on 1 January, assuming the Government stays true to its word, new laws are going to come into force that are going to have a bigger impact on your business than licensing did. BY GEOFF HARDY, AN AUCKLAND COMMERCIAL LAWYER

The changes on 1 January will be "bigger" because licensing created a lot of extra paperwork for you, but it did not actually increase your liability, other than by exposing you to the risk of being disciplined by the Building Practitioners Board. These new laws, which are part of the Building Amendment Act 2013, not only increase your liability but they also increase your paperwork substantially, and for many of you they completely alter the terms on which you contract with your clients.

These new laws for many of you completely alter the terms on which you contract with your clients.

## THE NEW RULES

So what does the Building Amendment Act 2013 do? Well among other things, it does this:

 For all residential building work costing \$30,000 or more, if your customer is the homeowner, it will be compulsory to have a written building contract signed by your customer.

- If your written building contract (or your quote, if that is all you have) does not contain all the clauses the Act requires it to contain, the gaps that are missing will automatically be filled by the Government's clauses.
- 3. If you do not get a written building contract signed at all, then you get all the Government clauses by default.
- 4. Even before the homeowner agrees to hire you, you have to hand over a checklist that will be written for you by the Government urging the homeowner to carefully consider the risks they are letting themselves in for. Even if the building work is likely to cost less than \$30,000, you still have to hand this checklist over if the homeowner asks for it.
- 5. At the same time you also have to hand over a document, that you will have to write beforehand, that tells the potential customer all about you, your company, the insurance you carry, and the guarantees and warranties that apply to your materials and workmanship. That includes any product warranties that are likely to be issued.

- 6. And at the conclusion of the project, you have to provide to the customer and the Council, copies of all ongoing insurance policies, guarantees and product warranties, and the maintenance requirements for every component of the work that has a durability period. This applies to all residential projects regardless of how much the building work cost.
- 7. If you don't do any of those things, then you can be spot fined \$500 on each occasion.
- 8. More importantly, it will most likely be something for which you can be disciplined by the Building Practitioners Board.
- 9. Your defects liability period will automatically be a minimum of 12 months, and if the homeowner says your workmanship or materials were defective, it is up to you to prove otherwise, failing which you have to fix it up at your expense and possibly pay damages.
- 10. On top of that 12 month warranty, you already give to the current and future owners of the home a range of 10 year warranties under the Building Act. If the owner establishes that your workmanship or materials weren't up to scratch, and you can't prove that you weren't at fault, then you have to fix it up at your expense and possibly pay damages. Furthermore, if the defect is serious, you might not even be given the opportunity to fix it up. Instead, the owner can get another builder to do so, and recover any additional cost from you.

I suspect there are many of you overwhelmed by all the recent reforms, and are unaware that this is just around the corner.

These changes have been in the pipeline since as early as 2010 so it is not as if they have just been sprung on the industry. I have been writing articles and presenting conference papers on the subject for the past 5 years, and merchants like ITM and trade associations like Certified Builders and Master Builders have been informing their customers and members for some time. But despite that, I suspect there is a huge percentage of the residential building industry that is overwhelmed with information overload, or a bit shell-shocked by all the recent reforms, and are unaware that this is just around the corner.

# WHAT TO DO ABOUT IT

What are the practical steps you can take in order to be ready for 1 January? Two things

mainly – get to know your obligations under the new laws, and gather together the documents you will need to have in place by the New Year. Remember that some of these requirements apply regardless of whether the building project is going to cost \$30,000 or more.

To be ready, do these two things: Get to know your obligations under the new laws, and gather together the documents you will need to have in place by the New Year.

As far as learning the law is concerned, you can get plain-english, user-friendly newsletters from the websites of MBIE, your merchant, your trade association, or my firm Madison Hardy. In addition, MBIE, your merchant, and your trade association will be conducting educational meetings over the next few months, as will many of the larger building franchises and group home building companies no doubt.

As far as the documents are concerned, there are four of them, and they are:

- The checklist you have to hand over to potential residential customers.
- 2. **The disclosure statement** you have to hand over to potential residential customers.
- 3. **The written building contract** you will have to get your residential customer to sign.
- 4. **The insurance policies,** guarantees and warranties, and maintenance requirements you have to tell your customer about at the end of the project.

Where do you get those from? On the MBIE website you will be able to get the checklist and the template for the disclosure statement. Your merchant, franchisor, group home building company, trade association or insurance broker should be able to help you with those, as well as the end-of-project documents. But as far as your building contract is concerned, if you don't belong to Certified Builders or Master Builders or the bigger franchises or group home building companies, don't risk it. Take it to construction law experts such as my firm Madison Hardy and make sure it is compliant once and for all.



Geoff Hardy has 38 years' experience as a commercial lawyer and is the senior lawyer in the Auckland firm "Madison Hardy". He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 379 0504, and email geoff@madisonhardy.com. This article is not intended to be relied upon as legal advice.

# POWER TOOLS











- · High cutting speed - 32,000 cuts per minute
- Max cutting depth 2.0mm and rebate up to 9mm
- Heavy duty aluminium base
- Bare tool, no battery #P18DSLNN

\$225 EXCL





# 254mm Compound Mitre Saw

- 1,600 Watt
- 0-50° Mitre left and right
- 11 positive stops
- · Max height of cut: 95mm x 89mm #DW713-XE



\$479 EXCL



## 18V Pro Series Combo Kit - 4 Piece

- · Impact drill, impact driver, circular saw and 125mm angle grinder
- Smart charger and site bag
- #KC18DRL(GB)



\$999 EXCL



# 20mm Impact Drill



\$299 EXCL



HITACHI



# Pink® Batts® loves

# – quality –

Pink® Batts® insulation products now come with a Lifetime Warranty. This warranty serves as a separate certificate to remind your customers that Pink® Batts® wall and ceiling products, when installed correctly, will provide high quality insulation for the lifetime of a home.

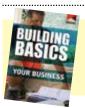
A copy of the warranty and further information is available from www.pinkbatts.co.nz. Every time you install Pink® Batts® wall and ceiling insulation in a home, download a copy to include with the homeowner's documentation.





# **WORKING WITH CLIENTS**

Handle clients in the right way and you'll get great word-of-mouth promotion for future jobs. Here's what you need to know.



THIS IS THE THIRD OF SIX ARTICLES ABOUT SETTING UP YOUR OWN BUSINESS, ADAPTED FROM THE BRANZ BOOK

**BUILDING BASICS: YOUR BUSINESS** 

24% OFF
EXCLUSIVE
TO ITM

SEE PAGE 8 FOR MORE DETAILS.

This is the fourth of six articles about setting up your own business, adapted from the BRANZ book Building Basics: Your Business.

Clients of small building firms are generally homeowners or small organisations. Builders usually deal directly with them, although a few clients appoint an agent.

# **HOMEOWNERS GENERALLY:**

- have limited building experience
- may have thought about the work for a long time
- · often get advice from friends
- can give strong promotion or criticism of the builder depending on the job outcome.

# LEVEL OF PARTICIPATION IN THE PROJECT

Some clients want a hands-on relationship while others leave everything to the builder. Let clients stay as involved as they want. Regardless of approach, keep them informed with email updates.

Explain to clients the lines of communication you want so there are no conflicting messages being passed to workers or subcontractors.

# **CLIENT SERVICE**

There are some basic rules of client service:

- Respond to phone calls and voicemail messages as quickly as practicable.
- Respond to emails emails may be difficult on site but respond as quickly as practicable.
- Don't make promises that can't be kept.
- Listen to clients. If what they are asking for cannot be achieved, offer alternatives.
- Be respectful of people making complaints.
   Even small unresolved complaints could cost future business.
- Train staff to be courteous and helpful.
- Going the extra mile can result in referrals and improved reputation.

## **ETIQUETTE**

Etiquette is about behaviour and dealing with other people.



# A few guidelines:

- Give staff and subcontractors a list of do's and don'ts - not everyone knows what is good or bad behaviour.
- Dress appropriately, don't use bad language and keep the site radio down.
- Make sure that digger marks are not left along the street, and dampen down during dusty operations.
- Clean up at the end of each day and the end of the job.
- Remove waste materials unless the client asks for them.
- Respect people's right to quiet outside business hours.
- Agree in advance if a client's bathroom/kitchen facilities can be used.
- Don't use a client's food or drink unless they provide it.
- · Be considerate of neighbours.
- Avoid blocking driveways, footpaths or the street if possible.
- Make sure tradespeople's dogs don't terrorise the neighbourhood, and remove droppings.

# **TIMEFRAMES**

When timeframes slip, communicate what's happening to all affected parties. Consider ways to get back on track – an extra pair of hands from another builder or working longer hours for a short period of time.

Don't agree to do something if a timeframe is unrealistic.

### **CLIENTS LIVING ON SITE**

Lots of renovations take place with homeowners still in the house. Clients on site tend to have a greater interest because they can see the whole process.

# TO MINIMISE IMPACT ON THEIR DAY-TO-DAY LIVES:

- designate the construction zone to ensure safety
- be aware of children and pets they do not understand dangers
- protect items of furniture and chattels that may be affected
- maintain services and access for occupants
- keep the site and associated areas clean
- keep tools, plant and equipment secure
- agree hours of work.

If there will be a few days when the job is especially noisy or dirty, warn the clients and allow them to stay with friends or in a motel if they wish.

# **WORKING WITH A CLIENT'S FAMILY OR FRIENDS**

Clients may want you to use family or friends. If you agree, be clear about who they report to – especially on full contract jobs. Make sure the client is aware that they are taking greater responsibility if their subcontractors are used. Handle this sensitively. While most builders prefer to use their own subcontractors, the client's tradesperson may be a good one.

# THINGS TO ESTABLISH INCLUDE:

- credentials, experience and ability
- whether the client will pay them directly
- who will be responsible for coordinating and supervising their work.

#### **FOLLOW-UP**

People can be quick to remember negatives: "I had to remind him three times", "He didn't do what he said he would". These can lose a builder potential work

Following up with a client after the job is a great way of checking they are happy. Occasionally it may lead to remedial work, but follow-ups by the builder leave a happier client than those where the client had to call.

(The Building Amendment Act 2013 introduced changes due to be implemented in 2015. The changes include a new 12 month 'defect repair period' when the builder must remedy any defects notified by the consumer without question.)

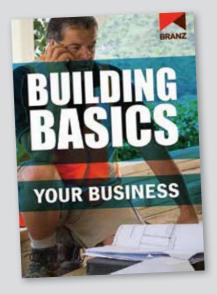
Following up with a client allows a builder to:

- gauge the level of satisfaction
- seek feedback
- minimise callbacks
- ask for a reference or approval to photograph the finished work.

### WHAT ONE BUILDER DOES

A Wellington builder's clients couldn't afford rimu skirtings round a renovated room and were going to settle on finger-jointed pine. The builder bought the rimu, charging the client only the cost of the pine skirting and the installation. The cash cost wasn't high, but the happy clients recommended the builder to friends.





# **BUILDING BASICS: YOUR BUSINESS - 24% OFF**

Special price for ITM customers \$39.48 + \$8 p&p (Normally \$51.95 + p&p, ePub version is \$33.55). Just use promo code ITMBB101 when purchasing on-line at www.branz.co.nz. Note: To purchase on-line a MY BRANZ account must be created first.

# How does a builder know what to do when they make the decision to go it alone?

Until now, there has been no one place to go to find out everything you need to consider before starting your own business. This 180 page guide outlines the key things you need to think about.

For those already running a business, it is a chance to get some new ideas to help your business run more smoothly.



# **QUALITY KITCHENS DESIGNED FOR THE** TRADE

# The ready-to-assemble kitchen range with design flexibility.

Creating a modern designer kitchen for your next project is easy with UNO Kitchens.

#### WHY CHOOSE UNO KITCHENS?

#### **FLEXIBILITY**

Flexi-width cabinets available within the range at no additional cost.

#### CHOICE

12 standard, 4 wood grain & 6 ultra- gloss colours available across a large range of standard cabinets sizes plus the flexi- width cabinets.

#### **ACCESSIBLE**

Made to order & delivered within 7-10 working days, this will help you manage your build & installation schedule.

#### **QUALITY**

UNO Kitchens are made from moisture resistant New Zealand made board with 16mm solid back construction, soft close hinges on doors & slim bow handles as standard.

# **EASY**

Each carton contains cabinet, doors, handles, hardware and instructions. Makes assembly and installation quick and easy.









All UNO Kitchens are New Zealand made and come with a 5 year manufacturing warranty.

Exclusive to ITM. Ask at your ITM store for your step-by-step planning guide or go to ww.itm.co.nz

# PARMCO STAINLESS STEEL COOKING PACK



# **5 Function Oven** (OV-2-6S-5)

- Triple glazed "cool touch" door technology
- Fan forced cooking
- · Mechanical timer
- Easy clean side racks
- 56 litre usable capacity



# 600mm Canopy (RCAN-6S-500)

- 3 speed fan control
- 150mm ducting
- · Aluminium filters fully removable
- Air movement capacity up to 500m<sup>3</sup>/hour
- Full width aluminium grease filters



# 600mm Gas Hob (HO-1-6S-3GW)

- Automatic ignition
- · Flame failure safety
- · Cast iron trivets and burner caps
- 3 x gas burners
- 1 x double ring wok burner



- Easy clean ceramic top
- Residual heat indicators
- 6 power settings
- 2 x 1200w and 2 x 1800w elements

**JUST ADD** \$349



Three appliances for one **HOT PRICE** 

#OPTIMA-6



**SOFT BAIT FISHING ROD** WITH PACK (RRP \$349)



# **INSURANCE 101 FOR BUILDERS**

With the new rules coming into force next year, we take the time to explain some of the most common insurance and guarantee options for builders, and highlight some of the common exclusions. BY BEN RICKARD, BUILTIN NEW ZEALAND

New Building Act rules that come into force from 1st January 2015 will require builders to declare to customers the insurance and guarantees they have, including limits and "relevant exclusions". As it stands it'll be up to individual builders to decide which exclusions are relevant. But should you be expected to know this, and what if you get it wrong?

# THIRD PARTY WORKMANSHIP GUARANTEES

# COMMON EXCLUSIONS

Giving peace of mind to owners that if their builder fails to fulfill their obligations (generally due to insolvency) an independent party will step in to do so. These guarantees generally cover four main areas:

**LOSS OF DEPOSIT** - refunds the customer's deposit if work has not commenced.

#### **EXTRA COMPLETION COSTS -**

organises and pays the additional costs to complete a project when the builder is unable to do so.

#### **NON-STRUCTURAL DEFECTS -**

covers defects in the construction due to poor workmanship, for a period of two years from completion.

**STRUCTURAL DEFECTS** – covers serious defects that could lead to water ingress or other structural failure, for a period of 10 years.

Contractual disputes, failure of products to meet the manufacturer's specifications, consequential loss, defects within acceptable tolerances, aesthetic variances

It should be noted that the guarantees in the above table are purely to protect the customer. They provide no benefit to the builder, other than differentiating you from builders who can't offer them.

# PHYSICAL ASSETS/PROPERTY INSURANCE

# COMMON EXCLUSIONS

Insuring property from damage or loss.

# CONSTRUCTION (CONTRACT WORKS) INSURANCE - protecting

the project from hazards such as theft, accidental damage, storm, fire and natural disaster.

and natural disaster.
Every job should have contract works insurance in place, most contracts will require it and if it's a new build the builder is generally responsible for arranging it. It should name the builder, owner and sub-contractors, so all parties are covered. If the job is a renovation, alteration or addition it is usually the owner, not the builder, who should arrange contract works insurance through their existing house insurer. Again, it should cover all the parties involved in the build.

Damage to existing structures, consequential loss, contractor's tools and equipment, partial occupation, workmanship & design

# COMMERCIAL MOTOR VEHICLE - comprehensive cover includes accidental physical loss or damage to your vehicle, as well as your liability for damage or injury to other people and their property caused by the vehicle. Cover can also be limited to third party liability only or include EXCLUSIONS Liability for property caused to being carried to caused by the vehicle, do caused by the vibration or we the vehicle

# TOOLS, PLANT & EQUIPMENT – covers loss or damage, including tools and equipment you've hired. Policies are generally for market value only, but specialist insurers can give replacement value cover.

third party liability, fire & theft.

PHYSICAL ASSETS/PROPERTY

**MATERIAL DAMAGE** – protects your buildings, as well as stock, plant and machinery located at a specific site such as a workshop.

Liability for property
being carried on or in
the vehicle, damage
caused by the
vibration or weight of
the vehicle

Damage from natural
hazard (this can be

COMMON

Building defects, defective design, materials & workmanship

added back as an

option). Theft from unlocked vehicles

Builders will be required to declare the insurance and guarantees they have.

# LIABILITY INSURANCE

# COMMON EXCLUSIONS

Insuring your liability for injury, damage or loss suffered by another party. Usually includes cover for legal costs also.

# PUBLIC (GENERAL/BROADFORM)

**LIABILITY** – covers your liability for accidentally damaging another person's property (and in some cases injury).

Every builder should have public liability insurance in place. Customers will want to know that if their builder (or one of their subbies) causes some major damage, there is an insurance company with deep pockets available to pay for the loss.

Faulty workmanship & materials, damage to the property you're working on, your own products and damage arising from your professional advice

# ERRORS & OMISSIONS / PROFESSIONAL INDEMNITY -

professional indemnity –
protection if you're held liable by
someone for a financial loss they have
suffered. For example, use of the
wrong materials or failure to correctly
follow a design or specification.
Includes cover for legal costs and
damages awarded by the court.
It has been difficult for trade
professionals to get indemnity cover
that suits their occupation in the
past, but this is now available from
specialist insurers like Builtin.

Property damage & injury, financial estimates, building surveys and inspections, faulty materials and workmanship, financial failure

LIABILITY INSURANCEcontinued	COMMON EXCLUSIONS
STATUTORY LIABILITY INSURANCE - cover for legal costs and fines levied under legislation such as the Building Act, Resource Management Act & Fair Trading Act. Fines for breaching health & safety law can't be insured, but the policy will cover the legal costs and reparation payments if you are taken to court.	Deliberate disregard for legal obligations
<b>EMPLOYERS LIABILITY</b> – provides cover for your liability for injury to employees that is not covered by ACC.	Failure to take reasonable precautions to prevent injury

The best way to assess your specific insurance needs is to conduct a risk assessment of your situation. An insurance broker (preferably one with experience of the construction sector) is a good place to start.

Once the new regulations come into force you will be expected to disclose to your clients the relevant exclusions in your insurance. We recommend taking advice now to ensure you get this right from day one.

This article is not exhaustive and there are other policies to cover different risks. In addition, individual policy wordings from different insurers may vary. You should refer to the specific exclusions in your own policy wordings and discuss your situation with an insurance professional if you are unsure.

EARNING CAPACITY INSURANCE	COMMON EXCLUSIONS			
Insuring your ability to earn an income and provide for yourself and your family.				
<b>LIFE</b> – pays a lump sum in the event of your death.				
PERMANENT DISABILITY - pays a lump sum in the event of permanent disability. This can be linked to your ability to return to your previous occupation, or to work in any job.	Self inflicted injury, failure to follow treatment advice			
<b>TRAUMA</b> – pays a lump sum in the event of certain illnesses that require medical attention and/or surgery.	Self inflicted injury, failure to follow treatment advice			
INCOME PROTECTION – pays a selected percentage of lost income if you become disabled or unable to work due to illness or injury.  Beneficial in circumstances where ACC payments are limited or not payable.	Self inflicted injury, failure to follow treatment advice			

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



- EXPERT TECHNICAL ASSISTANCE
- WIDE RANGE OF PROFILES
- SPOUTING, FLASHINGS AND SPECIALIST WALL CLADDINGS
- A MATERIAL FOR EVERY ENVIRONMENT
- FULL RANGE OF ACCESSORIES

# CUSTOM ORB TRIMLINE TRIMLINE TRIMKLAD Stone Effective Cover Stone Stone

**AVAILABLE FROM YOUR LOCAL ITM STORE** 

# MORE STEEL MEANS MORE STRENGTH

8% greater strength and better crack control makes SE615-500 Xtra-Ductile an obvious choice.

Acceptable Solution B1/AS1 references NZS3604:2011. It also requires some modifications to NZS3604 in relation to floor slabs and steel reinforcement.

To comply with B1/AS1 the designer and the builder or specialist slab layer must specify and use ductility Class E (Earthquake) steel rebar and mesh in foundation slabs. The mesh must also be tied to the perimeter steel of the slab.

Class E steel is used because it has greater ductility than Class L or N. Greater ductility means that the steel, either as rebar or mesh, can be flexed or stretched further and more times before it fails.

Ductile mesh is most commonly called Grade 500E mesh. Grade 500E mesh has to have a minimum weight per square metre of  $2.27 \text{kgs/m}^2$  of ductile steel with a Uniform Elongation, a measure of ductility, of  $\geq 10\%$  to comply with B1/AS1.

EuroSteel SE615-500 Xtra-Ductile Grade 500E mesh is the logical choice in residential situations

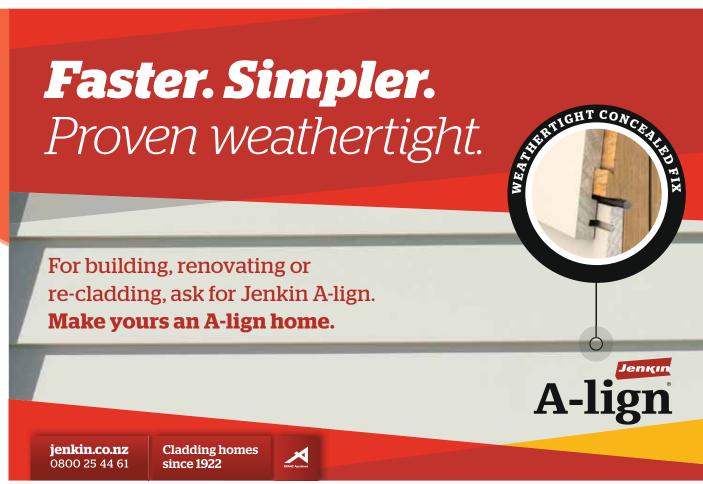
because it has been specifically designed for the residential builder and slab layer.

With a nett cover of 7.525m<sup>2</sup> SE615-500 is designed specifically to replace the old 665 non-seismic mesh. SE615-500 Xtra-Ductile has 150mm wire spacing which makes it easier to walk on than 200mm centre alternatives, reducing the tripping hazard. The smaller 150mm square also offers better crack control than larger aperture product.

EuroSteel SE615-500Xtra-Ductile has 2.49kgs/m² or 10% more steel than the minimum required but typically at a price similar to other products containing only 2.29kgs/m². This additional steel means SE615-500STD is 8% stronger than other mesh used in similar applications.

When you are the person accountable for the compliance and performance of the floor slab, 8% greater strength and better crack control makes SE615-500 Xtra-Ductile an obvious choice.





# FOAM

# **Gorilla Pro Expanding Foam Click & Fix**

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

\$1690 EXCL





# **Gorilla Foam Gun Click & Fix**

- Professional quality expanding foam gun
- Designed for use with the Gorilla Click & Fix Expanding Foam range
- Allows for accurate foam flow control
- Includes disposable gloves & nozzles #20106

\$6990 EXCL







# NEW ZEALAND'S MOST EXTENSIVE RANGE OF EASY-TO-USE EXPANDING FOAM

\* Get the break you deserve. Buy any specially marked Gorilla Expanding Foam product and enter online to go in the draw to win a trip for two to Ronda, Spain worth over \$12,000. Terms and conditions apply. Visit holdfast.co.nz/kingoffoams for more information.



BROUGHT TO YOU BY





Your home battles harsh New Zealand weather every day and night. That's why Linea weatherboard is made resistant to damage from moisture, rot and coastal conditions. It's even resistant to fire. Protect your home with cladding that weathers the toughest environments and will not warp, split or crack like timber. Build tough. Build beautiful. Build with Linea weatherboard.









# THE ORIGINAL DOWNPIPE SYSTEM...PERFECTED

**MARLEY**°

The Marley RP80° 80mm Round Downpipe System has been the choice for residential applications for over 50 years and it has recently been given a refresh.

Marley researched those who use the downpipe system and as result two key features have been updated: modern styling and improved function.

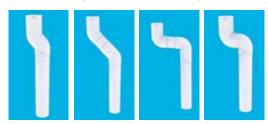
### **MODERN AESTHETICS**

With a new white gloss finish the RP80® downpipe is easier to clean, still paintable and more closely matches Marley's range of fittings.

The fittings now feature concealed sockets, subtle product identification, clean visual lines and a robust feel. This new look is available across all three Marley RP80® colour options; White, Copper and Titanium

# TRICKY SITUATIONS

When installing a downpipe you may find yourself trying to navigate around a tricky situation. Whether it's a small soffit, a stormwater outlet that isn't where it should be or an unwanted wall penetration. There are often obstacles to overcome and the new range makes that simple.



#### **SMALL SOFFIT?**

With the new compact bends you can now transition from outlet to the wall in as little as 44mm without a single cut required.



# RUNNING THE DOWNPIPE UNDER THE HOUSE?

The internal angle of the RB3.80 bend has changed from 68° to a 43° bend (old vs new shown above) so you can use two of them to make

a right angle turn under the house and still maintain some fall. It also promotes better flow for high rainfall areas.

# STORMWATER OUTLET NOT WHERE IT SHOULD BE?

We can't always be perfect. Alignment of the downpipe to stormwater connection is occasionally questionable and in need of a fix. Using the compact bends, you can easily adjust the line of the downpipe to meet up with the stormwater outlet, no matter the situation.

# NEED TO SPACE THE DOWNPIPE OFF THE WALL?

For spacing, Marley has seen examples of chunks of roughly sawn 4x2, creative use of a heat gun, or even metal fabrication masterpieces. Whichever the solution you choose, spacing your downpipe further off the wall currently takes time and seldom looks the part.





To solve this problem,

Marley have created the Adjustable Pipe Clip Spacer – clipping neatly into the back of the Marley Adjustable Pipe Clip and is stackable to suit. The 15mm spacers eliminate the need for hack-jobs giving you a fast, professional result every time.





Still made in New Zealand, guaranteed to last for 15 years, 100% recyclable and certified for use with drinking water, Marley are proud of the new RP80® 80mm round downpipe system.

For more information on the Marley RP80® 80mm round downpipe system visit www.marley.co.nz or talk to the staff at your local ITM store.



# BUILDING AN ABUNDANT FISHERY BUILDING BUILDING

Our country's builders are immersed in discussions around NZ's housing shortage and the need to fast track the building of 1000's of homes in critical areas. There is however another critical building, or rather, rebuilding task which the construction industry can play a major role in. The rebuilding of our inshore fishery.

BY SIMON YATES, LEGASEA.



Commercial fishing industry greed, trawling and wasteful practices have seen our fish stocks across several core species hammered in a little over 100 years. The situation became so critical in the 1980's the Government was forced to introduce the Quota Management System (QMS) to curtail an out of control fishing industry. Ironically those that were doing the most damage got the most Quota.

Quota ownership is a form of property asset but not in the land or buildings sense. It's an allowance to harvest fish tonnage. Quota owners don't even have to fish if they don't wish to get their hands dirty. They can lease it. The property they harvest from is actually owned by the public of New Zealand. We just let them come in and take our fish.

The big fish landlords, send their workers out onto our property to take as much of their Quota tonnage as they can. Trawling is one of their most popular bulk harvest methods. Trawling is also indiscriminate. It's indiscriminate because it catches everything, whether wanted or not. It also catches thousands of juvenile fish which end up dead. Couple this with the practice of dumping large, unprofitable, breeding snapper and the wastage amounts to a massive impact on our ability to fast track our fisheries rebuild.

There is no rebuild intent in commercial trawling. There is no commercial fishing effort in any rebuild of species such as Snapper, John Dory or Gurnard. It is only restrictions from Ministry and Government imposed on commercial fishing which could allow



rebuild. The demand for the export dollar however will always sway these decisions. Commercial will always take as much as they can, QMS or no QMS with collateral damage being a significant part of the trawl system.

## JOIN LEGASEA TO FIGHT FOR CHANGE

There is another way to rebuild our fish stocks. Members of NZ's building industry are highly represented in recreational fishing. You all fish. Combine your passion for fishing with your passion for building and there is a distinct difference between you and commercial quota owners; The desire to build not just take.

LegaSea have developed "Building LegaSea" which allows builders and construction industry owners to invest in building our fisheries back up to a level of abundance for all. LegaSea have the knowledge, experience and passion to fight for change in fisheries management. Becoming a Building LegaSea member by making a manageable monthly contribution offers a huge opportunity for you to step up and be noted as supporting our fisheries rebuild for the benefit of future generations.

Join the project today. Visit www.legasea.co.nz/building or call 0800 534 273 for more details.



as endorsed by Matt Watson, LegaSea ambassador







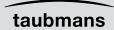
# DOOR HARDWARE

# **Acrylic Primer Undercoat**

- · Quick drying
- · Good penetration and adhesion to timber
- Suitable for concrete, fibre cement and previously coated surfaces
- Water based
- · White (extra cost for tinting) #823018 - 2 Litres







# **Undercoat & Wallboard Sealer**

- High density undercoat and general purpose sealer
- Fast Drying
- Excellent adhesion and filling properties
- Interior
- White (extra cost for tinting) #823015 – 2 litres

\$4490 EXCL



taubmans

# **Killrust Metal Primer**

- A fast drying, anticorrosive primer
- Provides a tough. flexible, rust inhibiting
- Excellent corrosion resistance and exterior durability
- 4 colour options



\$1890 EXCL \$3690 EXCL



# **Brush Triple Pack**

- Easy clean
- 25mm / 50mm / 75mm
- Suitable for all paints #ITMPK3



\$1890 EXCL



# **Regent Rubens Series**

#81501x.5 - 500ml #81501x.001 -1L

· Satin chrome plate finish

#RRPASSS Passage Set \$**31**90 \( \text{SYL} \)

#RRPRIVS Privacy Set \$3290 EXCL

#RRENTSS Entrance Set

\$3390 EXCL





# **Regent Denver Series**

· Satin stainless steel finish

#RDPASSS Passage Set \$25<sup>90</sup> \$\$\frac{8}{2}\$

#RDPRIVS Privacy Set

\$2690 EXCL

#RDENTSS Entrance Set

\$2890 EXCL



SCHLAGE

# **Professional Lock Installation Combo Kit**

- · Designed for fast, accurate door lock installation
- · Simply position, tighten and drill
- For use on wood and metal doors
- · Includes door latch mortice # BL6574 & BL6575

\$5490 EXCL





- 1-10mm drills in 0.5mm increments
- Also includes No 1 & 2 square drive bit #BL-M2



\$3490 EXCL





# NZ CARPENTRY APPRENTICE CHALLENGE

The NZ Carpentry Apprentice Challenge is an annual nationwide event that provides challenges to, and ultimately celebrates the success of, carpentry apprentices across the country.

The combination of on and off-site activities challenges the apprentices and ensures the winner is a well-rounded individual who can be celebrated and promoted as a future leader in the industry.

### **HOW DOES THE CHALLENGE WORK?**

The challenge is a two part frame-work with events at a regional level (between the months of February-April). The finalists then go on to the national final.

# **REGIONAL CHALLENGE**

This is a practical building based event where participants are required to construct a set item or solution within a set timeframe.

The challenge is consistent across all regions of the country with apprentices judged on skills including marking, cutting, fixing and erecting. They are also tested on subjects such as Health and Safety.

# **NATIONAL CHALLENGE**

The finals are held over 36 hours and challenge the apprentice on skills both on and off site. All finalists are required to:

- Prepare and submit a CV prior to the final.
- Complete an interview on their knowledge of the building industry and aspirations for the future.
- There is also public speaking. This year they
  were required to either introduce or thank
  speakers who presented educational workshops
  during the conference.

The finalists compete for the Ken Read Memorial Trophy together with a range of prizes contributed by ITM and other stakeholders.

## AND THE WINNER IS...

ITM would like to congratulate all of the apprentices who took part around the country but a special congratulation goes to the nine finalists and the top three apprentices. ITM is proud to be involved in developing the next generation of New Zealand builders.



## **1ST PLACE - JOE SPARKS**

Joe is 22 years old from Auckland. He works for Walker Adolph Homes. They were his first choice when he got into building and he enjoys working on varied and interesting projects.

### **2ND PLACE - MARCUS HAND**

Marcus is from Titahi Bay in Porirua. He has been attending Wellington Institute of Technology (WELTEC) and is in his third year of a National Certificate in Carpentry (Level 4). He works for RHR Construction Ltd specialising in residential and light commercial construction projects.

# **3RD PLACE - KALEM UTTINGER**

Kalem is from the Bay of Plenty and has been training through Bay of Plenty Polytechnic. He works for Atrium Homes and specialising in architectural residential work.

### **Multicrete**

- General concrete projects not requiring fast setting times
- Recommended Uses: Steps, slabs, footings, pathways, driveways, deck posts, signage, mowing strips, garden edging, fence posts #GPC025 - 25kg



# **Masonry Mortar Mix**

- · Mortar designed for the trade
- · For all block and brick mortar projects
- · No additives required
- · Contains carefully graded and processed sand fractions #MMT030 - 30kg



\$**9**90 EXCL

# \$**Q**90 EXCL

# **Quick Patch**

- · High strength, rapid set, repair mortar
- Up to 20mm application depths
- Short curing times with good bond strength
- Fibre and polymer einforced #CPA010 - 10kg



\$3290 EXCL

# **Bituproof Plus**

- · For sealing and waterproofing concrete below and above ground
- Bonds well with concrete, masonry, bricks, cork, glass, polystyrene insulation #BIT020 - 20 Litre



\$10890 EXCL



# MAKE A TIME TO SEE A SPECIALIST

Bay of Islands ITM Haruru, Pahia 09 402 7703 Dargaville ITM 09 439 8730
Far North ITM Mangonui 09 406 0048
Matakana ITM 09 422 7525
Waipu ITM 09 432 0203
Whangarei ITM 09 437 9420

Albany ITM 09 415 6889 Dayle ITM Avondale 09 828 9791

Dysart ITM Glen Innes 09 521 3609 Hillside ITM Glenfield 09 443 8101 MacClures ITM Henderson 09 836 0088 Mahia ITM Takanini 09 267 0234 Tamaki ITM East Tamaki 09 274 4942 Tamaki ITM East Tamaki 09 274 4942 Thomsons ITM Drury 09 294 9410 Tuakau ITM 09 236 8226 Waiuku ITM 09 235 7289 Weck's ITM Patumahoe 09 236 3684 Western ITM Kumeu 09 412 8148 Western ITM Swanson 09 832 0209 Western ITM Whenuapai 09 416 8164

#### WAIKATO/BAY OF PLEN

Acorn ITM Riverlea 07 856 6789 Cambridge ITM 07 827 0953 KKBS ITM Katikati 07 549 0689 KKBS ITM Katikati 07 549 0689
Matamata Post and Rails ITM 07 888 8189
Opotiki ITM 07 315 5984
Oregon ITM Mt Maunganui 07 928 4942
Oregon ITM Te Puna 07 552 5770
Otorohanga ITM 07 873 8079
Rotoma ITM Rotorua 07 347 7023
Taupo ITM 07 378 9899 **Tauranga ITM** 07 541 1232 Thomsons ITM Hamilton Avalon 07 849 3674 Thomsons ITM Whatawhata 07 829 8518 Timmo's ITM Te Awamutu 07 871 7545 Triangle ITM Tokoroa 07 886 6611 Whakatane Timber & Hardware ITM 07 307 0031

Bargain Boards ITM Kopu 07 868 9829 Barrier ITM Tryphena 09 429 0466 Coromandel ITM 07 866 8848 Pauanui ITM 07 864 8579

### CENTRAL NORTH ISLAND

Braithwaite ITM Taumarunui 07 895 6881 Central ITM Feilding 06 323 3400 Central ITM Marton 06 327 5458 Hometown ITM Foxton 06 363 8049 Manawatu ITM 06 356 9490 New Plymouth ITM t06 758 8939 Stratford ITM 06 765 7800 Tumu ITM Dannevirke 06 374 4260 Turangi ITM 07 386 5736 Waitara ITM 06 754 8822

Total ITM Hastings 06 879 7850 **Tumu ITM Gisborne** 06 868 9599 Tumu ITM Hastings 06 873 0999 Tumu ITM Havelock North 06 872 7100 Tumu ITM Napier 06 872 6222 Wairoa ITM 06 838 8635

#### **VELLINGTON/WAIRARAPA**

Crighton ITM Greytown 06 304 7193 Crighton ITM Levin 06 368 4057 Crighton ITM Paraparaumu 04 298 9726 Crighton ITM Seaview 04 568 3896 Northpac ITM Newlands 04 478 5489

Parapine ITM Upper Hutt 04 527 6800 Tawa ITM 04 232 5999

Tumu ITM Masterton 06 370 6060

### NELSON/MALBOROUGH

Blenheim ITM 03 578 3049 Havelock ITM 03 574 1018 Kaikoura ITM 03 319 5447 Motueka ITM 03 528 7254 Nelson ITM 03 548 5487 Picton ITM 03 573 6888 Takaka ITM 03 525 8222

## CANTERBURY/WEST COAST

Basher's ITM Amberley 03 314 8311 Darfield ITM 03 318 7474

Dyers Road ITM Bromley 03 373 6049 Geraldine ITM 03 693 9397 Greymouth ITM 03 768 0441 Hamptons ITM Waltham 03 374 3333 Helmack ITM Ashburton 03 307 0412 Hillside ITM Hornby 03 349 9739 Kaiapoi ITM 03 327 8829 McMullan Timber ITM Hokitika 03 755 8519 ProBuild ITM Leeston 03 324 3300 Rangiora ITM 03 313 4862 Timaru ITM 03 688 8074

#### DUNEDIN/OTAGO/SOUTHLAND

E H Ball ITM Invercargill 03 218 3787 Fraser Hardware ITM Balclutha 03 418 0170 Mosgiel ITM 03 489 8885 Southbuild ITM Winton 03 236 6055 Southern Lakes ITM Cromwell 03 445 0081



# FOR YOUR NEAREST ITM STORE PHONE 0800 FOR ITM

PRODUCTS ON PROMOTION: All prices exclude GST. Prices are valid from 1st October - 9th November 2014, unless specified otherwise. Some products may not be available in all ITM stores, but can be ordered in for customers. FREE ITM HARDMAN SOCKS CONDITIONS: Applies to purchases made between 1st October - 9th November 2014, or while stocks last. Please note that the \$250 (excl GST) qualifier for the FREE ITM HARDMAN SOCKS applies to each supplier's product featured and cannot be made up of smaller amounts spent on individual supplier's products e.g. Customers will qualify for a giveaway if they purchase \$250 of Hitachi products, NOT if they purchase \$100 of Hitachi and \$150 on Makita products, Purchases must be made on one invoice/account. Offer is limited to one per customer, All prices exclude GST.

Find a ToolBox Seminar in your region:

Dates and locations for the ToolBox Seminars across the country are listed below - with most seminars starting at either 5.30pm or 6.30pm.

			NORTH ISLAND			
DATE	DAY	TIME	LOCATION	VENUE	ADDRESS	
SEPTEMBER						
29 September 2014	Monday	6.30pm Nibbles, 7.00pm Start	Whakatane	Tuscany Villas Motor Inn	57 The Strand, Whakatane	
30 September 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Te Awamutu	Te Awamutu Golf Course Club Rooms	Kihikihi Road, State Highway 3, Te Awamutu	
OCTOBER						
6 October 2014	Monday	6.30pm Nibbles, 7.00pm Start	Rotorua	The Commercial Travellers' Club Rotorua	26 Moncur Drive	
13 October 2014	Monday	6.30pm Nibbles, 7.00pm Start	Auckland	Whangaparaoa Golf Club	1337 Whangaparaoa Road, Army Bay	
14 October 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Mangawhai	Mangawhai Bowls Inc	219 Molesworth Drive, Mangawhai Heads	
21 October 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Auckland	The Commerce Club	27-33 Ohinerau Street, Remuera	
22 October 2014	Wednesday	6.30pm Nibbles, 7.00pm Start	Auckland	The Backyard	31 Northcote Road, Northcote	
28 October 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Waikato	Flagstaff Club	Commodore Drive, Hamilton	
NOVEMBER						
3 November 2014	Monday	5.30pm Nibbles, 6.00pm Start	Gisborne	Gisborne Cosmopolitan Club	190 Derby Street	
4 November 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Napier	Taradale RSA	156 Gloucester Street, Taradale	
10 November 2014	Monday	6.30pm Nibbles, 7.00pm Start	Taupo	Taupo Cosmopolitan Club	5 Taniwha Street	
11 November 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Taranaki	Ugly Duck	601 Devon Street East	
17 November 2014	Monday	5.30pm Nibbles, 6.00pm Start	Waiheke Island	Waiheke Island Rugby Club	The Pavilion, Onetangi Sport Park, O'Brien Road	
18 November 2014	Tuesday	5.30pm Nibbles, 6.00pm Start	Whangarei	North Tec Whangarei	Gate 1, Learning Centre, Raumanga Valley Road	
19 November 2014	Wednesday	5.30pm Nibbles, 6.00pm Start	Kerikeri	Kerikeri RSA	Next to Kerikeri Centre, 37 Cobham Road	
25 November 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Tauranga	Tauranga Yacht Club	Sulphur Point, Tauranga	
DECEMBER						
1 December 2014	Monday	5.30pm Nibbles, 6.00pm Start	Manawatu	UCOL Main Campus, Room 6-1-14	Princess Street, Palmerston North	
2 December 2014	Tuesday	5.30pm Nibbles, 6.00pm Start	Wairarapa	Masterton Cosmopolitan Club	398 Queen Street, Masterton	
3 December 2014	Wednesday	6.30pm Nibbles, 7.00pm Start	Wellington	The Backbencher Gastropub	34 Molesworth Street, Thorndon	
4 December 2014	Thursday	6.30pm Nibbles, 7.00pm Start	Wellington	Paraparaumu RSA	110 Amohia Street, Paraparaumu	

			SOUTH ISLAND		
DATE	DAY	TIME	LOCATION	VENUE	ADDRESS
SEPTEMBER					
30 September 2014	Tuesday	5.30pm Nibbles, 6.00pm Start	Greymouth	Kingsgate Hotel Greymouth	32 Mawhera Quay, Greymouth
OCTOBER					
1 October 2014	Wednesday	5.30pm Nibbles, 6.00pm Start	Westport	Denniston Dog Hotel	18 Wakefield Street, Westport
7 October 2014	Tuesday	5.30pm Nibbles, 6.00pm Start	Timaru	Hibernian Hotel	4 Latter Street, Timaru
9 October 2014	Thursday	5.30pm Nibbles, 6.00pm Start	Oamaru	Brydone Hotel Oamaru	115 Thames Street
14 October 2014	Tuesday	6.00pm Nibbles, 6.30pm Start	Queenstown	The Ballarat Trading Co Gastropub	7-9 The Mall, Queenstown
16 October 2014	Thursday	6.00pm Nibbles, 6.30pm Start	Wanaka	Lone Star Wanaka	50 Cardrona Valley Road
21 October 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Alexandra	Centennial Court Motor Inn - Conference Centre	96 Centennial Avenue, Alexandra
23 October 2014	Thursday	6.00pm Nibbles, 6.30pm Start	Dunedin	The Edgar Centre	116 Portsmouth Drive, Andersons Bay
28 October 2014	Tuesday	6.00pm Nibbles, 6.30pm Start	Winton	Winton Top Pub	327 Great North Road, Winton
30 October 2014	Thursday	5.30pm Nibbles, 6.00pm Start	Christchurch	Hornby Working Men's Club	17 Carmen Road, Hornby
NOVEMBER					
4 November 2014	Tuesday	6.30pm Nibbles, 7.00pm Start	Blenheim	Admirals Motor Lodge	161 Middle Renwick Road, Springlands
6 November 2014	Thursday	6.30pm Nibbles, 7.00pm Start	Nelson	Nelson Suburban Club	168 Tahunanui Drive, Nelson