



Independent Contractor & Employees Manual

Conditions of 'for services' Engagement, OH&S, Workplace and Plasterboard Installations

Prior versions of this Manual will not contain the latest information

If in doubt, you **MUST** contact Head Office at Ridgehaven and request the most recent digital version.

***** IMPORTANT NOTICE PAGE 22 *****

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Version 4.0

Released 16 February 2026

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INTRODUCTION

SA Plasterboard Pty Ltd (the company) is dedicated to safeguarding the health and safety of its employees, independent contractors ('contractors'), and the public who access our facilities or are affected by our operations. Our primary goal is to foster a work environment that prioritizes safety and reduces health risks.

It is our policy to ensure all employees and contractors work in a safe, healthy environment. To accomplish this, we emphasize accident prevention, hazard identification and control, injury reduction, and health promotion. Our safety approach aligns with industry standards and complies with relevant legal requirements.

This manual provides comprehensive guidance on maintaining safety standards and managing risks for staff, contractors, and visitors. While not exhaustive, it serves as a reference to promote understanding and adherence to safety protocols. By reviewing this manual, readers can understand their responsibilities and legal obligations, ensure compliance and foster a safety-conscious culture.

All employees and independent contractors are expected to accept these responsibilities and follow the procedures outlined. The Acts & Regulations, Australian Standards, Codes of Practice (COP), and Safe Work Procedures (SWP) referenced in this manual (page 20) are available for download from the company's website at www.saplasterboard.com.au/ohs and can be obtained upon request from the Head Office at Ridgehaven.

OFFENSIVE BEHAVIOUR

The company upholds a commitment to diversity and equal opportunity for all employees and contractors. It strictly prohibits any form of offensive conduct, including harassment, bullying, discrimination, or vilification.

A specific concern is **sexual harassment, which involves deliberate verbal or physical actions of a sexual nature directed at another individual.**

Such behaviour ranges from unwelcome gestures, comments, or leers to physical contact like touching, pinching, or brushing against someone's body.

It also includes posting explicit images or making subtle or overt demands for sexual favours, as well as molestation.

If you experience any offensive behaviour, you should clearly communicate to the individual that their actions are unacceptable and must cease.

Subsequently, report the incident promptly to your supervisor, office manager, or the company's Affirmative Action Officer for confidential investigation and resolution.

The company emphasizes a zero-tolerance policy and encourages a safe, respectful workplace environment for everyone.

The Affirmative Action Officer

SA Plasterboard Pty Ltd

6 Jennifer Avenue, Ridgehaven, SA 5097

Telephone: (08) 8536 2283

DRUGS AND ALCOHOL

No one under the influence of alcohol or drugs (illicit or recreational) should commence work or continue to work or have any contact with our clients or their staff.

SMOKING

Smoking is not permitted in the office of the company or in company owned vehicles.

GENERAL SAFETY

Before undertaking any work, employees and independent contractors must assess the risks associated with the work (risk assessment) and must implement appropriate risk control measures, including:

- Ensure loads are correctly secured before moving any load carrying vehicle.
- Observe site safety rules when on a construction site.
- Make sure that steps are taken to ensure all other persons are not exposed to any risks to their health and safety while on-site.
- All persons must wear safety glasses and ear muffs when drilling, sawing, grinding or cutting.
- Safety footwear must worn.
- Overalls or clothing, that cover the legs and shoulders, are preferable for providing maximum protection. Loose fitting or torn clothing is not acceptable. Hair, jewellery, ties, belts etc. must be properly secured.
- If working outdoors precautions must be taken to avoid exposure to UV rays from the sun which can cause skin cancers. A wide brimmed hat and protective clothing must be worn as per **UV Protection for Construction Workers (Oct 2017)**, and, as a minimum a 30+ sun block be used.

- Dust masks must be worn in 'dusty' situations e.g. when drilling masonry, sawing of plasterboard or cornices.
- Regularly inspect personal safety equipment. If damaged or defective, must be reported and replaced immediately.
- Do not use hired equipment if not trained in its correct use e.g. scaffold, lifting platforms.

Contractors are required to use adhesives and compounds, some of which are considered hazardous, therefore when storing adhesives, spray cans or solvents:

- Read the manufacturer's instructions and be aware of the chemical properties and the risks they pose
- Do not store in direct sun, store in cool place.
- Protect from physical damage.
- Always use in well ventilated area. Avoid breathing spray and avoid contact with skin and eyes. If necessary, wear a respirator.
- If spilt, confine immediately and mop up with non-combustible absorbent e.g. sand.
- Dispose of empty containers at an approved waste site.
- No smoking or use of ignition sources.

SAFETY HELMETS

Safety Helmets should be worn on-site where:

- Any employee or contractor is working below other persons.
- There is a likelihood of any persons being struck by or striking an object.
- Notices are posted designating the site or area to be a **safety helmet area**.

ACCIDENT AND EMERGENCY

Report all accidents and incidents making sure the **Notifiable Incident Report Form** has been completed and registered in the Accident Injury Report Book (maintained by the company). See page 22 for link to Report Form.

In the case of a serious accident, notify the company immediately:

- If able, proceed to nearest doctor's surgery or public hospital.
- If required, the company will arrange an ambulance or taxi.

Advise your office manager or immediate supervisor.

In line with the SA Plasterboard Rehabilitation Policy, alternate duties will be arranged for **employees** if they have sustained an injury.

VEHICLES

Check all vehicles to ensure they comply with the applicable road safety legislation and regulations, which cover matters such as:

- Goods being carried and the securing of loads
- Towing of trailers
- Wearing of seat belts
- Tyres
- Lights, etc.

Road Traffic Act 1961 Version 1.1.2026

Road Traffic (Miscellaneous) Regulations 2014 Version 6.11.2025

MANUAL HANDLING

The company has an obligation under Safework's **National Code of Practice for the Prevention of Musculoskeletal Disorders from Performing Manual Tasks at Work (Canberra August 2007)** to:

- Prevent such injuries from occurring and to reduce the severity of them arising
- Identify, assess and control risks from manual handling

When handling materials the following guidelines must be observed:

- Inspect site and ensure it is clear of all debris.
- Gloves must be worn when manual handling sharp objects or material likely to cause cuts or abrasions.
- Always follow manual handling procedures.
- Lifting aids must be used if possible.
- There must be sufficient space for lifting.
- There must be no obstruction when moving things.
- Wherever possible the start and finish height of the load must be a level between 50cm and 100cm from the ground.
- When lifting, determine the best lifting technique.
- Get a secure grip.
- Position the load as close to the body as possible, do not twist the back.
- Carrying with one hand should be avoided.

Team Lifting: Lifting partners should be of similar height and build; nominate the team leader who is to coordinate the lift.

ELECTRICAL INSTALLATION ON BUILDING SITES

When using portable electrical equipment or tools, ensure current operated (core balance) earth leakage devices are incorporated.

Use only multiplug outlet devices with safety switch (complying with **AS/NZS 3105:2014**, Approval and Test Specification - Electrical Portable Outlet Devices) with overcurrent protection and supplementary core balance earth leakage protection.

Ensure all correct labels are attached to the inspected items.

Double adaptors and 3 pin plugs adaptors (piggy back) and similar type fittings **must not** be used.

Ensure all plant and 240, 415V tool and equipment and flexible extension cords are inspected and tagged **AS 3760:2022**, In-service Safety Inspection and Testing of Electrical Equipment by a qualified electrical worker every three months or as required by local statutory requirements.

Flexible extension cords should be confined to the construction area in which the temporary supply is installed. Use only approved cord extension sets (heavy duty insulated to comply with **AS 5000.1.2005** Electric cables - Polymeric insulated, Part 1: For working voltages up to and including 0.6/1 (1.2) kV , **AS 3191:2008 Rec 2019** Electric Flexible Cords and **AS 3199:2020** Approval and Test Specification — Cord Extension Sets.

Maximum length of flexible cord (including in line length combination of cords) is:

Cord Extension	Conductor Area	Maximum Length
Set Rating (Amp)	(mm)	Flexible Cord (m)
10	1.0	25
	1.5	32
15	1.5	25
	2.5	40
20	2.5	32
	4.0	20

ELECTRICAL INSTALLATION ON BUILDING SITES (cont'd)

Flexible extension cords should be run on hangers or stands to provide a safe route through the work area and passage way and provide clear access for workers, visitors and vehicles. This need not apply within a horizontal distance of 4 metres from the immediate work area where the power is used.

All fittings for flexible conductors must be wired identically.

All male and female pin and socket fittings on flexible extension cords must be transparent or a non-removable type moulded on to the cord.

When extension cords are linked together and used outdoors, or where water may be present the extension socket and plug must be protected by design or enclosed against the ingress of water.

Where flexible extension cords pass through scaffolding or other metal structures, they must be run off insulated hangers to avoid contact between the cord and the metal.

PORTABLE GENERATORS

All portable generators must be fully serviceable and properly maintained and comply with **AS 3010:2017 Amendment 1:2020**; or be fitted with core balance earth leakage protection having a rated tripping current not exceeding 30mA RCD (Residual Current Device/Safety Switch).

POWER TOOLS

- Power tools must be inspected and tagged by a qualified electrical worker every three months or as required by the relevant statutory requirements.
- Do not modify or remove safety guards on any equipment.
- Mushroom heads on chisels etc. must be replaced.
- Do not use hand tools for other than their intended purpose.

GAS CYLINDERS

In the event gas cylinders are to be used by employees or contractors, the following guidelines must be observed:

- Protect cylinders from physical damage, particularly the valve.
- Do not store in places where temperature can exceed 45 degrees.
- Cylinders must be stored upright and firmly secured (chained) to prevent falling, or being knocked over.
- Cylinders must have Flashback Arresters attached.
- Valves must be closed even when cylinders are empty.
- If a cylinder is faulty, return to the company or to the supplier.
- If a leak is suspected, cease using the cylinder.
- No smoking or naked flames.

Spills and Leaks

Oxygen

- Stop leak if possible and safe to do so. If leak cannot be stopped move container and allow container to empty.
- Keep hands and face clear of escaping gas.
- Evacuate the area away from the direction of movement of gas.
- Notify Fire Brigade if necessary.

Spills and Leaks (cont'd)

Acetylene

- Never use acetylene in direct contact with unalloyed copper, silver or mercury.
- Earth ground and bond all lines and equipment associated with the acetylene system.
- Acetylene is highly flammable and forms an explosive mixture with air. (Fires, which have been extinguished without stopping the flow of gas, can easily reignite with possible explosive force.)
- Call Fire Brigade, advising of location, material and quantity.
- If escaping gas ignites, allow to burn under supervision.
- Do not extinguish flame.
- Cut off source of gas if safe to do so.
- Cool cylinder with water from a protective location.
- Do not approach cylinder suspected to be hot.

STEP LADDERS

The use of ladders when contractors are required to work at heights requires that the ladders used are approved, inspected and maintained in accordance with the manufacturer's specification. The following conditions must be followed

- Step ladders greater than 5.5 metres (18 feet) in length must not be used.
- Where practicable step ladders must be used in the fully open position.

STEP LADDERS (cont'd)

- No heavy work should be performed from a step ladder.
- No medium duty work should be performed using a step ladder if the fall is greater than 1.8 metres (6 feet), unless a safety harness is used.
- Spreaders must always be locked into position.
- Never sit on the top of a step ladder or on the rungs of a ladder.
- No person will work from the ladder at any point higher than the third tread from the top.
- Never use near the edge of an open floor or penetration where if the ladder toppled, a person could fall over that edge.
- **NEVER place a step ladder atop any scaffold.**

LADDERS

- Industrial grade ladder should be used (min. 120 kg SWL)
- The load capacity of the ladder must not be exceeded.
- A ladder must not be used without a safety harness if installation is more than 3 metres (10 feet).
- Maximum length of a single ladder restricted to 9.2 metres.
- Maximum length of an extension ladder restricted to 15 metres.
- When using an extension ladder ensure it is secured so that the rails cannot move from their top or bottom points of rest. A person must be stationed at the base.
- Not more than one person should be supported on a ladder (other than a trestle ladder) at any one time.
- Always face the ladder when ascending or descending.

LADDERS (cont'd)

- Both hands must be used when climbing a ladder.
- Carry tools in a belt or hoist them up or down. Only small light tools or materials easily handled by one person should be used.
- Only power tools, which are easily operated by one hand, should be used from a ladder.
- No task should require over-reaching (i.e. the belt buckle should always be within the stiles).
- No person on a ladder should be required or permitted to work over another person.
- A ladder should not be used in an access area or within the area of a swinging door.
- Work involving restricted vision or hot work (such as welding or oxy cutting) must not be required or permitted to be performed from a ladder.
- Do not handle or use a ladder if it is possible to come into contact with electrical power line.
- A metal ladder must not be used in close proximity to an electrical conductor; electrical equipment or apparatus if such may result in an electrical shock.
- A person working from a single ladder or an extension ladder must be able to brace themselves at all times.
- A ladder must not be required or permitted to support scaffold or any platform.
- Do not use a ladder with a broken rung.
- If working from a ladder, fall protection might be required.

LADDERS (cont'd)

- Ladders must be used at an approximate angle ratio of 1:4. The top of the ladder must extend for at least 1 metre above the level being accessed.
- All ladders used must be tied at the top and/or secured at the base to prevent slipping or falling.
- Straight ladders must be fitted with approved safety feet at the base.
- Timber ladders must only be used when fitted with wire tension supports on the undersides. They must only be finished with clear varnish, not painted.
- Extension ladders must, in all cases, be checked prior to use to ensure that the steel locking devices are operating effectively.
- Broken or damaged ladders must be removed from the site immediately.
- Ladders must not be placed on boxes, on loose timber or any other materials to gain height.
- Barriers must be used to protect ladders from contact with mobile equipment, persons, etc.
- Rungs must be kept free of grease, oil etc.
- When ascending or descending the worker must face the ladder.
- The supplier of a ladder must ensure a register of monthly inspections of ladders be maintained.
- **NEVER place a ladder atop any scaffold.**

MOBILE SCAFFOLD

- A mobile scaffold that has a work platform height or a potential fall height of greater than 3.9 meters must be erected in accordance with **AS 4576:2020 Guidelines for Scaffolding** by an appropriately certified person.
- Ascending or descending from the working platform of a mobile scaffold must only be done via the fitted safety ladder.
- A mobile scaffold must only be used on a hard level surface from which it must not be moved.
- A mobile scaffold must not be operated beside swing or tilting type door openings unless the door has been secured or removed to prevent accidental opening.
- A mobile scaffold must not be used closer than 1 meter to any slab edge, penetration or other step-down, unless a positive means to prevent it crossing that point, such as a fixed fence, rail or suitably high upturn, is in place.
- A mobile scaffold must not be located closer than 4 metres to powerlines.
- Do not release the wheel locks or relocate a mobile scaffold unless the scaffold is unoccupied and all items on the scaffold have been secured against falling.
- A mobile scaffold must not be relocated by means other than manpower unless it has been specifically designed by a competent person.
- A mobile scaffold must not be left with wheels locked or chocked against possible movement. Where necessary, portable barriers or lights should be placed around the scaffold
- **NEVER locate a ladder or a step ladder atop any scaffold.**

ELEVATING WORK PLATFORMS

- Elevating Work Platform (EWP) means an elevating work platform which is elevated by means of a hinge or telescopic boom, and includes "Scissor Lifts" and "Cherry pickers".
- Operators of EWPs that can reach an elevation of eleven (11) metres or more, must be the holder of the appropriate crane operator's certification.
- Each person in an EWP, which is elevated, must wear a general-purpose safety harness, which complies with **AS 1891.1:2020** Personal equipment for work at height, Part 1: Manufacturing requirements for full body combination and lower body harnesses.
- The safety line of each safety harness in use must be securely attached to the "safety harness anchoring" points of an EWP whilst the occupants are in the EWP.
- All persons working in EWP's must be instructed in the safe use of personal safety equipment provided for use in connection with the EWP.
- The surface or terrain upon which an EWP is to operate must comply with the surface or terrain for which the EWP manufacturer has recommended.

STILTS

Stilts are fixed or adjustable aluminium leg extensions used by flushers and others in the installation of plasterboard and cornices.

There are inherent dangers and risks in the use of stilts and the danger and risk to the user as well as others must be minimised. If stilts are to be used they must be used within their limitations and with correct practices as to ensure the safety of the flushers and others.

STILTS (cont'd)

- The flusher or other worker must be experienced in the use of the stilts
- Manufacturer's guidelines on the use of stilts must be strictly followed
- Stilts must be regularly inspected to ensure proper maintenance and repairs
- **Stilts must not be used:**
 - where there is a danger of coming in contact with electrical wiring, electrical equipment or electrical leads
 - where the surface is not flat, uneven and contains pits, holes or other obstructions such as debris, tripping or falling hazards
 - where the surface is not of sufficient strength to support the user of the stilts
 - where voids or stairwells are not protected by guardrails
 - on scaffolds, ramps, runways or public thoroughfares

SAFETY BARRICADES

Where persons or children can come onto a work area by design or inadvertently, access to the area must be excluded or movement of persons controlled around hazardous locations.

To do this, barriers must be erected. Barriers can be solid or via means of safety yellow tape placed one metre from ground level or safety yellow plastic tape fencing, to mark out and inhibit access to the work site.

Signs indicating the nature of the hazard or direction of travel or other relevant information must be displayed.

FALL PROTECTION

- Safety harnesses must be worn when there is a possibility, however remote, of a worker falling from a position with a fall potential of 1.8 metres or more.
- Harnesses must be adjusted to ensure a snug fit to prevent injury. Safety harnesses must conform to **AS 1891.4:2009**, Industrial fall-arrest systems and devices Part 4: Selection, use and maintenance and **AS 5532:2013**, Manufacturing requirements for single point anchor devices used for harness-based work at height. Safety lines must be attached to a suitable anchorage and are to limit the wearer's possible fall to 1.5 metres.
- Only approved lanyards fitted with a shock absorber will be used. Maximum combined length being 2.0 metres.
- Safety harnesses and lines must be inspected prior to use to ensure the equipment is in a safe condition.
- Faulty equipment must be "tagged" and replaced.
- Anchorage points are to comply with **AS 1891.4:2025** and be of sufficient strength to stop a fall and wherever possible are to be placed vertically above the point of work.
- Anchor lines, which use structural members with narrow or sharp edges, must be protected from the edges by sleeving or padding.
- Anchorages are only to be used with harnesses. Anchorage for safety lines are not to be used as any other form of support.

Anchorages are to be selected and located so that:

- The safety line can be attached before the user moves into a position where he or she would be at risk from a fall;
- The anchorage is a material strong enough to take the shock load of the arrest of a falling person;
- Due regard is paid to possible deterioration of anchorages.

FALL PROTECTION (cont'd)

- A pull on the anchorages from an axial direction is not possible.

If an incident occurs and equipment has arrested a free fall, it must be taken out of service immediately. It must be tagged and inspected to determine if it is fit to be returned to service.

REFERENCES

Legislation

Dangerous Substances Act 1979 (SA) Version 17.9.2021

Dangerous Substances (General) Regulations 2017(SA) Version 1.9.2017

Equal Opportunity Act 1984 (SA) Version 1.4.2025

Road Traffic Act 1961 Version 1.1.2026

Road Traffic (Miscellaneous) Regulations 2014 Version 6.11.2025

Work Health and Safety Act 2011 (Cth) compilation 16

Work Health and Safety Regulations 2011 (Cth) compilation 28

Work Health and Safety Act 2012 (SA) Version 1.7.2025

Work Health and Safety Regulations 2012 (SA) Version 1.7.2025

SAFEWORK: Codes of Practice

First Aid in the Workplace July 2019

Hazardous Manual Tasks June 2020

How to Manage Work Health and Safety Risks June 2020

Labelling of Workplace Hazardous Chemicals September 2015

Managing Electrical Risks in the Workplace October 2018

Managing Noise and Preventing Hearing Loss at Work July 2020

Managing Risks of Hazardous Chemicals in the Workplace July 2020

Managing the Risk of Falls at Workplaces October 2018

SAFework: Codes of Practice (cont'd)

Managing Risks of Plant in the Workplace March 2016

Managing the Work Environment and Facilities May 2018

National Code of Practice for the Prevention of Musculoskeletal Disorders from Performing Manual Tasks at Work (Canberra August 2007)

Welding Processes July 2020

Safe Work Procedures

Handling Plasterboard Sheets Residential December 2013

UV Protection for Construction Industry Workers October 2017

Australian Standards

1576 .1:2019 Scaffolding, Part 1 General Requirements

1657:2018 Fixed platforms, walkways, stairways and ladders - Design, construction and installation

1735.1.1:2020 Lifts, Escalators and Moving Walks General Requirements

1891.1:2020 Personal Equipment for Work at Height

1891.4:2025 Industrial Fall-Arrest Systems

3010:2017 A1 amendment changes Electrical Installations—Generating Sets

3012:2019 Electrical Installations—Construction and Demolition Sites

3105:2014 Approval and Test Specification - Electrical Portable Outlet Devices

3191:2008 Rec: 2019 Electric flexible cords

3199:2020 Approval and test specification - Cord extension sets

3760-2022 In Service Safety Inspection and Testing of Electrical Equipment

4576:2020 Guidelines for Scaffolding

5000.1:2005 Electrical Cables—Polymeric Insulated

Web Address SafeWork Notifiable Incident Report

<https://www.safework.sa.gov.au/notify>

SAFE WORK AUSTRALIA (extensive reference materials)

<https://www.safeworkaustralia.gov.au/safety-topic/industry-and-business/construction>

All reference materials (with the exception of some Australian Standards) mentioned in this Manual are available for download from the company web site at: **WWW.SAPLASTERBOARD.COM.AU/OHS**

***** SCAFFOLDS AND LADDERS/STEPLADDERS *****

During the past 36 months, there have been notifiable accidents occurring on construction work sites when ladders or stepladders have been placed atop scaffolds for the purpose of gaining height.

Under **ABSOLUTELY NO CIRCUMSTANCES** is this practice condoned by the company and as a duty of care **MUST NEVER** be a practice by anyone engaged by the company.

Conditions of Contractor ‘for services’ Engagement

As an independent Contractor, inclusive of sub-contractors, I/we affirm understanding of and compliance with the SA. Plasterboard Pty Ltd ‘Independent Contractor Manual: Conditions of ‘for services’ Engagement, OH&S, Workplace and Plasterboard Installations V4.0’ (www.saplasterboard.com.au/ohs)

This affirmation does not create a partnership or joint venture or an employee/employer relationship with S.A. Plasterboard Pty Ltd.

I/we will not act in any way other than as an independent contractor(s).

I/we confirm that the necessary insurances and licensing requirements as required by South Australian and Commonwealth of Australia legislation are in place.

The Contractor indemnifies and holds S.A. Plasterboard Pty Ltd harmless from any loss or liability from performing services provided.

Do I need to register for Return to Work?

If you operate a business that employs workers who usually work in, or are based in South Australia, it is likely you will need to register with Return-ToWorkSA. This includes businesses based outside of South Australia but who employ workers in this state. You must register for work injury insurance cover within 14 days of employing.

You may apply for cover prior to employing workers. If you pay your workers less than \$16,312 in total for the 2025-26 financial year, you do not need to register. If one of your workers is injured at work, you must report the injury, register and pay the minimum premium.

If you are not sure whether you need to register your business or would like more information, please call them on **13 18 55** between 8:00am and 6:00pm Monday to Friday or email premium@rtwsa.com.

<https://www.rtwsa.com/insurance/insurance-with-us/register>

Do you have the legally required licence?

Legal licensing requirements vary depending on whether you are classified as an employee or engaged as a contractor.

According to Consumer and Business Services:

‘A contractor (or independent contractor) is an individual or business hired directly by a client to deliver specific services, operating as their own entity with ABN, insurance, and tax obligations. A sub-contractor is engaged by the contractor, not the client (SA Plasterboard), to perform a specific part of the overall project scope.’

If you are paid as an employee by a business entity, that entity must hold the appropriate license; an employee does not require a separate license. However, most contractors engaged by SA Plasterboard are sole traders, who therefore must adhere to state licensing regulations.

<https://www.cbs.sa.gov.au/documents/occlicensing/Building-licence-faqs.pdf>

Licensing requirements may differ for contractors offering specialized or diversified services within the building industry, such as drywall installation and/or other trades.

We strongly advise that you contact staff at Consumer and Business Services on 131882 to discuss the nature and structure of your business.

<https://www.sa.gov.au/topics/business-and-trade/licensing/building-and-trades/building-work-contractor-s-licence>

Business Insurance

As an independent Contractor ‘for services’, **you must** be mindful of having the most appropriate insurance covers; some are required by law, such as Return to Work registration (depending upon your circumstances.)

We highly recommend Elders Insurance Holden Hill. Many of our contractors have engaged their services and products for years.

“At Elders Insurance, keeping your business running is our top priority. So when something goes wrong that damages third party property, we’ll cover you and your business against any **product and public liability claims.**”

Unlike some others, Elders accepts monthly payments without any additional charge or premium loading. And, you can opt for a higher excess to reduce your premium.

Elders has a comprehensive range of insurance products that address all risks associated with running your business.

We have reached an understanding with Elders that not only will your Premium be the most competitive in the market, but that you will be covered within ‘the hour’ after making contact.

www.eldersinsurance.com.au/business-insurance

www.eldersinsurance.com.au/business-insurance/business-liability

Integral to the terms of your engagement as an independent contractor for services, Professional Indemnity and Accident policies are requirements of your engagement and as such the details must be forwarded to our Ridgehaven office. The absence of those policies may jeopardize future work with the company.

**Elders Insurance Holden Hill
732 North East Road, Holden Hill.
Matt Jackson**

Tel: 08 8397 5377 Email: matt.jackson@eiua.com.au