

About Technical Assessing

Talent chooses us™



There are many reasons why we choose something. It could be price, convenience, size, colour, who knows, any number of unrelated reasons. That's why it's difficult to know why you get chosen. Companies talk about, experience, size, global reach, and good value.

We are witnessing event after event all over Australia and what we do as Loss Adjusters is important as it effects the lives of many. Our clients expect us to produce a professional result every time.

Before we are chosen by our clients, we like to think Technical Assessing is chosen by our people. We have been joined by the best and brightest, in an industry where talent is unevenly distributed.

We believe **talent chooses us™**

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Our Story

For over 30 years, Technical Assessing (TA) has been providing our clients a unique loss adjusting service based on knowledge and experience in specific risk categories.

TA's commitment to professionalism provides stakeholders with a positive customer experience, enhancing the relationships our clients have with their clients (the Insured). As a result, TA has built a reputation as a key provider for the resolution of complex, technical and large losses.

Since being established in 1986, TA has grown to become Australia's largest national, independent, locally owned loss adjuster. We provide specialist consulting and technical loss-adjusting services to diverse industries.

Because of our expertise and specialist skills, we're the go-to company for large and complex losses with local and international clients.

We maintain our independence and strive to create a positive and fair outcome, to ensure an ongoing relationship between our clients and their Insureds.

We're experts in:

- Agriculture
- Construction and engineering risks
- Energy and power systems
- Financial losses
- Industrial special risks
- Liability
- Marine and aquaculture
- Mining
- Plant and machinery
- Professional risks
- Property (including residential, strata, and commercial claims)
- Transport

Many of our adjusters are highly qualified specialists in our areas of expertise with degrees in construction, engineering, law, risk management, accounting, mechanics, insurance, and loss adjusting.

Our approach to Loss Adjusting is solution-focused and aims to reduce claims' leakage.

We operate across Australia and have clients from Australia, New Zealand, the USA, UK, Europe, Pacific islands, and Asia.

Our Corporate Structure & Governance

Technical Assessing Group comprises the holding company, Technical Assessing Holdings Pty Ltd, and area-specific subsidiaries:

TA was bought out by its executive management, led by Managing Director David Cambridge, in 2020. The board comprises members of the executive management team.

In 2022 an employee share scheme was introduced to attract and retain key staff. The goal was to reward staff for their loyalty and maintain a stable workforce.



Technical Assessing (NSW) Pty Ltd



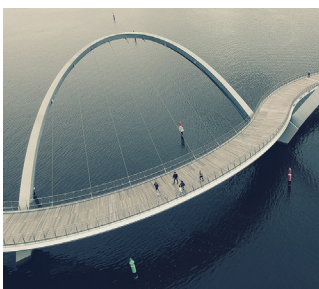
Technical Assessing (QLD) Pty Ltd



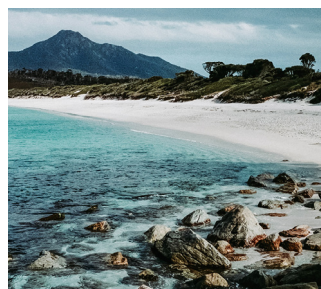
Technical Assessing (VIC) Pty Ltd



Technical Assessing (ACT) Pty Ltd



Technical Assessing (WA) Pty Ltd



Technical Assessing (Hobart) Pty Ltd



Technical Assessing (Adelaide) Pty Ltd



Key Roles

Members of the Board are:

David Cambridge

Managing Director

Stefan Lakomy

Director & National Clients & Markets Manager

Mark Bonner

Director & National Technical Manager

Key Management and Corporate Governance Roles are held by

David Cambridge

Managing Director

Stefan Lakomy

Director & National Clients & Markets
Manager

Mark Bonner

Director & National Technical Manager

Bruce Cooper

National Operations Manager

Adeline Badinot

Administration, Compliance &
Project Manager

Simon Munro

Practice Leader - Liability

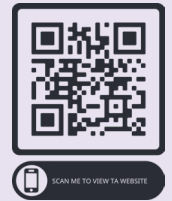
Steven Cooper

Practice Leader - Building Consultancy

Jason Hill

Practice Leader - Marine

Our People



Our People make all the Difference

TA values and respects our team and the contribution each of us makes toward our culture. Our people have a 'can-do' attitude which engenders a commitment to exceptional customer service and a consistent quality product.

Our teams' positive approach fosters solutions focused thinking which encourages excellent stakeholder management. TA's culture promotes generosity to each other, especially in terms of mentoring and sharing of ideas / strategies for claims' resolution. This generosity of 'spirit' also translates to the way our people give back to our community, whether through donations of their resources or giving of their time.

A key attribute of TA is that we pride ourselves on being known for ensuring that the Loss Adjuster who receives client instructions on a claim, stays on that claim until completion. This end-to-end approach to managing claims is something our clients want and appreciate from the TA team.

Our clients value what we do and understand that engaging a premium service means getting the right result the first time. This ultimately leads to lower claims' leakage.

Our Values

Our Corporate Values are:

- Integrity in everything we do
- Dedication to the needs of our clients
- Knowledge in all our endeavours
- Respect for our clients and each other
- Motivation to do the best we can in everything
- Balance in our lives and work



Operations

To deliver excellent customer service and operate in a 'healthy and happy' environment, we adhere to the following operational policies:

Conflicts of Interest

Conflict of Interest checks are conducted when receiving a claim to ensure there is no conflict. If during our check a conflict is identified, we'll decline the claim.

If during our investigation we uncover any evidence that a potential conflict of interest could arise, we will fully disclose this to the client, and take the necessary steps to rectify the matter.

IT and Cyber Security

Technical Assessing has gone through a digital transformation journey and adopted cloud-native solutions to leverage their security, availability, and reliability offerings across their IT services. TA has established a strategic partnership with CyberCX to provide cyber security leadership and support across their cyber security program.

Enabled by this partnership, Technical Assessing has implemented the global ISO 27001 Information Management System across their IT and Information Security; and has obtained ISO 27001 certification. This certification is pivotal for TA, as it acknowledges our ability to offer robust information security management that safeguards sensitive client and claim-related data, meeting the high standards of cyber security outlined in ISO 27001.

In today's digital world, trust is crucial. This is why TA has invested in achieving ISO 27001 certification, reaffirming our commitment to safeguarding our clients' data and continuously improving our information security practices. TA is proud to proactively defend against data breaches and maintain the integrity and availability of critical systems, setting the firm apart as an industry leader in cybersecurity-conscious operations.





Risk Management & Compliance

To manage our risks and ensure we comply with all the necessary regulations, we strictly adhere to the following:

Policies

An outline of our policies is available on our website (technical.net.au). They are regularly reviewed and updated when appropriate.

Business Continuity Plan

We have systems in place to ensure:

- The likelihood and impact of interruptions are minimal
- We can recover from interruptions as quickly as possible
- The maximum possible service levels are maintained

Our procedures comply with the provisions of ASNZS5050-2010 for the development of a business continuity framework.

Corporate Compliance

We strictly adhere to federal and state legislative requirements and council bylaws including:

- All state and federal privacy legislation
- All environmental legislation and bylaws
- All occupational health and safety legislation

We have systems in place to ensure all our people comply with the requirements of the General Insurance Code of Practice (GICOP) and Privacy Act. Our staff attend the Australian and New Zealand Institute of Insurance and Finance's ongoing training sessions.

We comply with the Code of Practice and guidelines set out by the Australasian Institute of Chartered Loss Adjusters.

Claims Compliance and Reporting

We use claims management software, VCA, to ensure service-level compliance.

In respect of SLA compliance Technical Assessing use a third-party system for claims management, Virtual Claims Adjuster.

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In respect of SLA compliance Technical Assessing use a third-party system for claims management, Virtual Claims Adjuster.

This system manages the claims end to end, from

- Registering the claim
- Producing Assessment Reports
- Compliance Reports
- Time capturing
- Invoicing

The system includes functionality to capture General Insurance Code Of Practice (GICOP) compliance time stamps. Also, we have the ability to modify time stamp capture requirements, specific to Client request.

The Management Team has access to time stamp diary Reports to monitor the progress of claims, to ensure compliance in accordance with SLA Agreements, which usually mirror or closely follow GICOP compliance.

Complaints Procedure

To maintain our integrity and quality we strictly follow a stipulated complaints procedure. Staff receiving a complaint should immediately acknowledge the complaint and start the internal complaint handling process as follows:

1. The complaint will be immediately escalated to
 - The relevant state manager, and
 - The compliance and admin manager, and
 - The practice leader.
2. The complaint will be documented in our complaints register within one business day.
3. The compliance and admin manager will enter the complaint into the claim management system software, VCA.
4. The compliance and admin manager will open a separate folder to retain all correspondences related to the specific complaint.
5. The client will be notified of the complaint details.
6. The complaint will be handled in accordance with *Part 11: Complaints as outlined in GICOP*.
7. If the complaint can't be resolved within a reasonable time frame, it will be escalated to the managing director, and a review copy will be given to the board of directors.
8. Current complaints will be reviewed during weekly management meetings.

Fee Structure

We generally charge hourly rates which depend on the specific work involved.

We strictly track loss adjusters' timesheets, costs and disbursements in our claims management system to ensure clients are charged only for the time spent on their job.

Quality Assurance

Our philosophy on quality assurance is simple, to provide our team with a working environment that engenders an attitude of pride in their work. Our structure and facilities ensure the production of a continuous quality product.

All Technical Assessing offices have an internal audit regime where peer reviewing reports for claims above certain monetary thresholds or where the claim circumstances are out of the ordinary and auditing of files occurs on a regular basis. This ensures consistency in the quality of ongoing service, claim resolution strategy, and accurate reporting.

Our peer review process involves the appointment of a senior adjuster to peer review and mentor the lead adjuster over the life of the claim, this ensures that the peer reviewer is involved in the claim adjustment on an outgoing basis.

Regular, collegiate review meetings allow the team to discuss all aspects of operations to foster an attitude of continual improvement across all areas of our business.



Insurances

Although we do our utmost to ensure nothing goes wrong, we also hold insurance in case something does. Certificates of Insurance are available by request.

Our Policies include:

1. Public Liability Insurance

- Limit of \$20 million per loss
- Renewed on 30 June each year

2. Professional Indemnity Insurance

- Limit of \$20 million per loss
- Renewed on 30 December each year

3. Workers' Compensation

- Renewed on 30 June each year

4. Cyber Insurance

- Limit of \$10 million per loss
- Renewed on 30 June each year

Our Capability & Experience

With our people who are experts in their fields and have many years of experience, we offer a variety of loss-adjusting services to a wide range of industries, especially for complex and technical claims.



Property

Our property adjusting team are committed to providing prompt and efficient adjusting services to help individuals, businesses and insurers to navigate the complexities of claims arising from all perils including fire, water damage, natural disasters and theft.

Large and complex losses require an immediate and coordinated response with proper project management in an attempt to ensure efficient business recovery and loss mitigation.

Our team of loss adjusters have the requisite of knowledge, skills and expertise to manage claims of such complexity and value. Our Claim Management Plan ensures an optimal outcome by introducing all parties with a clear focus and direction in an attempt to drive the claim to a satisfactory conclusion.

We are able manage claims for all sectors including;

- Property - Residential, Strata, and Commercial
- Power, Energy (renewable and natural resources), and Mining
- Industrial Special Risks (ISR)
- Agriculture and Forestry
- Government (all tiers)
- Film and Entertainment
- Marine Infrastructure
- Aquaculture and Fisheries
- Catastrophe Response

Our Capabilities include;

Loss Adjustment – Our adjusters will investigate the loss and provide detailed reports that enable insurers to make informed decisions regarding policy liability and the extent of coverage.

Where specialist expertise is required we will coordinate the appointment of external consultants to provide reports to ensure that all information is available to progress the claim in a professional manner.

Claim Management – We will manage the entire claim process from initial inspection to settlement negotiations with all stakeholders and ensure that we maintain communication with all parties to progress claims in an efficient and timely manner.

Our adjusters have extensive experience in negotiating with insurers and policyholders to achieve fair and reasonable settlements

Business Interruption & Financial Risks



Complementing our property and liability services, and as a stand-alone service, our adjusters handle business interruption claims ranging from complex theft and embezzlement cases of all sizes to more conventional business interruption losses of many millions of dollars.

We are knowledgeable and sensitive to these kinds of claims, whilst also aware of the need to obtain discreet, timely and detailed factual information and evidence.

Our experienced team includes technically qualified adjusters who can handle such losses, including undertaking bespoke enquiries, interview witnesses, liaise with Police and examine data to adequately assess quantum.

We offer expertise in:

- Business Interruption
- Economic/Financial Losses in Third Party Liability claims
- Expert Accountant's Reports on quantum of damages
- Fidelity Guarantee/Misappropriation
- Stock Losses

Examples of claims in which we have been involved are:

Business Interruption

- Fire, storm and flood damage to manufacturers, restaurants, shopping centres, supermarkets, professional services businesses, cafes and a variety of small to medium sized enterprises.
- Pure economic loss claims involving a wide range of commercial businesses and government funded organisations.
- Malicious damage to manufacturing equipment, resulting in substantial lost production and increased costs.

Liability

- Loss of income following damage to a Prime Mover within the haulage sector.
- Loss of income resulting from faulty electrical installation within a warehousing and distribution business
- Loss of profit on agricultural commodities destroyed by fire.
- Review of a third party claim for economic loss against a Dental Practitioner who had breached the terms and conditions of an engagement contract
- Professional indemnity damages assessments.
- Assisting Insurers with recoveries of first party business interruption losses against a third party.
- Assisting Insurers by reviewing claims submitted against their First Party Insured and reporting on the quantum of such claims.

Fidelity Guarantee

- Misappropriation of around \$360,000 by an employed buyer at a large store over a number of years, through paying themselves many cash refunds for supposedly returned items.
- Misappropriation from a charity by a staff member in the finance division. This included arranging for the payment of over stated or fake invoices from the staff member's cleaning company. Police action and court proceedings were involved.
- An accountant of a wholesale business overpaid their own remuneration. One issue was whether the accountant was an employee, or a contractor which was not covered by the policy.
- An employee of a wholesaler arranged for customers to pay business invoices which had the company's bank account details changed to the employee's personal account.
- Alleged misappropriation of over \$200,000 by an employee of a body corporate manager. This included arranging for the payment of body corporate funds and management fees to their personal accounts.



Public & Products Liability

We are one of a few national loss adjusting firms with a dedicated liability team, specialising in areas including:

- Public Liability
- Products Liability
- Construction Liability
- Product Recall
- Aviation & Marine Liability
- Environmental Liability

Our liability team throughout Australia includes experienced specialist liability adjusters with legal, loss adjusting, insurance and other qualifications. Some of our specialist liability adjusters have previously practiced as lawyers.

Our work encompasses non-litigated and litigated property and bodily injury legal liability matters of complex and/or significant magnitude, including:

- Property Loss and Damage
- Bodily Injury and Financial/Economic Loss matters (See our Business Interruption & Financial Risks section for examples of liability claim Financial Losses.)

TA's Liability services include:

- For our insurer clients, detailed factual reports, analysis and comments on evidence, legal liability and policy cover, and assessments and advice on quantum. Also, recommendations to manage and resolve liability claims.
- Economic resolution of both simple and complex legal liability claims, resulting in avoiding litigation and its associated legal costs.
- Settlement of liability claims where third parties have legal advisers acting for them, to the economic benefit of our clients.
- Providing our expertise to lawyers in litigated matters in addition to factual reports, including comments on cause, liability, contributing parties and quantum.
- Attendances at tribunals (where applicable) and formal and informal settlement conferences.
- Below deductible liability claim work for corporates.

A close-up photograph of a professional engineer's seal, which is a circular emblem with the words 'PROFESSIONAL ENGINEER' and 'AUSTRALIAN INSTITUTE OF PROFESSIONAL ENGINEERS' around the perimeter. The seal is resting on a registration form that has fields for 'Printed Name of Registered Professional Engineer' and 'Registration No.'. A pen lies horizontally across the form in the background.

Professional Indemnity

Our liability team throughout Australia includes specialist liability adjusters who are experienced in professional indemnity claims, with legal, loss adjusting, insurance, engineering and other qualifications.

TA has particular focus on professional indemnity claims concerning occupations in the construction and property industry, along with other occupations such as healthcare and financial services, including:

- Engineers
- Architects
- Designers – building drafting services, civil works, air-conditioning systems, hydraulic services etc.
- Surveyors
- Builders under design and construct contracts
- Building and pest inspectors
- Certifiers
- Property developers, property managers and real estate agents.
- Motor vehicle dealers and construction product sales – product advice
- Hospital medical services
- Allied health – pharmacists, dentists, chiropractors etc.
- Accountants
- Mortgage brokers
- Consultants
- Sports coaches

Examples of assignments are:

- Claims against engineers – house collapse following geotechnical engineering advice, alleged inadequate design of a shade sail structure, under specification of steel beams resulting in excess deflection.
- Claim of around \$1.5M concerning design issues with a large artwork façade at a prominent Brisbane location.
- A local authority and head contractor required the replacement of a large gabion rock structure in a residential development designed and installed by the Insured, due to rock failure – claim in excess of \$600,000. Our assistance included helping the Insured argue for a less expensive rectification option, pursuing contribution and assessing costs.
- Mistake with surveying work resulting in part of a building being constructed in an incorrect location. A claim was made for reinstatement of the building to the correct position and other economic loss.
- Allegations that an architect used incorrect levels when preparing plans for a house renovation, resulting in extra construction costs to the owner. After investigation the claim was denied.
- Passive fire protection product supplier and certifier alleged to have provided incorrect installation certifications. Investigations revealed that the Insured was not even involved in a number of the certifications raised.

- Paint with insufficient luminance contrast incorrectly specified for areas in aged care facility projects, resulting in increased costs for repainting.
- Failure of a construction product at a remote location which required removal and replacement. After unsuccessfully making a products liability claim, the insured made a professional indemnity claim alleging that the cause was due to incorrect advice about the product. Investigation revealed there were several causes of the failure, however there was insufficient evidence to support the advice causing the loss.
- Allegations of a mortgage broker falsifying documentation to secure a loan which the borrower could not afford to repay. The loan was used by the borrower to invest in a company which collapsed. Our investigations revealed that the documents were not falsified and that the borrower's dealings with the investment company were more complicated than alleged.
- Recovery action by a fidelity guarantee insurer against an auditor who allegedly did not pick up suspicious transactions when auditing a real estate agent's trust account. Findings included that some transactions sampled should have been investigated further.
- Pharmacist accidentally dispensed incorrect medication.
- Chiropractor blamed for making a patient's degenerative back condition worse.



Construction & Engineering

Since the formation of Technical Assessing in 1986, we have specialised and developed an enviable reputation in the investigation and resolution of complex construction and engineering claims.

We have qualified loss adjusters specialising in claims associated with:

- Construction Material Damage/Contract Works
- Construction Plant and Machinery
- Mechanical and Electrical Breakdown
- Machinery Business Interruption

Our team includes engineers and quantity surveyors, as well as adjusters with considerable practical application of machinery and major plant and equipment experience. These skills are supplemented by our accountants, lawyers, and experienced loss adjusters.

We are experienced in all types of construction and erection claims including:

- Road and rail works
- Bridges
- Tunnels
- High rise buildings
- Major infrastructure
- Marine structures
- Mining
- Petrochemical
- Domestic construction
- Horizontal directional drilling (HDD)
- Pipelines
- Cranes,
- Drag lines
- Conveyors
- Excavators
- Printing presses
- Power stations
- Generators
- Wind turbines
- Solar plants

Because of our expertise, we're often able to save costs and minimise claims leakage.



Marine & Aviation

Marine and Aviation Insurance is a unique field requiring specialist expertise to competently handle claims. Here at Technical Assessing we recognise the importance of this specialist expertise in order to obtain the best outcome for our clients, and have formed a group of specialist adjusters with these requisite skills.

Our team of specialist adjusters handle claims – many of them high-profile – in all areas of marine and aviation insurance, including law enforcement, cyclone damages, naval losses and public transport.

Our specialist fields include;

Cargo:

- International import by sea or air
- Warehousing
- Carriers' liability
- Domestic inland transit
- On-hire and off-hire surveys
- Load and discharge surveys
- Truck rollover
- Salvage management
- Condition surveys
- Project cargo

Hull:

- Yacht and pleasure craft
- Catastrophe response
- Ship repairers' liability
- Salvage management
- Personal injury and property
- Damage liability

Aviation:

- General aviation and commercial
- Aviation equipment and machinery
- Salvage management
- Unmanned aerial vehicle and drone claims

Property:

- Marina infrastructure liability
- Aquaculture

Some of the claims we've handled involved:

Private pleasure craft:

- Vessels capsizing in the open ocean because of inexperienced operators
- Catastrophic fire damage to vessels because of electric system failures
- Unattended vessels capsizing due to heavy downpours
- Electronic navigation systems becoming inoperable due to installers using incompatible components
- Vessels' grounding because operators lost situation awareness
- Explosions onboard vessels, originating in confined spaces with a build-up of combustible gas
- Yachts colliding during racing, notably the Sydney to Hobart race
- Catastrophic engine damage because of a cooling system's rubber interconnecting-hose failure
- Reckless jet ski riders impacting third-party vessels and fixed structures
- Unattended vessels capsizing during storms when rainwater overcame the automatic bilge pump system capacity
- Electronic systems damaged by lightning strikes
- Theft by re-birthing syndicates who export stolen vessels
- Ship repairer's liability arising from carelessness of mechanics
- Design flaw causing the premature failure of vessel components
- Faulty manufacturing that reduced the service life of parts
- Oil and fuel escaping from capsized vessels creating an environmental discharge

Marine property:

- Storm damage to floating marinas resulting in floating pontoons separating from pylons
- Flooding of marina clubhouses due to storm surge
- Environmental discharge because of floating marina services shearing in storm events
- Slipway system failures due to infrequent servicing, design flaws and impacts
- Insufficient environmental study before marina installation, resulting in structure failure

Cargo:

- Theft by warehouse employees
- Theft by organised international syndicates
- Water damage to cargo because of container damage
- Damage to shipping containers that were dropped during loading or unloading
- Truck rollovers due to drivers falling asleep and excessive speed
- Cargo damage due to poor packaging
- Loading surveys for specialised mining equipment
- Discharge surveys for locomotives
- Conditions surveys for barge hire
- Secure destruction of high-end goods
- Water-damaged goods after a storm damaged a warehouse
- Impact damage to cargo caused by careless forklift operators



Plant & Machinery

We have extensive experience in claims regarding machinery, and plant and equipment losses, including:

- Above ground and underground mining
- Alternative energy
- Fixed and mobile cranes
- Oil and gas exploration and development
- Power generation
- Specialist equipment like construction, forestry, marine and agricultural equipment
- Tunnelling and raise boring

Because we have exemplary appreciation of diverse types of plant and machinery, how they operate and hands-on experience with respect to repairs and maintenance, we're able to provide accurate and clear reports that all stakeholders can understand.

We save our clients the cost of hiring forensic technicians because we're familiar with:

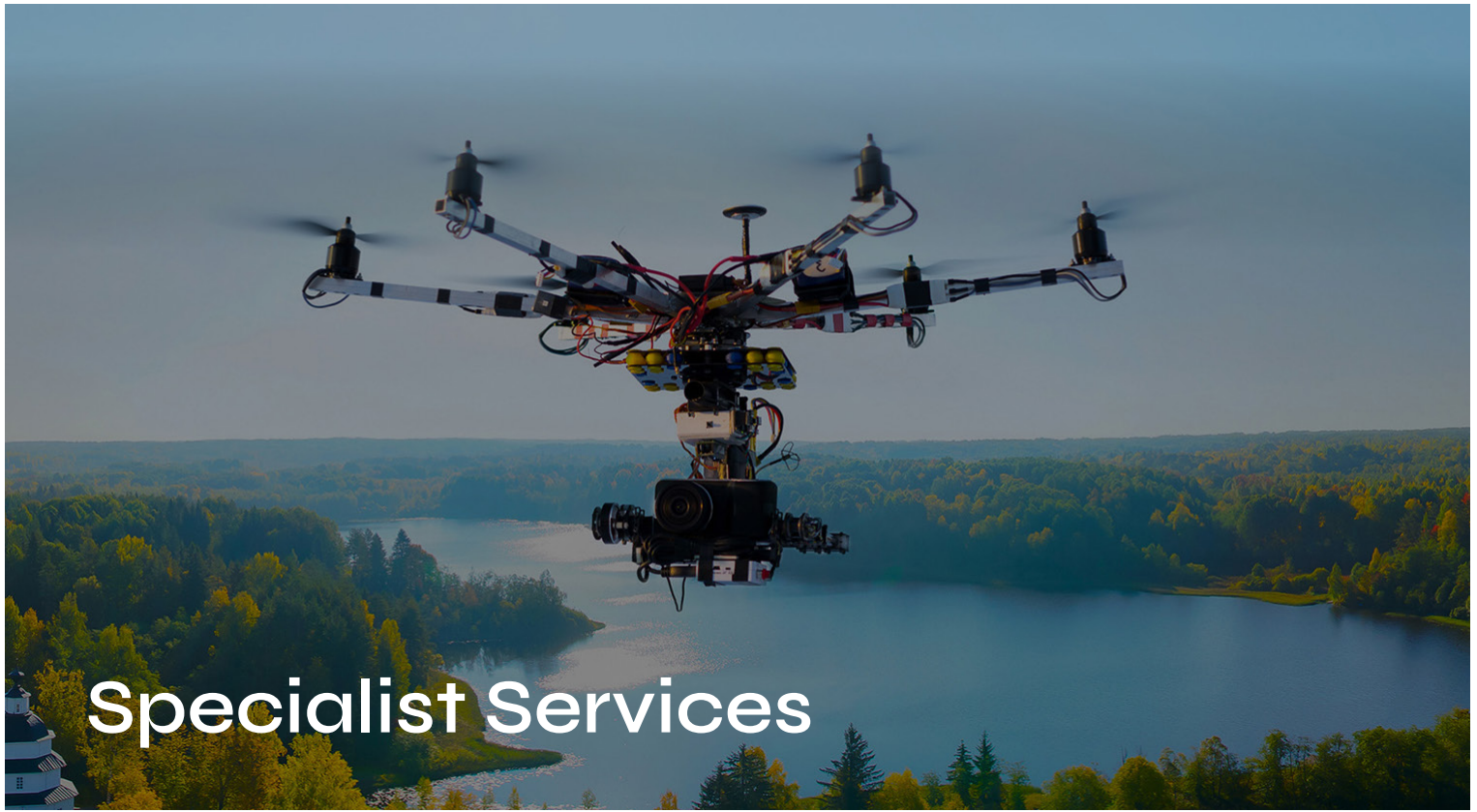
- Fatigue failures
- Maintenance regimes
- Operator errors
- Repairers and their procedures

Services

We also provide a proactive loss adjusting and claim assessment service. Our Adjusters' service orientation and practical experience sets us apart from our competitors.

Technical Assessing's plant and machinery teams consists of people who:

- Are experienced and qualified professionals
- Understand machinery and plant and equipment policies and how they should be applied
- Understand how equipment works and how complex it is to do repairs that look simple
- Know what repairs cost
- Know if the damage was caused by a physical event, fatigue or non-compliant use
- Have good relationships with repairers and understand their terminology
- Have commercial acumen and can recognize good settlement opportunities
- Can think outside the box to solve issues



Specialist Services

We provide specialist services to our clients, which include:

Independent Investigations

Investigations are conducted by appropriately licenced and skilled investigators into:

- Alleged breaches of Codes of Conduct
- Compliance with the Fair Work Act
- Discrimination claims
- Workplace behaviours

Recoveries

We undertake subrogated recoveries of insurance claims, regardless of whether we were involved in the original claim assessment.

Our services include:

- Identifying and locating the parties at fault
- Quantifying and substantiating both insured and uninsured losses
- Issuing letters of demand
- Apportioning the recovered funds
- Recommending legal action and liaison with solicitors when needed

Skytech Drone Services

We're able to use unmanned aerial vehicles (drones) to provide quicker and more affordable inspection and mapping services.

We've used drones to access forests, agricultural land, industrial facilities, natural resource industries and inaccessible areas.

We've used Skytech technology for:

- Post-loss inspections
- Large-scale catastrophe claims
- Aerial inspections for risk assessment purposes
- Hull claims
- Liability claims

Skytech is certified by the Civil Aviation Safety Authority. We tpublic liability, professional indemnity and WorkCover (workers' compensation).



Building Consultancy

Our building consultancy team consists of qualified builders, carpenters, plumbers, gas fitters and certifiers.

Work we undertake includes:

- Assessments to establish compliance with Australian Standards and the National Construction Code (NCC)
- Building inspections
- Expert witness reports
- Preparation of scope of works
- Project management
- Technical advice

Our services include:

Inspection of defects:

- Inspecting residential, commercial, and industrial buildings to identify any defects, safety hazards, or compliance issues

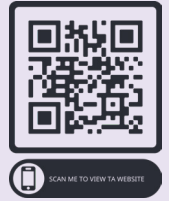
Compliance assessments

- Determining compliance with building codes and standards, including fire safety, disability access, and environmental regulations
- Determining buildings' compliance with relevant Australian standards and regulations

Preparation of scope of works:

- Preparing comprehensive scope of works documents for building projects, including detailed specifications, drawings, and schedules.

Contact Details



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