

# On the Job

INDUSTRY TRENDS & INSURANCE UPDATES



## Welcome

Welcome to the winter edition of *On the Job*.

The Federal Budget 2019 has come and gone – here’s a summary of the elements that may affect builders and tradies (if they’re passed by both the House of Reps and the Senate):

## Your business

- Instant asset write-off for purchases up to \$20,000 will be extended to 2019 for SMEs turning over up to \$10M – speak to [EBM Finance](#) about a loan to purchase plant and equipment so you can take advantage of the tax break before it expires on 30 June 2019.
- \$75Bn for a 10-year rolling infrastructure plan including:
  - \$24.5Bn in new major transport projects in all states and territories
  - \$3.5Bn for Roads of Strategic Importance
  - \$1B for Urban Congestion Fund
  - \$250M for Major Project Business Case Fund
  - \$160M to upgrade sections of the Outback Way.
- \$200M for regional infrastructure projects – potential work for tradies outside of the metro area.
- Property investors will no longer be able to claim expenses associated with holding vacant land (like council rates and maintenance costs) in their tax returns from 1 July 2019. This may prompt some to build on their land.
- \$25M for a new Skilling Australians Fund – may help with the looming tradie shortage (there are incentives for older people to re- and up- skill too).
- \$15M over three years provided to the ATO to support modernisation of payroll and superannuation fund reporting – will be used to support small businesses with fewer than 20 employees during the transition to Single Touch Payroll Reporting from 1 July 2019.
- Streamlining the GST reporting process – small businesses will only have to respond to three questions (previously 20) on their Business Activity Statement GST worksheet.
- Lower turnover threshold – businesses turning over less than \$50M (previously \$25M) will be eligible for the 27.5% tax rate from 1 July 2018.
- Proposed increase to the unincorporated small business tax discount rate – from 5% to 8% (capped at \$1K).
- Small business turnover threshold rising from \$2M to \$10M – more will be able to access a range of small business tax concessions.
- Improving unfair contract terms protections and providing SMEs with access to better dispute resolution.

- Introducing measures to counter illegal phoenixing (when a new company is created to continue the business of a company that has been deliberately liquidated to avoid paying debts) – Treasurer Scott Morrison said the Government is “making sure small businesses don’t get ripped off by businesses that deliberately go bust to avoid paying their bills”.
- Implementing the recommendations of the Black Economy Taskforce – including outlawing cash payments greater than \$10K.
- Expanding the Restart Wage Subsidy and providing up to \$10K for employers who take on over-50s who choose to stay in work.

### **Your money**

- Medicare Levy not increasing to 2.5% as previously announced – levy stays at 2%.
- Tax breaks for those earning up to \$37K (tax reduced by up to \$200 per year); for those earning more than \$37K and paying 32.5 cents in the dollar (tax reduced by up to \$530 per year); tax bracket for 32.5% increased from \$87K to \$90K.
- Super changes – limiting fees on low balance accounts (less than \$6K) to 3%; banning exit fees; not allowing super funds to force under 25s or those with low balances to take out life insurance; 65-74 year-olds with a total super balance below \$300K will be able to make voluntary contributions for 12 months after they finish work (currently they need to work a min. of 40hrs in any 30-day period to continue making contributions).
- Pension Loan Scheme opened up for all older Aussies; Pension Work Bonuses to allow pensioners to earn more – good for those who have retired but still want to earn a bit of extra cash.
- All beer kegs larger than 8L will be taxed the same (previously beer sold in kegs larger than 48L had been taxed at a lower rate than smaller kegs) – might impact the price of your bevvie if you favour smaller/craft brewers.

August is Tradies National Health Month, so in this edition we have a health and safety focus:

- worksite pranks and liability
- MaxLife – personal insurances
- wet weather and tools
- wearables and risk mitigation.

We hope you enjoy this edition of *On the Job*.

**The BuildCover and TradesPlusCover teams**

## Facebook fame folly

**Likes, shares, views, re-tweets – tradies chasing social media stardom are posing liability risks on-site.**

The workplace would be pretty boring if you couldn't have a laugh, but tradies chasing infamy through social media 'hits' are putting job sites at risk and posing liability problems.



From singing and dancing to the mannequin challenge, having a bit of fun on-site is one thing, recklessly endangering themselves, their workmates and passers-by with 'stupid stunts' is another altogether.

There has been a spate of on-site larrikinism of late with safety being ignored in the pursuit of laughs and '15 minutes of fame' with tradies performing dangerous pranks and filming them to post online.

In February, a brawl believed to have been filmed in Bankstown (Sydney) showed tradies on-site attacking each other with a heavy ladder. The vision went viral. A month later, a video of a construction worker taking a snooze while operating an excavator racked up nearly 30,000 views. Then in May, a video posted to streaming website Live Leak showed a tradie recording himself in selfie mode as he leans over and whacks his colleague in the head. Seconds later, his colleague fires back at him with a nail gun – lodging a three-inch nail into his left arm.

One Brisbane tradie is using construction site antics to garner a 120,000+ following on Facebook and over 600,000 views on YouTube. It seems becoming a social media sensation is a lure many are hooked on.

And while the hijinks are often dismissed as just 'having a bit of fun', when it comes to construction site safety, it's no laughing matter.

According to Safe Work Australia, 33 Australian workers were killed in the construction industry in 2016, with the current statistics indicating 35 workers are getting injured on building sites daily.

If property is damaged or someone is injured, or worse, as a result of on-site shenanigans, it becomes a question of liability. In some instances, it might also be a question of criminal culpability.

Both employers and employees have obligations around worksite health and safety and all could be held accountable if something goes wrong. There have been no shortages of legal cases where a workplace prank has gone wrong and someone has been injured.

Employers have a duty of care to provide their workers with a safe place and system of work. They also need to provide adequate training and instruction to ensure workers can carry out their duties safely. Employers can also be held liable for the acts of their workers (it's called vicarious liability, where you're found liable for someone else's actions or failings).

All employees from the big boss to the apprentices also have a duty of care around worksite safety. And just because a worker doesn't take part in a prank, doesn't mean they're off the hook if it goes pear-shaped. Employees don't need to be the instigator or actively involved (i.e. they are not the cause of the risk to another's health and safety) in a workplace prank in order to face personal liability penalties for breach of work health and safety (WHS) obligations. Authorities may prosecute individual employees who do not take part in a prank but who also do nothing to intervene.

Establishing and enforcing strict WHS protocols, policies, procedures, standards and rules on-site, as well as ensuring employees, apprentices/trainees, contractors and subbies are aware of their WHS obligations, may help limit the risk of worksite practical jokes and horseplay happening. Employers and sole traders should also ensure that they have adequate [Liability Insurance](#) and [Workers' Compensation](#) to protect themselves from the fallout if things go wrong.

## Missing a vital bit of PPE?

**Steel caps – check. Hard hat – check. Safety glasses – check. Hearing protection – check. Personal insurances – probably not.**



You might feel as tough as your size 12 steel caps, but the reality is that working in the building and construction industry is risky and chances are you're probably failing to protect your greatest asset. No, not your ute, but yourself and your ability to provide for your loved ones.

No-one wants to think about being injured, unable to work or worse, but avoiding the issue doesn't make it go away.

According to Safe Work Australia data, tradies have some of the highest injury and disease compensation claims in the country: trades workers, labourers, drivers and machinery operators make up 31 per cent of Australia's workforce, but contribute 58 per cent of accidents and serious injuries. In 2012-13, the cost of work-related injury and disease to the Australian economy was \$61.8 billion – and 77 per cent of that cost was borne by workers (just 5 per cent by employers).

Tragically, almost 20 per cent of all workplace deaths are from the construction industry. You are also more likely to have to abandon the tools early too – retirement from the construction industry due to disability is around 143 per cent more common than the general population.<sup>1</sup>

Many don't think twice about insuring their tools, their vehicles, their work premises, their liability or their projects. But when it comes to insuring themselves too many blue collar workers are putting everything they've worked for – and aspire to – at risk.

Have you thought about how you would manage financially if you were off the tools for an extended period? Or how your family would maintain their lifestyle if you weren't around to provide for them?

A few numbers to digest:

- \$500,400 – average home loan size<sup>2</sup>
- \$4,200 – average credit card debt<sup>3</sup>
- \$297,000 – average cost of raising one child<sup>4</sup>

These are just some of the key expenses many people have that would need to be covered if they were not around. There are also other fixed expenses such as car repayments, insurance premiums, children's school fees, and household expenditure including food, utility bills, and anything else you can think of that you pay on a regular basis. It all adds up – and quickly.

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<sup>1</sup> Arndt V1 et al, *Occup Environ Med*. 1996 Oct;53(10):686-91. Older workers in the construction industry: results of a routine health examination and a five year follow up

<sup>2</sup> Report from [comparethemarket.com.au](http://comparethemarket.com.au), 2018

<sup>3</sup> ASIC, Money Smart website

<sup>4</sup> Suncorp Bank *Cost of Kids Report*, 2016

Stats show the construction industry makes up around 16 per cent of Australia's two million small businesses, and 1.3 million of those businesses are non-employing, so sole traders and independent contractors. That's a shed-load of tradies relying on themselves to protect their own livelihoods.

The average construction worker makes around \$80,000 a year (\$82,235 according to Indeed and \$103,325 by Adzuna's reckoning). If that income suddenly drops to zero, it could have a devastating effect on your lifestyle.

Yet, labourers and tradies are the least likely occupations to invest in life insurance or income protection cover – with just 43 per cent having personal insurance policies, according to research by one life insurer.

The reasons for this are many; not least of which is the idea that it's too hard to figure out how much cover you actually need. Instead of randomly plucking a nice round figure out of the air, say \$500,000 or \$1 million, figuring it out is probably easier than deciphering the architect's drawings on your last job.

You just need to factor in four variables – age, life events, financial obligations and financial dependents.

### **1. Age**

As you grow older, build your wealth and begin securing your retirement, the need for personal covers like life, accident and income protection – and your level of cover – grows.

### **2. Life Events**

When personal insurances should be purchased and the level of cover you choose will often depend largely on key life events such as buying a house, getting married, having children, investing in property or saving for a retirement fund.

### **3. Financial Obligations**

As you live life, your financial obligations are bound to pile up over time including living expenses, loans and investments. All the costs of living you're currently paying to support your family could suddenly become a heavy weight on their shoulders if you were no longer around to provide for them. The more financial obligations you're tied to, the more insurance you'll need to ensure the financial security of your family.

### **4. Financial Dependents**

The most common reason people take out personal insurance is because they have dependents that rely on them financially such as a partner or children. The bigger your house and the more children you have, the higher the level of cover you are likely to need to meet expenses and ensure your loved ones continue to enjoy the same standard of living.

EBM has partnered with AIA Australia, one of Australia's leading life insurers, to offer MaxLife life insurance – a new and affordable personal insurance product which delivers a range of cover options to help ensure your lifestyle, assets and loved ones are protected. Visit [maxlife.ebminsurance.com](http://maxlife.ebminsurance.com) or call 1800 290 902 to find out more.

## Numbers don't lie

Sobering stats from Safe Work Australia:

- Occupations with the highest rate of serious claims
  - No. 1 – labourers
  - No. 2 – machinery workers
  - No. 4 – technicians and trades workers
- Industries with the highest rate of serious claims
  - No. 2 – manufacturing
  - No. 3 – construction
- Occupations with the highest rate of injury and musculoskeletal disorders
  - No. 1 – labourers
  - No. 2 – machinery workers
  - No. 4 – technicians and trades workers
- Primary causes of serious claims (all occupations)
  - muscular stress while lifting or handling objects – 33%
  - falls, trips and slips – 22%
- Serious claims due to injuries and musculoskeletal disorders – 90% (almost half of these were traumatic joint, ligament, muscle and tendon injury)
- Median time lost for serious injury – 5.6 weeks
- Median compensation paid for a serious claim – \$6,800

*The MaxLife suite of products is issued by AIA Australia Limited (ABN 79 004 837 861 AFSL 230043) trading as MaxLife and distributed by Elkington Bishop Molineaux Insurance Brokers Pty Ltd (ABN 31 009 179 640, AFSL 246986) and its representatives. You should consider factors like your objectives, financial situation and needs and read the relevant MaxLife Product Disclosure Statement available at [maxlife.ebmininsurance.com](http://maxlife.ebmininsurance.com) before deciding to acquire or continue to hold a financial product. This information does not take such factors into account, so you should consider the appropriateness of this information in the context of such factors before acting on it. Cover is subject to terms, conditions, limitations and exclusions. AIA Australia has adopted the Life Insurance Code of Practice, which contains minimum standards of service that customers can expect from insurers. The Code can be found at [www.fsc.org.au](http://www.fsc.org.au).*

## Tooling up for the wet weather

**With the wet weather upon us, builders and tradies should watch out for on-site hazards when they are working with tools.**

Building and job sites can be chaotic at the best of times – everyone under foot, noise, supplies lying around, apprentices scurrying about, tech distractions, the arrival of the food van... Add in wet weather, and working with tools can become even more dangerous than usual.



Whether you're working in a ditch or strapped onto a roof, here are a few tips to help you and your workmates stay safe in the wet:

- **Horses for courses**  
Only use electrical tools, leads and equipment rated for outdoor use; never use the cord to lower or lift the tool to get it into a workspace.
- **Shocking**  
Check 240V power leads are not damaged and that they are tagged and in date; extension leads should be under 25m and always lifted off the ground and away from metal structures; ensure an RCD (tagged, in date and checked each time before you use it) is used between any 240V tool you're using and the power source.
- **Eyes wide open**  
Inspect power tools to make sure they are not damaged or defective; ensure all guards, safety switches, electricals and hoses are in good condition (tag any damaged tools and remove them from the site until they are repaired); duct tape is not the answer if your tool is damaged or broken during use.
- **The set up**  
Set up your workstation out of the elements on a clean, solid surface; don't run power cables across wet surfaces; make sure you have enough space around you to operate the tools without coming into contact with workmates or other objects.
- **Get a grip**  
Select hand tools with textured, non-slip grip handles; never use tools with cracked or loose handles; make sure if you need to wear gloves that they fit snugly with a strong, slip-proof grip; the glove should be tight-fitting or long enough that it fits under the cuff of your raincoat to prevent water entering; put down the tool if your hands are too cold or wet to operate it.
- **You sexy thing**  
Get the PPE on – hi-vis/reflective rain gear (pants and jacket, and make sure it has good ventilation and insulation); footwear in good repair with a deep tread to help penetrate the surface water and make direct contact with the floor (and wear the leg of your pants over your boot/shoe, don't tuck them in as it can cause water to enter); spray the goggles/glasses with anti-fog; keep warm, but make sure any headgear doesn't stop you hearing and seeing what is going on around you.

- (Don't) slide on over  
Slow down and move cautiously – hurrying to get out of the rain can be dangerous, so watch your step around slippery surfaces and particularly when climbing ladders and stairs or when up on scaffolding.
- Take cover  
If there's lightning remember that it tends to strike higher ground and objects that are good conductors of electricity such as metal, so move inside a fully enclosed building or at the very least, put down the tools and don't cart around any materials.
- Up on the roof  
If you are working at heights, make sure you are well anchored and that there is a safe place to put down your tools; if the winds turn ferocious, come down; make sure there isn't anyone below you that could cop a tool on the noggin if you happen to drop one.

Heads up: Just because the weather is foul, it doesn't mean someone won't try to knock off your tools. Check out [our tips for keeping your kit safe](#), and remember to protect your tools with a [TradesPlusCover](#) policy.

## Get techy with it

### **Move over FitBit, you may soon be strapping on a smart belt to monitor your risk of workplace injury.**

Wearables like smartwatches and FitBits are everywhere, helping people keep track of physical activity, monitoring their sleep, policing their calorie intake (showing just how much graft you need to do to work off the pie and choc milk you had at smoko) and keep a check on everything from heart rhythms and blood pressure to fertility.



Recently there have been wearables developed specifically to help keep workers safe – with watches enabling workers to be monitored 24/7 by combining GPS location tracking with a personal panic alarm and two-way hands-free communication through a smartphone app. Another innovation is a smartcap that monitors worker fatigue (being used by Rio Tinto) and Aussie engineers have been working on smart patches capable of detecting environmental hazards such as UV radiation and toxic gas. There's even a helmet that incorporates augmented reality (AR) to offer schematics and interactive holograms to help workers do their job while improving safety.

Aussies love their tech and wearables in the workplace are being embraced. A survey commissioned by The Workforce Institute found 69 per cent of Aussies believe that wearable technology could benefit the workplace. While 30 per cent of us currently use wearables in our personal lives, 43 per cent have worn technologies such as headsets, smart badges, and barcode scanners for work-related activities. Increasing worker safety is the main reason 43 per cent of us would be eager to use wearable tech for work-related purposes. Smart headphones, smartwatches and arm/wrist computing devices were the top three wearables we think would be useful.

Enter the next wave: Tech like artificial intelligence (AI) and the Internet of Things (IoT) are ushering in a new era of risk management – and those in the building and construction industry are some of the first in the sights of insurers.

Workers' compensation is a huge issue in the industry, costing employers billions of dollars each year, not to mention the personal and social impact of workplace injuries and illnesses.

Building and construction is rife with workers' safety problems, especially for those where there is a lot of repetitive motion. According to Safe Work Australia statistics, over one-third of the total number of cases (61,770) and total economic cost (\$61.8 billion) for work-related injuries and illness are associated with body stressing or manual handling cases.

Smart belts are being used to help insurers collect and analyse data on worker movements. The aim is proactive risk identification, which can result in risk mitigation. The belts in development at the moment are thin, black belts that slip easily around the waist. Each belt has around 10 sensors that generate data about how a worker moves – from the angle that they bend to how much they're twisting.

And it's paying dividends already. While testing in construction is in its infancy, smart belts have previously been used to gather data about the movements of materials handlers at an airport. A red flag was raised when it was found the handlers were bending too much because the serial numbers on the baggage tags were so small they had to bend lower than comfortable to read them. The fix? The serial numbers were made bigger, potentially removing a risk that could have cost a fortune in workers' compensation claims down the track.

Wearables, coupled with AI, could provide insurers with real-time data that could be used to provide dynamic risk management services – and make worksites and workplaces safer. In the years ahead, there is likely to be the ability to send information to a worker through a wearable, meaning someone on or off-site could monitor the data and send messages to a worker to prevent injury.

The upshot for those working on-site: Better info about how builders and tradies spend their days (in the future other wearables could be developed to track more than movement, but also things like sun exposure, muscle strain, stability at heights etc.) so that issues can be addressed before they become painful – and expensive – problems.

Employers looking to arrange Workers' Compensation requirements or review their cover, should talk to one of EBM's [Workers' Compensation](#) specialists.

## News briefs

- Construction activity levels continue to strengthen, underpinned by surging growth in non-resi work. Ai Group's Performance of Construction Index rose 1.2 points to 57.2 in March, expanding at the highest rate in over 12 years. The results were driven by "spectacular" growth in commercial and engineering work. House building activity also expanded in line with demand, while activity in the more volatile apartment building sector weakened.
- ABS figures for March 2018 showed approvals for total dwellings rose 2.6 per cent (seasonally adjusted), with a rise of 1.1 per cent for private sector house building approvals and a rise of 6.1 per cent for other dwellings. The seasonally adjusted estimate of the value of total building approved fell 0.8 per cent. The value of residential building rose 1.4 per cent, while the value of non-resi building fell 4.6 per cent.
- Tradies top the earning stakes when it comes to SMEs and sole traders. Research by Invoice2Go has found the small businesses with the most growth are blue collar professions. Glaziers invoiced the most of all professions at \$162,000 p.a., followed by those maintaining and installing pools and spas (\$156K), then builders (\$139K) and plumbers (\$138K). Construction saw the second-highest growth by small businesses and sole traders with invoice amounts up 59 per cent year-on-year, topped only by smash repairers (up 78 per cent). Landscapers had the third-highest growth in invoicing amount in 2017, up 58 per cent.
- Three Aussie cities make the list of the most expensive to build in. Sydney (19<sup>th</sup>), Melbourne (21<sup>st</sup>) and Brisbane (22<sup>nd</sup>) were included in the *International Construction Costs 2018* report from Arcadis which lists the 25 most expensive cities globally in which to build property. San Francisco topped the list, followed by New York and Hong Kong.
- TV reno shows hurting tradie business. A survey by ServiceSeeking.com.au revealed 37 per cent of tradies believe shows such as *The Block* and *House Rules*, which champion "quick fixes", are harming their business by placing "unrealistic expectations on time frames". A further 10 per cent said that jobs tended to dry up when the shows were in full swing, as they seem to inspire homeowners to DIY.
- Australia's first cross laminated timber (CLT) plant has begun operating. The 12,000sq m facility in Wodonga (Vic) is expected to produce 60,000sq m of CLT each year.
- CFMEU and Toowoomba (Qld) site delegate face Federal Circuit Court for forcing a worker to pay union fees. The Australian Building & Construction Commission (ABCC) alleges the conduct of the site delegate contravenes the adverse action, coercion and misrepresentation provisions of the Fair Work Act. The maximum penalty for a breach of the Act is \$54K for bodies corporate and \$10,800 for individuals.
- Following amendments to the NSW Strata Scheme Management Act, the Urban Taskforce has raised concerns about the practical implementation of the building defects scheme when it comes to mixed-used buildings. It is concerned the two per cent bond will need to be paid on the total contract price for the whole building, even if only a small proportion of the building is strata apartments.
- The Queensland Government has announced plans to reintroduce a construction waste levy for residential building sites. The fee is expected to be between \$60 and \$70 a tonne. If passed onto homeowners, the levy will cost Queenslanders an extra \$2K to build a new home, according to the HIA.
- 2018 Tradie Olympics hit Sydney. June saw 500 competitors aged 16-24 years representing 60 skills compete in the WorldSkills National Championships. With more than 20,000 spectators, 300 judges, 120 volunteers and \$10M worth of materials and equipment, competitors spent up to 20 hours battling it out to find the nations' best young tradies.
- Vic builders invited to build homes of the future. The Victorian Government is partnering with land developers and volume home builders in a \$2.18M pilot program to design, market and construct Zero Net Carbon Homes in Melbourne's growth areas.

- NSW civil engineering company fined \$80K. The Macquarie Park business was prosecuted by SafeWork NSW after a worker suffered head, spinal and chest injuries when he fell more than three metres at a Mascot building site. The company was found guilty of failing to protect the health and safety of the worker who fell through an unprotected gap to a concrete floor below.
- WA cartage company fined \$160K. The company pleaded guilty to causing the death of two construction workers in East Perth in 2015 after unrestrained tilt-up panels fell off a truck. WorkSafe found the company guilty of failing to ensure the safety of workers and cited the company's lack of safety systems and procedures as contributing factors.
- WA removes resource industry exemption from contributing to the Building and Construction Training Fund. The levy applies to all residential, commercial and civil engineering projects undertaken in the State, where the total value of construction is estimated to be more than \$20K, and is used to provide training incentives and support for employers of apprentices and trainees in the building and construction industry. The resources industry will now contribute the 0.2 per cent levy for engineering construction work (excluding mining operations).
- Former PM Kevin Rudd has been called to give evidence on his government's 'pink batts' program in a civil trial brought by 140 tradies and business owners. They are suing for \$150M in damages sustained when the program was shut down in 2010. The program was part of a stimulus package to help ward off the GFC, but was cancelled when four workers installing the insulation were killed. A Royal Commission found the program was faulty.
- Upcoming building and trade shows:
  - 2-3 July, Maintenance Conference & Trade Show, Melbourne
  - 4-7 July, AWISA International Exhibition of Machinery, Materials, Fittings & Services for the Woodworking and Furniture Industries, Sydney
  - 6-8 July, Master Builders SA Home & Building Improvement Show, Adelaide
  - 19-21 July, Australian International Furniture Fair, Melbourne
  - 19-22 July, Décor+Design Exhibition, Melbourne
  - 20-22 July, Property Buyer Expo, Melbourne
  - 24-26 July, Queensland Mining & Engineering Exhibition, Mackay
  - 28-29 July, Penrith Home Show
  - 1-2 August, SPLASH! Pool & Spa Trade Show, Gold Coast
  - 10-12 August, HIA Perth Home Show, Building & Renovation Expo
  - 11-12 August, Spa & Pool Expo, Melbourne
  - 16-18 August, HIA Melbourne Home Show
  - 22-24 August, Integrate, Sydney
  - 29-30 August, Australasian Waste & Recycling Expo, Sydney
  - 29-30 August, ISSA Cleaning & Hygiene Expo, Sydney
  - 3-4 September, Smart Cities Expo World Forum, Melbourne
  - 5 September, Technology Expo, Townsville

### Lighter side – Thanks LLB

You can thank Laurence Llewelyn-Bowen aka LLB (*House Rules*) and Neil Whitaker (*The Block*) for a likely increase in your workload in the coming weeks. It seems that when the reality TV reno shows hit the small screens, they inspire homeowners to give DIY a red-hot go... and then have to call in the pros to fix their DIY disasters.

A Galaxy survey has found 46 per cent of men agree that DIY gives them a greater sense of satisfaction and 38 per cent said they really enjoy working on their home. Twelve per cent of men (and five per cent of women) said they prefer to do jobs around the house themselves without the help of a pro – but 22 per cent then admitted that their dodgy DIY required a pro to fix or re-do the work.

A lack of knowledge and the skills to complete the job were cited as the reasons why 64 per cent said they'd hire a tradie instead of attempting DIY.

Besides, everyone knows that winning those shows rests more in the number of cushions you manage to get into a room than whether the roof will fall down!