

Owner Builders' Warranty

INSURANCE PROPOSAL

Application Form Information Sheet

PROPOSAL



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Insurance Coverage

All owner builders who sell their property are required to obtain Owner-Builder Warranty Insurance to cover the purchaser, or any subsequent purchaser of the property for defects in the event of death, disappearance or insolvency of the owner builder.

Owner-Builder Warranty Insurance in due course will be available in most states of Australia. The warranty period (as per the respective State Legislation) commences from the date the final or occupancy certificate is issued, and for example, in New South Wales and Victoria where the structural warranty period is for six years, the remaining warranty period would be five years if the property is sold one year after the certificates were issued.

Owner Builder Warranty Insurance can only be purchased by the registered owner of the property who has the appropriate permit authority to build as an Owner Builder, and is only required where the cost of the works exceeds the legislative requirement (threshold) for the particular state.

Service and Delivery

In order for QBE, and our appointed agents who specialise in Owner-Builder Insurance to provide Owner-Builders with superior levels of service, please ensure the following:

- the application form (original) is completed in full
- all requested information/documentation is provided
- the application has been signed and dated by all relevant parties/owners of the property
- the checklist is used to ensure compliance.

The original application form and additional information has to be lodged with your intermediary/broker.

Please note that if the application is incomplete or missing any supporting documentation, we will be unable to process the application which will be returned to the intermediary resulting in delays and inconvenience to all parties.

QBE's Builders Warranty Division further strengthens our commitment to the Australian Construction Industry. The other specialist construction products that we offer include Contract Works and Liability.

Privacy Statement

We are committed to safeguarding your privacy and confidentiality of your personal Information. We will only collect personal information from you or about you which is relevant to your insurance application, assessing and processing this application and use it in away you would reasonably expect.

The personal information collected may include personal details, construction details, financial information and arrangements.

Without this personal information we may not be able to process this application or issue insurance cover.

We, or our authorised agent may disclose your personal information to:

- an investigator, assessor or State or Federal authority (for the purpose of investigating or assessing your application or investigating a claim)
- a lawyer or recovery agent (for the purpose of defending an action or recovering our costs)
- another insurer (for the purpose of seeking recovery or to assist them to assess insurance risk) or a reinsurer who may be located overseas
- any insurance referee or credit bureau (for the purpose of recording any claims made upon us under this policy).

Personal information may also be obtained about you from the above people or organisations.

In addition, we will:

- give you the opportunity to correct your personal information, or obtain access to it (some restrictions and a fee may apply)
- provide our dispute resolution procedures to you in respect of any complaint you may have regarding your personal information.

Further information can be obtained by contacting our Compliance Manager by telephone (02) 9375 4877 or by facsimile (02) 9221 1330 or email to compliance.manager@qbe.com.

Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of its business, ought to know
- as to which compliance with your duty is waived by the insurer.

Documentation Checklist

You will need to provide a Defects Inspection Report (no older than six months from the date of application).

This can only be completed by a Registered Building Surveyor, Registered Building Inspector, Engineer or Architect in the state of Victoria, or accredited and insurer approved inspectors for all of the other states.

Note: any defects, incomplete works or second hand materials listed in the Defect Inspection Report are excluded from this cover.

In addition to the above report, please also attach the following documentation:

- Completed and signed application form
- Copy of the Council Building Permit/Approval or consent (for all works requiring owner builder warranty insurance)
- Copy of the Certificate of Occupancy or Final Notice of Completion
- Copy of Certificate of Title/Council Rates Notice
- Copy of Termite Treatment Report (if applicable – Section 4)
- Copy of the Electrical and Plumbing Compliance Certificates
- Copy of Department of Fair Trading Owner Builder Permit (NSW only).

Please answer all questions.

Section 1. Owner Builder Details

Name(s) of all registered owners of the subject property

Trading or Company Name (if applicable)

ABN

Name of Owner Builder as per the building permit or certificate of consent

Owner Builder permit/certificate of consent number

Are you entitled to claim an input tax credit on the GST component of the premium applicable to the Policy? Yes No

If so, how much, 100% or other? %

Postal Address

 State Postcode

Forwarding Address after the property sale

 State Postcode

Telephone

Mobile

Telephone - Work

Facsimile

Section 2. Address of Property for Sale

Unit Number(s)

Lot Number

Street Number

Is there more than one dwelling on the property? Yes No

If yes, the number of units

Street Name

 State Postcode

Section 3. Permit Authority/Council

Name

Address

 State Postcode

Permit Issue Date

 / /

Section 4. Type of Owner-Builder Work

Construction of a Dwelling	<input type="checkbox"/>	Dimensions of work	<input type="text" value=""/> m ²
Renovation of a Dwelling	<input type="checkbox"/>		
Extension of a Dwelling	<input type="checkbox"/>	Commencement of building work	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>
Completion of a Dwelling	<input type="checkbox"/>		
Construction of a Garage or Carport	<input type="checkbox"/>	Completion of building work	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>
Construction of a Swimming Pool	<input type="checkbox"/>		
Non Structural renovation	<input type="checkbox"/>	Certificate of occupancy date	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>

Please provide a brief description of the owner-builder work undertaken

Please advise if the dwelling is situated in a designated termite area? Yes No
(If Yes, please provide evidence of termite treatment for compliance with AS3660)

Does the owner-builder work include upper level decks or balconies? Yes No
(If Yes, please answer the following questions)

Is there a fall? Yes No

Is there a drip tray? Yes No

Has the membrane been drilled through to install balustrading? Yes No

Is there a certificate for any waterproofing undertaken from a licensed waterproofing installer? Yes No
(If Yes, please provide evidence of certificate)

Section 5. Details of all Contractors/Persons who have carried out work on the Dwelling

(must include any licensed waterproofing membrane installer for any bathrooms/balconies, geotechnical engineers, electrician, plumber etc.)

Type of work	Contractor Name, Address and Telephone No.	Warranty Insurer	Cost of work done
			\$
			\$
			\$
			\$
			\$
			\$

Total Cost of Building Work

Sale Price of the Property *(as per Contract of Sale)*

Section 6. Second Hand Materials

The legislation may vary according to individual state regulation, the owner builder is required to list in the contract of sale all materials used that are not new.

List all the used (*not new*) materials (*including building products, fixtures, fittings, appliances, paving etc*) installed by the owner builder, their contractors, subcontractors, or employees in relation to the property.

Section 7. Inspector Details

Name

Address

	State	Postcode

Telephone

Mobile

Facsimile

Licence Number

Qualifications

Section 8. Personal Background Information

Have you at any time ever been refused or declined Builders Warranty Insurance?

Yes No

Have you purchased Builders Warranty Insurance as an Owner-builder within the last five years?

Yes No

Have you ever held a builders/contractor licence or registration?

Yes No

Have you ever had a claim against you or been directed to repair/replace defective workmanship as a result of a complaint by a Homeowner?

Yes No

Is there any relationship between the owner builder and the purchaser?

Yes No

Have you ever been declared bankrupt or entered into a deed of assignment/composition or been subject to a legal judgement or are currently involved in any legal proceedings?

Yes No

If you answered 'yes' to any of the above questions please supply full details

Section 9. Owner-Builder Declaration

I/We acknowledge that on issuance of an individual Owner Builder Warranty

Certificate it is the purchaser and the successors in title to the purchaser who is the insured and not me/us as the applicant/owner builder.

I/We confirm that the information contained in this application is true and correct.

I/We acknowledge that QBE reserves the right to reject any application for insurance.

I/We acknowledge that QBE may seek additional information from me/us as required from time to time.

I/We have read and understood the Privacy Statement and Duty of Disclosure sections outlined in this application.

I/We will reimburse QBE any monies that QBE pays to the Insured in settlement of a claim under the policy if I/We fail to comply with any laws or regulations relating to the building work **and/or** for used second hand materials which were not declared in this form or to the prescribed building inspector and if not so noted in the prescribed building inspectors report or in the contract of sale **and/or** not carried out the works in a proper and workmanlike manner.

I/We authorise QBE to give to, or obtain from, other insurers or insurance reference bureaus, credit reporting agencies and government departments any information about this insurance including this completed application and my insurance claims history.

Declared by all Applicants/Owners of the property:

Signed

Date

Print name

Declared by all Applicants/Owners of the property:

Signed

Date

Print name

Companies Trusts & Partnerships:

Signed

Date

For and on behalf of

Position held

Companies Trusts & Partnerships:

Signed

Date

For and on behalf of

Position held