

Owner Builders' Warranty Insurance Application Form

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



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 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 a way 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.

For Privacy matters please contact to privacy@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 must be completed by a Registered Building Surveyor, Registered Building Inspector, Engineer, Architect or accredited and insurer approved inspector in your state.

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 Certificate of Title/Council Rates Notice
- Copy of Termite Treatment Report (if applicable - Section 4)
- Copy of the Electrical and Plumbing Compliance Certificates.

Please answer all questions.

Section 1 - Owner Builder Details

Name(s) of all registered owners of the subject property			
Trading or Company Name <i>(if applicable)</i>			
ABN			
Name of Owner Builder as per the building permit			
Owner Builder Permit 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 (dd/mm/yyyy)				

Section 4 - Type of Owner-Builder Work

Construction of a Dwelling	Dimensions of work		m ²
Renovation of a Dwelling			
Extension of a Dwelling	Commencement of building work (dd/mm/yyyy)		
Completion of a Dwelling			
Construction of a Garage or Carport	Completion of building work (dd/mm/yyyy)		
Construction of a Swimming Pool			
Non Structural renovation	Certificate of occupancy date (dd/mm/yyyy)		
Please provide a brief description of the owner-builder work undertaken			

Section 4 – Type of Owner-Builder Work

Please advise if the dwelling is situated in a designated termite area? If Yes, please provide evidence of termite treatment for compliance with AS3660.	Yes	No
Does the owner-builder work include upper level decks or balconies? If Yes, please answer the following questions.	Yes	No
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? If Yes, please provide evidence of certificate.	Yes	No

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

Section 8 - Personal Background Information

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

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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	
<input type="text"/>	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
Print name	
<input type="text"/>	

Declared by all Applicants/Owners of the property:

Signed	
<input type="text"/>	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
Print name	
<input type="text"/>	

Companies Trusts & Partnerships:

Signed	
<input type="text"/>	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
For and on behalf of	Position held
<input type="text"/>	<input type="text"/>

Companies Trusts & Partnerships:

Signed	
<input type="text"/>	Date (dd/mm/yyyy)
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