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1016 Doncaster Road
Doncaster East Victoria 3109

Phone (03) 9841 0400
Country & Interstate: 1300 764 244
Fax (03) 9841 0466

www.cgib.com.au

OWNER BUILDER – Home Warranty Insurance

Thank you for your enquiry.

Further to your request we are pleased to provide you with the particulars about this product.

To apply we require a completed application form and the following items;

1. You will need to provide a Defects Inspection Report (no older than six months from the date of application).
2. Completed and signed application form
3. Copy of the Council Building Permit
4. Copy of Certificate of Title / Council Rates Notice
5. Copy of Termite Treatment Report (if applicable - Section 4)
6. Copy of the Certificate of Occupancy or Final Notice of Completion

We are also please to confirm that we can provide you with the insurance certificate within 24 hours of us receiving your application at **no extra cost**. This applies for applications received by us from Monday-Friday before 2:00pm.

If you would like any further information, or have any other queries, please ring during office hours.

Regards,

Joe Punturere
Dip F.S. (Brok)
Account Manager

Owner Builders' Warranty

INSURANCE PROPOSAL

Application Form Information Sheet

PROPOSAL



Application Form Information Sheet

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 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

REMITTANCE ADVICE

Please detach and return **Commercial & General Insurance Brokers (Aust) P/L**
with your payment or Credit **PO Box 4161**
Card authority to: **Doncaster Heights VIC 3109**
Please charge to my Bankcard Mastercard Visa Card

Card No:

Cardholder Name: _____

Expiry: ____ / ____ Signature: _____

Our Ref.
Invoice No:
Due Date:
Policy No:

In accordance with standard business practices, receipts
will not be issued unless requested

AMOUNT DUE

Building Inspectors Contact List – Victoria

Name	Contact Number	Area
Fast Building Inspections	03 9787 7776	Metro Melbourne & Mornington Peninsula
Pro-Spect Inspections Pty Ltd	0437 002 722	Metro Melbourne & Mornington Peninsula
Metropolitan Essential Services Pty Ltd	03 9729 35 98	Inner City
ABDEC Building Surveyors	03 9429 9959	Victoria Wide
ASA Building Consultants Pty Ltd	03 9349 3088	Victoria Wide
BSGM Consulting Building Surveyors	03 9421 0421	Metro Melbourne
Bulde Permits & Inspections	03 9885 2652	Metro Melbourne
KZB Building Surveying	03 9584 8973	Metro Melbourne
Nicholson Wright Pty Ltd	03 9885 2011	Metro Melbourne
Precision Building Consultants Pty Ltd	03 9822 6511	Metro Melbourne
Wilsmore Nelson Group	03 9886 7260	Metro Melbourne
Matthew Perry Building Inspector	1300 660 755	Metro Melbourne
Alliance Building Services Pty Ltd	03 5541 3966	Bendigo & Surrounding Areas
Anthony G Zoanetti & Assoc. Pty Ltd	03 5672 4655	South Gippsland & Surrounding Areas
Coast to Coast Building Service Pty Ltd	03 51826477	South Gippsland & Surrounding Areas
Denis Donohue & Co Pty Ltd	03 5672 1862	South Gippsland & Surrounding Areas
JRMA Building Services Pty Ltd	03 5625 1522	South Gippsland & Surrounding Areas
Beaton Building Consultancy Pty Ltd	03 5562 1869	Warrnambool / South East Victoria
Building Permits Online	03 9707 2179	Narre Warren & Surrounding Areas
Graeme Buchan & Assoc. Pty Ltd	03 9705 1728	Narre Warren & Surrounding Areas
CH Group Pty Ltd	03 9775 0871	Seaford & Surrounding Areas
Chipperfield Cocks & Assoc. Pty Ltd	03 5755 1404	North East Victoria
Inespark-Building Surveyors	03 9327 3894	Western Suburbs
LP Building Consultants	03 5825 2029	Shepparton & Surrounding Areas
Peninsula Building Surveyors	03 5258 2256	Geelong, Surf Coast, Bellarine Peninsula

Building Inspectors Contact List – NSW

Name	Contact Number	Area
Best Building Inspections	02 9531 7965	All NSW
Nowlan Bryant Building Surveyors	02 6681 5258	Ballina & Surrounding Areas
Property & Building Assessments Pty Ltd	02 9758 1712	Sydney Metro & greater Sydney region
D & C Ferguson Building Inspections Services	02 4455 3831	Ulladulla, Shoal Haven & Eurobodalla Areas
Advanced Building Certifiers	02 4869 5999	Southern Highlands
BCA Logic Pty Ltd	02 9411 5360	Chatswood & Surrounding Areas
Coastline Building Certification Group	07 5523 2629	Tweed Shire
Accredited Certifiers	02 8338 1961	Metro & Outer Sydney
Get Certified	02 9651 6754	Cherrybrook & Surrounding Areas
Dix Gardner	02 9279 3657	NSW & QLD
Greenfield Accredited Certifiers	1300 663 215	Metro Sydney
Pro Cert	02 6882 9866	Regional NSW
DK Building Certifiers	02 9400 2335	Sydney North Shore, Northern Beaches & Inner City
The Certification Group	02 9944 8222	Northern Beaches, Sydney

Building Inspectors Contact List – SA

Name	Contact Number	Area
Davis Langdon	08 8410 4044	All SA
Giordano & Assoc.	08 8332 3777	Metro Adelaide
A Romaniuk Builder Surveyor	08 8352 3273	Flinders Park & Surrounding Areas
Professional Building Services	08 8374 2211	Plympton & Surrounding Areas

Building Inspectors Contact List – TAS

Name	Contact Number	Area
Braddon Building Surveyors	03 6424 1299	All – TAS
Griffiths & Galloway	03 6239 1503	New Town & Surrounding Areas