Your Home for Construction Insurance



SOUTH AUSTRALIA JOB SPECIFIC APPLICATION

QBE Builders Warranty Insurance

Builders Warranty Insurance is needed if you're a licensed builder and are about to undertake a home building project valued at \$12,000 or more. This provides homeowners with cover for a loss of deposit, incomplete or defective building work if their licensed builder dies, disappears, or becomes insolvent.

Use this South Australia Job Specific Application if you already have eligibility with QBE and your project is for a maximum of three dwellings. Alternatively, you may submit your application via our secure online platform - visit www.hiainsurance.com.au.

Important Note

The following document must accompany this application:

Extract of the building contract that details the names of the contracting parties, date of the contract, contract price, name of the builder and ACN/ABN of the builder. **The ACN/ABN must exactly match the details in Section 1 of this application.** If not, please contact HIA Insurance Services as a policy cannot be issued.

Please return this form to your local HIAIS Representative or contact us via:

Email: au.sawarranty@aon.com

Phone: 1800 762 878

Website: www.hiainsurance.com.au

To the extent permitted by law, we may correspond with you by electronic communication unless you instruct us not to do so (and vice versa). Electronic communications are not always secure, and they may be read, copied or interfered with in transit. We are not responsible for any of the risks associated with electronic communication.

Insurance Premium

Premiums are determined and reviewed by QBE and based on individual dwelling contract values. Where a project involves greater than one dwelling, premium is based on each separate dwelling value with individual certificates provided for each. A rate chart is available from HIA Insurance Services, and details the premium inclusive of statutory taxes, charges and a broker fee. An invoice will be sent to the email address (or alternate contact details) provided in your application form and will detail the payment options available to you. Once payment has been received, this application will then be processed. Alternatively, our online platform facilitates a credit card pre-authorisation to expedite the processing of your application. Visit www.hiainsurance.com.au.

Privacy Statement

HIA Insurance Services Pty Ltd (HIAIS) is committed to protect your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth.). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in, as set out in the HIAIS Privacy Notice.

Unless we hear from you otherwise, through the means set out in the <u>HIAIS Privacy Notice</u>, we will assume that you have read the <u>HIAIS Privacy Notice</u> and you have no objection to us handling your personal information in the manner set out in this notice (which includes contacting you to promote our products and services we think may be of interest to you).

A copy of the <u>HIAIS Privacy Notice</u> can be located on our website <u>www.hiainsurance.com.au</u>





Builders Warranty Insurance Job Specific Application

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



This application form is to be used where a policy is required for a single dwelling contract, or up to a maximum three dwellings on the one site. Important note:

The following information/documentation must accompany this application:

Extract of building contract that details the names of the contracting parties, signed date of the contract, contract price, legal entity name and ACN/ABN of the builder must exactly match details in Section 1 of this application. If not, a policy cannot be issued.

Section 1 - Builders' details												
QBE policy number				Licence no. (applicant)								
ACN				ABN								
Legal name of the building entity (applicant)												
Office address				State			Postcode					
Telephone					Mobile							
Email address					Fax							
Section 2 - Contract details												
Note: Contract price must include G	SST											
Signed contract date		Estimated start date				Estimated completion date						
Standard fixed price contract		or Cost plu		Cost plus contract: budget			Margi	n	or			
\$			\$		\$					%		
Project management budget	Managemen				ative developm	development: budget			Margin			
\$	\$	or \$					%					
Is this an architect/designer tender	ed project? Y	es No										
If yes, please supply details												

New single dwelling	Contract	Speculative		
	Display Homes			
	Kit Homes			
Alteration & addition structural	Contract	Speculative		
	Carports/garage	Landscaping		
	Structural extension	Other		
	Kitchens			
	Bathrooms			
Multi-unit dwelling	Contract	Speculative		
	Two	Three		
Swimming pool	Contract	Speculative		
Please provide a brief description of the work				

Section 4 - Site lo	ocation de	etails					
Street number		Unit number	Lot number				
Street name				•			
Suburb/town			State		Postcode		

Section 5 - Permit authority/council				
Name				
Postal address				
	S	State	Postcode	

Section 6 - Interested party (homeow	ner)								
Full name									
Postal address									
Note - This is not the site address					State		Postcode		
Phone number					Mobile r	number			
Email address									
	A copy of the Certificate of ins	surance wil	l be emaile	ed to this	address				
Is the home owner entitled to claim an Input Ta	ax Credit on the Premium?	Yes	No	If so, h	now muc	h - 100% or other?			%
ABN (if applicable)									
Is there any type of existing relationship between	een the builder and the hom	ne owner?	Yes	No)				
If yes, please provide full details of any related	party interests e.g. family n	nembers,	joint ven	ture/lan	d owner	ship, common direc	tors/shareh	olders	etc.

Section 7 - Your duty of disclosure

The information you provide in this application is relevant to QBE's decision as to whether to offer future Builders Warranty Insurance.

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- · reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Section 9 - Privacy

QBE's Privacy Policy describes how we collect, disclose, store and use your information and how you can access it, correct it or contact us to make a complaint. QBE may share your information with other QBE Group companies or with our authorised representatives and service providers, each of which may be based outside of Australia. You can view our Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy of it you can phone us on 133 723 or request it from one of our authorised representatives or service providers.

By providing the information we've requested, you consent to QBE collecting, using and storing your information to issue, administer and manage the products and services you have or may wish to take with us in accordance with our Privacy Policy. If you've provided information about any other person, by submitting this form you confirm that you've let them know that you're providing their information and that you've obtained their consent to do so.

If you don't provide all of the information we've requested, we may be unable to issue you with a product or service or we may be unable to administer or manage it.

Section 10 - Builder declaration and acknowledgment

I/We declare and acknowledge that:

- The Insurer QBE has the right to decline any Builders Warranty Insurance application.
- The Insurer QBE or its Agents reserve the right at all times to seek additional information from the builder and all other parties to this application.
- The details as provided in this application are true and correct.
- · I/We have not been refused or declined Builders Warranty Insurance or any other form of construction insurance in the past.
- I/We authorise QBE and its related entities, to collect or disclose any personal information to any other Builders Warranty Insurers, Insurance
 Reference Services or relevant Statutory Authorities and that where I/we have provided information about another person as in the case of
 a building owner or employee that this person has been or will be made aware of this.
- I/We acknowledge that QBE reserves the right to apply an additional premium in the event of a 20% or greater variation to the original contract price.
- I/We declare that as at the date of signing this application that I/we are solvent.
- I/we agree this document can be filled in, signed and sent electronically.

Declared by (Name)	Signature (if online, type in your signature)
Position/Title	
For and on behalf of	Date (dd/mm/yyyy)