



# ACT JOB SPECIFIC APPLICATION

## QBE Builders Warranty Insurance

Builders Warranty Insurance (also called Home 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 includes certain types of alterations or additions to existing residences. This is mandatory cover to protect homeowners from financial loss in the event of incomplete or defective works when a builder dies, disappears, or becomes insolvent.

Use this ACT 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](http://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:** [hiais.ryde@aon.com](mailto:hiais.ryde@aon.com)

**Phone:** 1800 762 878

**Website:** [www.hiainsurance.com.au](http://www.hiainsurance.com.au)

We may correspond with you by electronic communications unless you instruct us not to do so. Electronic communications are not always secure and may be read, copied, lost or interfered with in transit. We are not responsible for any of the risks associated with electronic communication, including loss of data.

### **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 provided in your application form and will detail the payment options available to you. Your application will not be processed until payment of the application fee has been received. Alternatively, our online platform facilitates a credit card pre-authorisation to expedite the processing of your application. Visit [www.hiainsurance.com.au](http://www.hiainsurance.com.au).

### **Privacy Statement**

By submitting this application, you acknowledge that HIAIS may collect, use, store and disclose personal information to offer, promote, provide, manage and administer the financial services and products we and our group of companies offer, in the manner set out in the [Aon Privacy Notice](#). For further information about our privacy practices, please refer to the [Aon Australia Group Privacy Statement](#), a copy of which can be sent to you upon request.



# 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 GST					
Signed contract date	Estimated start date		Estimated completion date		
Standard fixed price contract	or	Cost plus contract: budget	Margin	or	
\$		\$	%		
Project management budget	Management fee	or	Speculative development: budget	Margin	
\$	\$		\$	%	
Is this an architect/designer tendered project? Yes No					
If yes, please supply details					

Section 3 - Construction information/type		
New single dwelling	<b>Contract</b>	<b>Speculative</b>
	Display Homes Kit Homes	
Alteration & addition structural	<b>Contract</b>	<b>Speculative</b>
	Carports/garage	Landscaping
	Structural extension	Other
	Kitchens Bathrooms	
Multi-unit dwelling	<b>Contract</b>	<b>Speculative</b>
	Two	Three
Swimming pool	<b>Contract</b>	<b>Speculative</b>
Please provide a brief description of the work		

## Section 4 - Site location details

Street number		Unit number		Lot number			
Street name							
Suburb/town			State		Postcode		

## Section 5 - Permit authority/council

Name							
Postal address							
			State		Postcode		

## Section 6 - Interested party (homeowner)

Full name							
Postal address							
Note - This is not the site address			State		Postcode		
Phone number				Mobile number			
Email address							
<i>A copy of the Certificate of insurance will be emailed to this address</i>							
Is the home owner entitled to claim an Input Tax Credit on the Premium?	Yes	No	If so, how much - 100% or other?				%
ABN (if applicable)							
Is there any type of existing relationship between the builder and the home owner?	Yes	No					
If yes, please provide full details of any related party interests e.g. family members, joint venture/land ownership, common directors/shareholders 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 8 - 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](http://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 9 - 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)

Position/Title

For and on behalf of

Signature (if online, type in your signature)

Date (dd/mm/yyyy)