



WESTERN AUSTRALIA MULTI-UNIT DEVELOPMENT

QBE Home Indemnity Insurance

Home Indemnity Insurance (HII) is needed if you're a licensed builder (HII) and are about to undertake a home building project valued at \$20,000 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, or if the licensed builder has their registration cancelled by the State Administrative Tribunal, or not renewed by the Building Services Board on the grounds that the builder has failed to meet the financial requirements as set out by the Building Services (Registration) Act 2011.

Use this Western Australia Multi-unit Development application if you already have eligibility with QBE and your project is for multi-unit dwellings of four or more dwellings. Alternatively, you may submit your application via our secure online platform - visit www.hiainsurance.com.au.

Important Note

The following documents must accompany this application:

Evidence of ownership (subject property must be in the same names as the Developer e.g. copy of Rates Notice or copy of signed Transfer of Land if ownership has not yet been registered, or a copy of the signed contract of sale if settlement has not yet taken place.)

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.**

Final terms and conditions/letter of offer from the financier and/or evidence of available funds if the project is to be fully or partially self-funded.

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

Email: au.wa.warranty@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 [HIAIS Privacy Notice](#), we will assume that you have read the [HIAIS Privacy Notice](#) 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 [HIAIS Privacy Notice](#) can be located on our website www.hiainsurance.com.au

Builders Warranty Insurance Multi-Unit Application

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



Important note:

The following information/documentation must accompany this application:

Evidence of ownership (subject property must be in the same name as the developer e.g. copy of the Rates Notice or copy of the signed Transfer of Land if ownership has not yet been registered, or a copy of the signed contract of sale if settlement has not yet taken place.)

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.

Final terms and conditions/letter of offer from the financier

Evidence of available funds if the project is to be fully or partially self funded.

Section 1 - Builder's details				
QBE Policy number		Licence no. (applicant)		
ACN		ABN		
Legal name of the building entity (applicant)				
Office address		State	Postcode	
Phone number		Mobile number		
Email address				

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				
Please advise the details and value of any non-residential works included in the development contract/construction price. (e.g. shops, commercial offices etc.)				
Has construction commenced? Yes No			Date of commencement	
If yes, stage of construction				

Section 3 - Development and construction/type

Description of the Development (e.g. 6 new freestanding double storey b/v townhouses with slate roof and double garage)

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Development or construction type: New development Renovation/refurbishment of an existing building

Will any of the pre-existing buildings remain on site following the completion of this contract? Yes No

Will the owner/developer be undertaking any work or be supplying any of the materials? Yes No

Number of residential levels		Number of residential units total	
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Number of parking levels: above ground		Below ground	
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One or more lifts? Yes No

If the answer is 'Yes' to any of the above questions, please provide details:

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Section 4 – Site location and breakdown of units

Please complete for EACH dwelling on the site. If there are more than the space available below, please attach this information for all units.

Lot no.	Contract signed	Owner/developer name	Unit no.	Street no.	Street name	Suburb	Postcode	Current postal address of owner	Estimated value of each dwelling in the development

Stage Number (e.g stage 1 of 2)	
What will be the street address upon completion?	

Section 5 – Permit authority/council

Name				
Postal address				
		State		Postcode

Section 6 – Schedule of owners (owner/developer)

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 – Construction finance details

Name of the Bank/Financier to the project	
Please attach a copy of the final terms and conditions offer document issued by the respective financier.	

Section 8 – Your duty of disclosure

The information you provide in this application is relevant to QBE's decision as to whether to offer future builder's 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 acknowledgement

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)