

# Eligibility Application

## for builders up to \$5m in annual turnover

(Form only for Western Australia, South Australia & Australian Capital Territory)

### Section 1 - General Information (all applicants to complete)

Name of Applicant business (i.e. legal name under which you contract)

Trading name (s) (please attach a copy of your certificate of Business Registration)

ABN	Date business commenced trading (dd/mm/yyyy)	ACN
<input type="text"/>	<input type="text"/>	<input type="text"/>

The Applicant business trades as a: Sole Trader  Partnership  Company  Trust  Please attach a copy of trust deed

Street address	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Business Phone Number	Name of key contact	Mobile Phone Number (of key contact)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Facsimile Number	Email (of key contact)
<input type="text"/>	<input type="text"/>

Domestic Licence No	HIA Membership No	Expiry Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>

States/Territories of operation: ACT  SA  WA

Brief Description of type of work your business undertakes

  
  


Do you have an existing Contract Works Insurance with HIA Insurance Services? Yes  No  If yes, please provide the following:

Policy Number	Renewal Date (dd/mm/yyyy)	Brokers Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Breakdown of turnover for the last financial year

Domestic Work	<input type="text" value="\$"/>
Commercial Work	<input type="text" value="\$"/>
Subcontracting Income	<input type="text" value="\$"/>
Other Income	<input type="text" value="\$"/>
Total Income	<input type="text" value="\$"/>

### Section 2 - Builder licence/registration/accreditation information

Please list all Building licences held by the business entity (including nominated officers)\*:

Issuing state	Name on licence	Licence no.	Year first issued	Date of birth

\* Nominated officers to include Licensed Supervisors, Practitioners, Directors, Project Managers, Supervisors etc.

## Section 3 - Building Limits

Annual value of works requiring Builders Warranty Insurance

\$

Please provide a breakdown of the various types of construction: (Contract price to include GST).

Type of construction	Maximum job value	Number of projects
Single dwelling – new construction	\$ <input type="text"/>	<input type="text"/>
Dwelling improvements – Structural	\$ <input type="text"/>	<input type="text"/>
Dwelling improvements – Non-structural	\$ <input type="text"/>	<input type="text"/>
Units/Villas/Townhouses (per unit)– 6 or more units (not high rise)	\$ <input type="text"/>	<input type="text"/>
Transportable/Relocatable homes	\$ <input type="text"/>	<input type="text"/>
Swimming Pools	\$ <input type="text"/>	<input type="text"/>
Subcontracting (not requiring warranty)	\$ <input type="text"/>	<input type="text"/>
High rise residential construction	\$ <input type="text"/>	<input type="text"/>
Other (Please specify)	\$ <input type="text"/>	<input type="text"/>
<b>Total</b>	\$ <input type="text"/>	<input type="text"/>

### Average construction cycle

Construction Lead-Time (i.e. period from contract signing/deposit taken until starting on site)

weeks

Construction Phase (i.e. period at site until hand over to homeowner/developer)

weeks

## Section 4 - Business and personal background information

Where we say “you” in these questions we mean the person applying for this policy in their personal capacity as director, business proprietor, partner, building practitioner or nominated supervisor.

Where there are two or more directors/partners/business proprietors/building practitioners or nominated supervisors then please photocopy and complete this page for each person and attach to the Eligibility Application.

- Have you or any business in which you were involved been placed into external administration, liquidation, receivership or a scheme of arrangement (formal or informal) to repay outstanding creditors? 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
- Have you omitted any information of a material nature that could significantly affect the financial position of your business and influence QBE's acceptance of your application? Yes  No
- Have you or any business in which you were involved ever been insured with another Builders Warranty insurer? Yes  No
- Do you currently have Builders Warranty Eligibility with another provider? (If so, please attach a copy of Letter of Eligibility) Yes  No
- Have you or any business in which you were involved ever been declined Builders Warranty Insurance? Yes  No
- Has your previous Builders Warranty Insurance provider ever paid a claim or are you aware of any circumstances that may give rise to a claim? (If so, please attach a copy of current Warranty Eligibility from insurer) Yes  No
- Have you previously been disciplined by any court or statutory building disputes tribunal which resulted in payment or rectification orders against you or any business in which you were involved? Yes  No
- Do you currently have a bank guarantee lodged with any other insurer? (If so, please indicate the amounts in the space below) Yes  No
- Have you had to provide a deed of indemnity or any other form of security to any other insurer? Yes  No
- Is the applicant a subsidiary of another entity or does it have any subsidiary companies? Yes  No

Please provide details for any of the above questions which have been answered “Yes”

## Section 5 - Statement of assets and liabilities – personal

Please completed this Statement for each Director, Partner and Proprietor of the Business (copy the Table if applicable for multiple parties)  
Please list the persons/ parties whose assets and liabilities have been included within the Table.

Name

Assets	Value	Liabilities	Value
Principal residence at		Mortgage loan with	
<input type="text"/>	\$	<input type="text"/>	\$
Other property at (copies of rates notices for each property required)		Mortgage loan with	
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$
Motor vehicle's		Vehicle finance with	
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$
Other investments		Other loans	
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$
Cash at bank with		Credit cards/other loans	
<input type="text"/>	\$	<input type="text"/>	\$
<input type="text"/>	\$	<input type="text"/>	\$

## Section 6 - Financial Information Required

**To enable assessment of your application, we require the following financial information:**

- Full and final Financial Statements (being the Profit and Loss Statement with Trading Statement, Balance Sheet, and Notes to Accounts) for the last two (2) financial years. These must be prepared by a suitably qualified Accountant and signed by the Applicant as being true and correct.
- Should the end of the last financial year be more than 9 months ago, we also require, in addition to the above, interim Financial Statements (being the Profit and Loss Statement with Trading Statement, Balance Sheet and Notes to Accounts) for a period of at least 6 months ended since the last financial year-end.
- For Sole Traders only – the Financial Statements required incorporate the Profit and Loss Statement with Trading Statement only (or a copy of the Tax Return as submitted to the Australian Taxation Office), and may exclude a Balance Sheet. All other requirements as above remain unchanged.
- If you have not been actively building for the past 12 months (or longer), please attach a summary of employment for this period along with details of your prior building experience.

Trust type:  N/A  Discretionary  Unit  Fixed  Other

**Note:** In need, please clarify type with your Accountant/Financial Adviser.

Trust name:

Trustee:

**Please provide a signed copy of the Trust Deed.**

## Section 7 - Checklist

- |   |  |
|---|--|
| <input type="checkbox"/> Fully completed and signed Application form.   | <input type="checkbox"/> Taxation returns or Company/ Trust financial statements for the past two financial years. |
| <input type="checkbox"/> Copy of the current licence/ registration for each of the directors/ partners / business proprietors/building practitioners or nominated supervisors | <input type="checkbox"/> Copy of Trust Deed for Trust applicants.  |
| <input type="checkbox"/> Copy of current Warranty Eligibility Certificate if held with another insurer.   | <input type="checkbox"/> Evidence of ownership for all property shown in Section 5                                 |
| <input type="checkbox"/> Technical References for Architect Design and Multi Unit projects.   |  |

Financial information required for all Applicants

- Sole traders/partnerships**
- Full taxation returns for the past two financial years
- Company and Trust Applicants**
- Accountant prepared financial reports and notes to the accounts for the past two financial years.
  - If the current year financial statements are older than six months, a copy of the interim financial statements are required (internally prepared accounts are acceptable providing they are signed by the director/partners or external accountants being true and correct and are prepared using a recognised accounting package).

## Section 8 – Applicants Declaration, Signed by all principals, directors or partners (as applicable)

This declaration is to be executed by either the sole business proprietor/all partners in a partnership/sole directors (if only one to sign) or at least two directors of the Company.

I/We declare that:

1. I/we have read and understood the Privacy Statement and Duty of Disclosure Statements in this application.
2. I/we acknowledge that on issuance of an individual Residential Builders Warranty Certificate, it is the owner who is the insured and not I/we as the applicant/builder.
3. I/we have received a copy of the “Residential Builders Warranty Insurance” policy wording and agree on behalf of the applicant to be bound by the terms and conditions contained in it.
4. I/we believe that the applicant is currently solvent and in its capacity can meet all of its financial obligations as and when they fall due.
5. If any of the information disclosed in this application materially alters or changes, I/we will notify QBE Insurance (Australia) Limited immediately.
6. I/we understand that no Certificates of Insurance will be issued until this application has been accepted by QBE Insurance (Australia) Limited and “Letter of Eligibility” issued.
7. On the issuance of a “Letter of Eligibility”, I/we understand that in the event of a complaint or a claim then the contractor, sole trader, or company and the company’s directors or partnership and the individual partners are joint and severally liable for the following:
  - To comply with the directions or any judgements made by any Australian court or tribunal to complete or rectify building works.
  - Reimburse QBE Insurance (Australia) Limited any amount in respect to a claim paid, which includes any costs or expenses incurred by the insurer.
8. QBE Insurance (Australia) Limited reserves the right to revoke eligibility of the applicant to purchase individual Job Specific Policies under certain circumstances.
9. I/we declare that all information given in this application and any attachments is true and correct.
10. I/we authorise QBE Insurance (Australia) Limited 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/our insurance claims history and my/our credit history.

Declared by (name of Owner/Director)

Signature

For and on behalf of

Date (dd/mm/yyyy)

Declared by (name of Owner/Director)

Signature

For and on behalf of

Date (dd/mm/yyyy)

## Section 9 – 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 10 – Privacy Statement

HIA Insurance Services Pty Ltd (“HIAIS”) is committed to protecting 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](http://www.hiainsurance.com.au)

## HIA Insurance Services Office Details

**WA**

PO Box 1494, Osborne Park DC, WA 6916  
Ph: 1300 800 801 Fax: 08 9443 8166

**ACT**

GPO Box 2188, Canberra ACT 2601  
Ph: 1300 400 401 Fax: 02 6230 0541

**SA**

PO Box 131, Welland SA 5007  
Ph: 1300 600 601 Fax: 08 8340 7599

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

## Payment Details for Home Warranty Insurance Application

A fee of **\$395 (HIA Member price)** or **\$895 (non HIA-member price)** inclusive of GST, representing services provided by HIA Insurance Services Pty Ltd, is payable on submission of this application form. **Paying by cheque:** please make payable to HIA Insurance Services. **Paying by Credit Card:** Please enter your credit card details in the section below. Credit card transactions will incur a surcharge, to view the current card payment/interchange fees please visit the following: [aon.com.au/australia/terms\\_of\\_business.jsp](http://aon.com.au/australia/terms_of_business.jsp).

<b>Credit Card Type</b> <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa <input type="checkbox"/> AMEX	Card Number <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	CCV Number <input type="text"/>	Card Expiry (mm/yyyy) <input type="text"/>	<input type="text"/>
Name on Card <input type="text"/>	Signature <input type="text"/>				Date (dd/mm/yyyy) <input type="text"/>		

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, such as emailed credit card information 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.

# Home Warranty Insurance Application - General Insurance Information

## CONSTRUCTION WORKS & PUBLIC LIABILITY SECTION

1. Do you have an existing Contract Works, Public/ Products Liability facility? If "Yes", please advise details of Current Insurance Policy/s: Yes  No

Name of Insurer:  Name of Broker:

Policy Numbers:  Expiry Date:

2. **Previous Construction Details** - Actual Turnover for the past 12 Months: \$  Maximum contract value: \$

**Policy Limits Required** - Estimated Annual Turnover of all construction work: \$  Maximum contract value, any one project: \$

Please select Limit of Annual Public/Products Liability required: \$5mil  \$10mil  \$20mil

3. (a) Maximum construction period any one contract:  (b) Maximum height of construction carried out:

4. Where are your projects usually located? CBD  % Suburbs  % Rural  %

5. Do all the Sub-Contractors that you use have their own Public Liability Insurance? Yes  No  If so, how is the insurance confirmed:  
 Verbally  Written Evidence - e.g. Certificate of Currency  Other (eg. Subcontract Agreement), please specify:

6. What do you do to ensure the safety and security of your worksites?

7. Please Indicate the percentage of works relating to the following: (Please ensure that figures add to 100%)

**Residential** - New Dwellings  % Alterations/additions  % New Pole houses (over 3M)  % Flats/Apartments under 5 Storeys  %  
 Waterfront houses (work less than 10 metres from or around water)  % Swimming pools  % Flats/Apartments over 5 Storeys  %

**Commercial** - New Retail/Offices  % Alterations/additions to Retail/Office  % Warehouse/Factories  % New Shopping Centres  
 Work to Hospitals  % Work to Schools/ Universities  % Other  % Please Specify:

8. **General Property Insurance** - please indicate below if you have any of the below items that require insurance cover:  
**Tools of Trade and Plant:** \$  **Unregistered mobile plant of construction vehicles:** \$  **Stock:** \$

9. Do you have in force any other insurance covering any of the risks proposed? If "YES", please specify: Yes  No

## IMPORTANT INFORMATION

1. Do you carry out any demolition other than freestanding houses: If "YES", please provide details and we will contact you if any cover variation is required. Yes  No

2. Do you work with asbestos? (Please Note: this policy does not cover asbestos work)  
 If "Yes", you will require additional insurance - Please give details of activity below and we will contact you. Yes  No

3. Has any claim been made by you in the last (5) years against an Insurance Company or any type of insurance proposed on this application form or have suffered any losses previously uninsured during this period? If "YES", please provide details. Yes  No

4. Has any insurance ever been declined, deferred or accepted on special terms or is such action pending on any section completed on this application form? Yes  No

5. Underpinning, shoring & piling of neighbouring structure's need us to refer the work to your insurer.  
**Please contact us before commencing such work. (A dilapidation report may be required)**

6. Excavation greater than 3.5 metres.  
**Please note the standard policy requires work greater than 3.5 metres to be advised before starting and a geotech report may be required.**