

Eligibility Application

for builders with greater than \$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

Section 2 - Building activity

Please provide a breakdown of the various types of construction: (Contract price to include GST). The Insurer will recognise your prior construction experience when providing home warranty insurance. In some instances further information may be sought to enable the Insurer to better understand your business.

Type of construction	PAST 12 MONTHS	PROPOSED FOR NEXT 12 MONTHS		
	Total value of all projects	Estimated total value of all projects	Estimated no. of projects	Estimated largest single contract
Single dwelling – new construction	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Dwelling improvements – Structural	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Dwelling improvements – Non-structural	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Units/Villas/Townhouses – 6 or more units (not high rise)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Transportable/Relocatable homes	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Swimming Pools	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Subcontracting (not requiring warranty)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
High rise residential construction	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Other (Please specify)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	

What percentage of your proposed activity is on a cost plus or contract management basis? %

What percentage of your proposed activity is on a speculative basis? %

What annual home warranty turnover limit do you require? \$

If a refurbishment or addition, what is the total cost of the non-structural residential/domestic building works? \$

Please indicate your turnover limit preference (please select one only):

- Active insurable turnover limit (refreshed when jobs are completed)
- Maximum (annual) insurable turnover limit (refreshed with job values after 12 months from issued date)

Section 2 - Building activity *Continued...*

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 handover to homeowner/developer) weeks

Please provide a brief description of the largest projects over the past 5 years (any work type)

Description	Value of works (\$)	Date completed	Your role on project

Section 3 - 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 4 - 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 three (3) 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 5 - 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.

- | | |
|---|--|
| 1. 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 <input type="checkbox"/> No <input type="checkbox"/> |
| 2. 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 <input type="checkbox"/> No <input type="checkbox"/> |
| 3. 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 <input type="checkbox"/> No <input type="checkbox"/> |
| 4. Have you or any business in which you were involved ever been insured with another Builders Warranty insurer? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 5. Do you currently have Builders Warranty Eligibility with another provider? (If so, please attach a copy of Letter of Eligibility) | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 6. Have you or any business in which you were involved ever been declined Builders Warranty Insurance? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 7. 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 <input type="checkbox"/> No <input type="checkbox"/> |
| 8. 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 <input type="checkbox"/> No <input type="checkbox"/> |
| 9. Do you currently have a bank guarantee lodged with any other insurer? (If so, please indicate the amounts in the space below) | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 10. Have you had to provide a deed of indemnity or any other form of security to any other insurer? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 11. Is the applicant a subsidiary of another entity or does it have any subsidiary companies? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Section 5 - Business and personal background information *Continued...*

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

Section 6 - 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"/>	\$

Note: Please include proof of ownership (certificate of title or rates notice) for any properties listed.

Section 7 – 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 handing 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

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

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.

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

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.

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