

Residential builders' warranty

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



Important Information about Making a Claim

1. You must fully complete all sections of this claim form and return it to us promptly to process your claim. Any omissions may delay your claim.
2. You should keep a copy of the completed claim form and any documentation you give to us.
3. If you have any questions about your obligations in making a claim, feel free to call us on 1300 790 723 or email us at builderswarrantyclaims@qbe.com.
4. You may be required to provide further information before we can make a decision.

Submitting your Claim Checklist

1. Fully completed and signed claim form
2. Proof of Ownership, such as my Contract with the Builder or Contract for Sale
3. Copy of Plans, Specifications and Variations, Scope of Works or Receipts
4. Copy of Occupancy Certificate or Certificate of Completion

Recovery from others

If we pay a claim, we are entitled to subrogate your rights to recover against another party to the extent of the amount paid by us.

You must not limit or exclude your rights against a party from whom you might otherwise be able to recover in respect of a loss or damage. If you do, our liability to you is reduced to the extent that we can no longer recover from that other party as a result of your actions.

You must provide us with reasonable assistance to recover damages or contribution from any other person.

Goods and services tax

Despite the other provisions of this policy, our liability to you will be calculated taking into account any input tax credit to which you would have been entitled to for any acquisition which is relevant to your claim.

Unless stated otherwise, all amounts payable by us under this policy and all policy limits are inclusive of GST.

'GST', 'input tax credit' and 'acquisition' have the meaning given under the A New Tax System (Goods and Services Tax) Act.

Privacy

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy by phoning us on 133 723 or requesting it from our authorised representatives or service providers.

We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia.

By giving us personal information you consent to us collecting, disclosing, storing and using personal information in accordance with our Privacy Policy. If you give us someone else's personal information you confirm that you've obtained their consent to do so.

If you don't provide all of the personal information we've requested, we may be unable to issue, administer or manage products or provide services.

Section 1 - Business information					
QBE policy number					
Owner details <i>(as per certificate of title)</i>					
Postal address		State		Postcode	
Telephone		Mobile			
Telephone (work)		Email			

Section 2 -Address of residential building work (the subject of the claim)					
Unit number		Lot number		Street number	
Street Name					
City/Town		State		Postcode	

Section 3 - Are you registered for GST purposes?			
Are you registered for GST purposes? (If yes, please complete all of Section 3 of this form) (If no, please proceed to Section 4 of this form)			Yes No
ABN			
Are you entitled to claim an input tax credit on the GST component of any claim made under this policy?			Yes No
Are you entitled to claim an input tax credit for repairs or replacements on residential building work that has been damaged?			Yes No
Are you entitled to claim only a partial input tax credit?	Yes No	If yes, please specify the percentage (%)	
Where payment is made under this policy, it will be calculated taking into account any input tax credit to which you would have been entitled to for any acquisition which is relevant to your claim.			
You must tell us if you were entitled to claim an input tax credit at the time of making a claim under the policy. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in the settlement of your claim.			

Section 4 - Builder/owner builder details			
Has the following occurrences taken place in respect to the Builder or Owner Builder in order to give rise to this claim?			
Disappeared Yes	Death Yes	Insolvency Yes	
Please provide further detail including all of your attempts to contact the Builder/Owner Builder			
Name of builder/owner builder			
Postal Address		State	Postcode
Telephone		Mobile	
Telephone (work)		Fax	

Section 5 - Building contract details	
1. Did you contract with a Builder to perform the building works? (If yes, please provide a copy of the Building Contract) (If no, then proceed to Section 6 of the Application)	Yes No
2. Has the Contract with the Builder been terminated? (If yes, attach all termination correspondence)	Yes No
3. Has the construction of the dwelling been completed? (If yes, please answer questions 4 - 11 of Section 5) (If no, please answer questions 4 - 9 of Section 5)	Yes No

Section 5 – Building contract details

4. What date was the contract terminated? (dd/mm/yyyy)				
5. What was the contract date? (dd/mm/yyyy)				
6. What was the original contract price? (\$)				
Variations (\$)				
Deductions (\$)				
Final contract price (\$) (If there were any variations listed above, please provide agreed variations documentation)				
7. Please provide details of all payments to the builder: (please complete the table below and provide evidence for such payments, eg. receipts, bank statements)				
Details of construction work undertaken	Date (dd/mm/yyyy)	Payment type cash/cheque	Amount paid (\$)	
8. How much money is outstanding under the building contract? (\$) (If your home is incomplete and money is outstanding, complete CL1 - Contract Balance Reconciliation form and provide supporting Invoices & Receipts)		Due date for payment (dd/mm/yyyy)		
Reasons for non payment				
9. Did you or your architect, building designer, engineer provide any of the following: (provide copies of Plans and Specifications/Scope of Works)	Plans	Yes	No	Specifications Yes No
10. What date was the Occupancy Permit/Final Inspection issued?				
11. When did you first occupy the dwelling? (provide Certificate of Practical Completion or Occupancy)				

Section 6 – Purchase of a completed dwelling

1. Did you purchase a completed dwelling from:				
Builder name	Yes	No	Name	
Owner builder	Yes	No	Name	
Previous owner	Yes	No	Name	
2. What was the date of the contract of sale? (dd/mm/yyyy)				
3. What was the purchase price? (\$)				

Section 6 – Purchase of a completed dwelling

4. Were you aware of any of the defects in the building works before purchase?

Yes No

If yes, please provide details

5. Did you obtain or purchase a 'Pre-Purchase' inspection report?

Yes No

Note: Please provide a copy of the Contract of Sale and any Pre-Purchase inspection reports

Section 7 – Disputes and complaints

1. When did you first become aware of the defective or incomplete work? (dd/mm/yyyy)

2. Have you notified the Builder or Owner Builder of the defective or incomplete work?

Yes No

Please provide the following information including verbal and written notification dates, detail of complaint etc.

(please provide a copy of all correspondence between you and the builder regarding any disputes and/or complaints)

3. Has there been previously or is there currently any legal action in process before a court or tribunal?

Yes No

Please provide detail of any settlement, judgement or awards granted by the court or a tribunal.

Section 8 – Full details of the claim

Please complete the Table below outlining the following:

- The date the item was first noticed or when you became aware of it.
- All of the individual items subject to your claim
- The perceived cause of the claimed item
- The estimated cost to fix the claimed item

Claim details (if you have already obtained costings for intended remedial works, please provide copies of these)

Date first noticed (dd/mm/yyyy)	Claim item	Cause

List any additional items on a separate sheet

Section 9 – Your duty of disclosure

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 – Declaration

This declaration must be signed by each of the claimants and/or all of the owners of the property.

I/We confirm that the information contained in this application is true and correct and that no information has been withheld from the insurer.

I/We acknowledge that QBE reserves the right to reject any claim.

I/We acknowledge that QBE may seek additional information from me/us as required in order to assess the claim.

I/We have read and understood the Privacy Statement outlined in this claim form.

I/We acknowledge that we have not negotiated or settled a claim, incurred any expenses without notifying QBE in writing.

This does not include Emergency repairs in order to prevent further damages which may be carried out immediately.

Declared by all applicants/owners of the property:

Signature		Date	
Full name			

Declared by all applicants/owners of the property:

Signature		Date	
Full name			

Declared by all applicants/owners of the property:

Signature		Date	
Full name			