

Residential builders' warranty

QBE Insurance (Australia) Limited ABN 78 003191 035 AFSL 239 545



Making a claim

You must make a claim by completing our claim form. The claim form is available on our website www.qbe.com.au.

In answering any questions you must be honest and tell us everything you know. We will use this information to decide whether to pay a claim.

You must give us any assistance, information or documents which we request. This includes giving us, our nominated builder and your builder, reasonable access to inspect, rectify or complete the work (unless you have reasonable grounds to refuse access).

You must not make any admissions, offer, promise or payment in connection with any claim.

You must comply with your obligations under the policy, otherwise we may not have to pay your claim(s).

Recovery from others

If we pay a claim, we are entitled to be subrogated to your rights to recover against any other party (including the contractor, speculative contractor or kit home supplier, contractor or supplier or a liquidator or administrator or the estate of the contractor, speculative contractor or kit home supplier) 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.

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

Section 2 - Address of residential building work (the subject of the claim)			
Unit number	Lot number	Street number	
Street Name		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
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)		

Section 5 - Building contract details

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? (\$) 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:

Plans	Yes	No	Specifications	Yes	No
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10. What date was the Occupancy Permit/Final Inspection issued?

11. When did you first occupy the dwelling?

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? (\$)

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 11 - 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:

Signed	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
Print name	
<input type="text"/>	

Declared by all applicants/owners of the property:

Signed	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
Print name	
<input type="text"/>	

Declared by all applicants/owners of the property:

Signature	Date (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
Print name	
<input type="text"/>	