# **AOBIS Owner Builder Warranty Insurance Proposal**

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Construction of a Dwelling Extension

Construction of a Garage, Carport

Construction of a Swimming Pool

Renovation of a Dwelling

Completion of a Dwelling

1. BROKER DETAILS	3. TYPE OF OWNER-BUILDER WORK cont'd			
Broker Name:	Provide a detailed description of Owner Builder work (eg: construction of two storey dwelling with garage)			
Broking Firm:				
Address:	Floor area of project: m2			
Suburb:	Replacement cost of work @ current day rates \$			
State: Postcode:	Replacement cost of swimming pool @ current day rates \$			
Phone:	(N.B. The replacement cost should reflect the price a licenced builder would charge today to do all the work which is now being insured)			
Fax:				
Email:	4. DETAILS OF CONTRACTORS WHO CARRIED OUT WORKS			
2 DETAILS OF THE INCLUED	Type of Work Name Address Licence No.			
2. DETAILS OF THE INSURED Owner Builder Details:	Bricklayer (if used and available)			
Trading Name:	Carpenter (if used and available)			
	Plasterer			
	(if used and available)			
Current Residential Address:				
	5. APPLICANT HISTORY			
State: Postcode:	Have you at any time ever been refused or declined Builders Warranty Insurance?         Yes         No			
Phone: Email:	Have you purchased Builders Warranty Insurance as an Owner Builder within the last five years? Yes No			
Property for Sale Address:	Have you ever held a builders/contractor licence or			
Flat/Unit No: Lot No:	registration? Yes No Have you ever had a claim against you or been			
Street:	directed to repair/replace defective workmanship as a result of a complaint by a Homeowner? Yes No			
Suburb:	Is there any relationship between the			
State: Postcode:	Owner Builder and the Purchaser?     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     Image: Comparison of the provided statement of the provided state			
3. TYPE OF OWNER-BUILDER WORK	involved in any legal proceedings? Yes No			
Single storey Double storey Other Identify the type of work to be insured. For example, if the work includes several types of work eg: Garage, Swimming Pool, then tick boxes 3 and 6.	If you answered yes to any of the above questions, please supply full details			
1. Construction of a Dwelling				

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# 6. DECLARATION

This declaration must be completed and signed by or on behalf of all parties making this application.

#### I/we declare that:

- i. the answers and information given by me/us in this proposal are true and correct in all respects and that no information has been withheld which would affect AssetInsures decision about accepting this insurance and where answers in this proposal are not my/our own handwriting, they have been checked by me/us and I/we agree they are correct
- ii. I/we have read and understood the clauses detailed under the Important Information in this proposal
- iii. if there was insufficient space to fully answer any questions, we have attached \_\_\_\_\_\_ supplementary pages providing the additional information required
- iv. I/we authorise Assetinsure to give to, or obtain information from other insurers or an insurance or credit reference bureau, any information relating to these insurance covers, and any other insurances held by me/us and claims under those insurances
- I/we understand that if this Proposal is accepted the insurance cover will be subject to the terms and conditions set out in Assetinsure Owner Builder Warranty Insurance Policy
- vi. I/we further acknowledge that Assetinsure, their agents or employees reserve the right to decline this proposal
- vii. I/we acknowledge that on issuance of an individual Owner Builder Warranty Certificate it is the purchaser and the successors in title to the purchaser who is the Insured and not me/us as the Applicant/Owner Builder
- viii.I/we confirm that the information contained in this application is true and correct
- ix. I/we have read and understood the terms and conditions of the Financial Services Guide
- x. By providing this information and signing this form, you confirm you have the consent of the alternate contact to provide their name and for them to provide your current details if Assetinsure cannot reach you at your usual address

## Applicants

Signature:					
Print Name:		Date:	/	/	
Signature:					
Print Name:		Date:	/	/	
Please supply a future forwarding address:					
Address:					
Alternate Contact (Optional):					
Name:	Phone:				
Address:					

(to be used only when contact cannot be made with you at your usual address)

### Australian Owner Builders Insurance Services Pty Ltd ABN 95 431 654 AFSL 308 705

Suite 3, 5-7 Peninsula Boulevard Seaford VIC 3198 Telephone: 1300 850 131 Email: underwriter@aobis.com.au

THIS PRODUCT IS ISSUED BY Assetinsure Pty Ltd ABN 65 006 463 803

## 7. DOCUMENT CHECKLIST

To avoid delays with processing your Warranty Insurance Proposal, use this checklist to ensure you include all the required documentation.

#### NSW Checklist

- 1. A Completed & Signed Application Form
- 2. Building Permit
- 3. Certificate of Classification
- 4. Drivers Licence
- 5. Defect inspection report from an approved inspector with P.I insurance. (no more than 6 months old)

## 8. IMPORTANT INFORMATION

#### **Duty of Disclosure**

This policy is subject to The Insurance Contracts Act 1984. Under that Act you have a Duty of Disclosure.

Before you take out insurance with us you have a duty to tell us of everything that you know, or could reasonably be expected to know, that is relevant to our decision to insure you and to the terms of that insurance. If you are not sure whether something is relevant you should inform us anyway.

You have the same legal duty to inform us of those things before you renew, extend, vary, or reinstate your contract of general insurance. Your duty however does not require disclosure of things that:

- reduce the risk
- are common knowledge
- we know or, in the ordinary course of our business, ought to know, or
  we have indicated we do not want to know.
- If you do not comply with your Duty of Disclosure, we may be entitled to:
- · reduce our liability for any claim
- cancel the contract
- · refuse to pay the claim
- avoid the contract from its beginning, if your non-disclosure was fraudulent

#### **Privacy Statement**

Assetinsure respects your privacy and operates at all times in accordance with its Privacy Policy. Any personal information provided by you will be treated in accordance with the *Privacy Act 1988* (Cth). This privacy notification provides a summary of how Assetinsure treats your personal information, and it is recommended that you read Assetinsure's Privacy Policy in conjunction with this notice.

Assetinsure primarily collects your personal information via this form to assess your request for insurance and to administer your policy but may also use this information to settle an insurance claim, provide other insurance services as requested by you, and also to notify you about other Assetinsure services or promotions from time to time.

If you do not provide the information requested you may breach your Duty of Disclosure, your application may not be capable of being accepted, additional conditions may be imposed on any cover provided or Assetinsure may not be able to administer your policy. In order to provide its insurance services Assetinsure may need to disclose your personal information to third parties including, but not limited to: agents, underwriters, advisors and brokers; claims management and other service providers; claims adjustors, loss assessors and other claims investigators; lawyers; reinsurers and reinsurance brokers; and the Financial Ombudsman Services, or as required by law (for a full list see Assetinsure's Privacy Policy). In the event of a claim, Assetinsure may disclose your personal information (including sensitive information) to overseas reinsurers for the purpose of assessing your claim. Assetinsure will only share information with third parties where Assetinsure reasonably believes it is necessary in assessing your insurance claim and in providing the products and services requested.

In accordance with Assetinsure's Privacy Policy you may obtain access at any time to personal information that Assetinsure or its service providers hold on you. Assetinsure's Privacy Policy contains information about how to access and correct the personal information Assetinsure holds on you and also how to complain about a breach of privacy. If you would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact Assetinsure's Privacy Officer by:

- Phone 02 8274 2898
- Email: privacy@assetinsure.com.au

Mail: Privacy Officer: Assetinsure, 45 Clarence Street, Sydney, NSW, 2000
 You can also download a copy of Assetinsure's Privacy Policy by visiting www.assetinsure.com.au/docs/PrivacyPolicy.pdf