

# application for certificate of home warranty insurance (for owner builders)



Lumley General Insurance Limited, Lumley House Level 9, 309 Kent Street, Sydney 2000 Ph: (02) 9248 1111 ABN 24 000 036 279

## Please attach to this application:

- A expert's report (must not be older than 6 months from date of application): see page 3 of this application.
- A copy of the Owner Builder licence / consent form
- All relevant building permits
- All relevant final inspection certificates.

## 1. Applicant Details

Owner Builder's Name: *(Note: the owner builder's name must correspond with the name on the current land title and the Building Permit.)*

ABN/ACN *(Only required if a company)*

Please provide details for each person associated with this application *(i.e. the sole owner, each partner if a partnership or each director of a company)*

Full name	Home address	Date of birth	Phone	Drivers licence number
1.			(h) (m)	
2.			(h) (m)	
3.			(h) (m)	
4.			(h) (m)	

Email Address

Forwarding address for any mail (after sale of property)

Suburb

State

Postcode

Please provide details of a close relative

Name

Phone number

Relationship

Purchaser's name

Current address (please include full address)

Suburb

State

Postcode

### Contract Details

Has a contract of sale been signed?  Yes  No

If Yes, please provide expected date of settlement

 /  /

### Site details

Unit number Lot number Street number Street name

Suburb

State

Postcode

Building permit issue date or owner

Builder consent issue date

Date of completion of works

Value of works performed

## 2. Dwelling Construction Details

Construction of:

- a new dwelling  an extension  a renovation or improvement  other (please specify e.g. landscaping, painting etc)

Description of works

If a new dwelling, is it a  single dwelling  Unit/duplex/villa

Size (sqm) of living area

Size (sqm) of garage

Number of storeys

Attached

Detached

If a renovation or extension

Size (sqm) of existing dwelling

Size (sqm) of new area of dwelling

If Pools and / or Spas

- Fibreglass  Reinforced concrete  No spa  Spa attached  Spa detached

Other (please give details)

Incomplete Works

Please provide details of any / all works which have been commenced or were intended to be commenced or that are incomplete.

Second-Hand Materials

Please provide a list of any / all materials used in the works which, at the time they were installed, were not brand new.

Expert's Report Requirements

A report from a qualified expert must be attached to this application. The report will indicate the quality and completeness of works undertaken by the Owner Builder. Experts include: Building Surveyors, Architects and Engineers, all of whom should have a valid Professional Indemnity policy in place at the time of signing the report. We will accept alternative experts' reports but only with our prior approval. We accept no responsibility for the cost of additional reports which may be required if your first report is defective or has been provided by an expert we do not recognise. The report must include all 8 items below:

- 1) Owner Builder's name and address (as per details of title)
- 2) Site address
- 3) Building permits/approvals issued to this site in previous 10 years including council documentation
- 4) Site profile (e.g. domestic block with house and outbuildings or unit development with number of units or rural land with farmhouse and farm buildings, etc.)
- 5) Summary description of buildings (e.g. single/double storey, type of construction - including sub-floor, frame, wall, roof construction and materials)
- 6) List all works done at the site (list all works whether or not a building approval has been granted to some or all of the works including: works completed less than six and a half years ago and any incomplete works.
- 7) Detailed description of all points noted below:
  - All defects (no matter how small)
  - Incomplete works
  - Inaccessible areas
  - Secondhand materials
- 8) Confirmation of details and a copy of all relevant final inspection certificates; including plumbing and electrical compliance certificates, Termite Treatment Report (if applicable)

**Duty of Disclosure Requirements**

Before you enter into any contract of general insurance with the Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer’s decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary, or reinstate a contract of general insurance. Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that the Insurer knows, or in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the Insurer.

**Impact of Non Disclosure**

It is vital that you ensure that before completing this application and before signing any declaration there has been no change in the information disclosed. Nondisclosure may impact on your rights.

**Before Signing This Form**

- We recommend that you seek legal advice if you do not understand any part of the application or the undertakings you are providing below.
- Please ensure that all sections are completed fully and correctly.

**Declaration and indemnity by the Owner Builder**

I/We the Owner Builder, whose name(s) appear on this application, acknowledge and agree that:

- 1) everything in this application is true, correct and complete.
- 2) Lumley General Insurance Limited (Lumley) reserves the right to request/obtain additional information to assess this application. As such, I/we consent to Lumley’s Officers requesting/obtaining information relating to this application of myself/us as deemed necessary by Lumley from Credit Reference Reporting Agencies, Trade Creditors/Suppliers, Sub-Contractors, Building Licence Agencies/Authorities.
- 3) Lumley reserves the right to decline any application for Home Warranty Insurance.
- 4) I/We authorise Lumley and its related entities, to collect or disclose any personal information relating to this application to/from any other insurer, the insurance reference service or relevant Statutory Authorities. Where I/we have provided information about another individual (for example, an employee or client), I/we declare that the individual has been or will be made aware of that fact.
- 5) Lumley, in issuing this policy, indemnifies the Insured (the purchaser and successors in title) other than any owner(s) or person(s) who in any way is related to the builder.
- 6) Lumley does not indemnify the Owner Builder.
- 7) the Owner Builder (or if a company, also each of its directors, or if a partnership, also each of its partners) will reimburse Lumley any and all monies paid by Lumley, howsoever arising, including all assessment, legal and handling costs in relation to each and every claim made under the Policy.
- 8) I/we have provided all relevant information in relation to this application or the works that the builder should notify to Lumley or that may have an influence on the way the application is assessed by Lumley.
- 9) the Owner Builder (and if a company, all of its directors or if a partnership, each of its partners) agree to be bound by the terms of the policy issued pursuant to this application.
- 10) If claims are received by Lumley; I/we will rectify any / all defects at the direction of Lumley. If I/we do/does not comply with these directions, Lumley may meet these obligations, arrange repairs and seek recovery of any monies paid from me/us.

**Signatories** (must be signed by the owner builder - if a company, all directors must sign, if a partnership, both partners must sign)

Declared by (print name)	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>
Declared by (print name)	Signature	Date
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Declared by (print name)	Signature	Date
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