

“Yes, you do need Owner Builder Warranty when selling your home.”

NEED IT
TODAY?
No Problem!

NSW
FREE
ONLINE
DOCUMENT
STORAGE
See back page for details

Without it, your contract of sale can be CANCELLED.

1. Simple application process
2. Less document requirements
3. Fast policy turnaround **SUPERXPRESS* 1 HOUR TURNAROUND**

Why Do You Need Owner Builder Warranty?

All owner builders need to be aware that when selling their property, they may be liable to provide the purchaser with **Owner Builder Warranty Insurance**.

Who needs owner builder warranty?

The **Home Building Act 1989**, requires owner builders who sell their property to obtain **Owner Builder Warranty Insurance**. The insurance is to cover the purchaser in the event of faulty workmanship. The period of warranty is for **6 years** from the issuing of the **final or occupancy certificate**. For example, if the property is sold 2 years after certificates were issued, warranty insurance would be required for the remaining 4 years. You will also be required to obtain a **Defect Inspection Report**, these are valid for 6 months.

What does owner builder warranty cover?

Owner Builder Warranty covers the purchaser, or any subsequent purchaser, of the property for the balance of the **6 year** period after the **final or occupancy certificate** was issued if the owner builder dies, disappears or becomes insolvent, however defects, incomplete works or second hand materials noted in the **Defects Inspection Report** are exempt.

What is the threshold for owner builder warranty?

Owner Builder Warranty is only required where the cost of the works is over **\$12,000**. Below this amount it is not a requirement.

What happens if owner builder warranty is not arranged?

If **Owner Builder Warranty** is not obtained and your property is sold you risk fines and penalties of up to \$22,000. **The prospective purchaser also has the right to pull out of the sale agreement without any penalties.**

Obtaining Owner Builder Warranty Insurance is a LEGAL responsibility. As an owner builder/renovator it pays to be aware of all your liabilities.

Please feel free to call our consultants to discuss any questions you may have on 1300 763 016.

PH: 1300 763 016

BuildSafe
Building Insurances

www.buildsafe.com.au

Fax: 03 9773 6351

PO Box 2294 Seaford Victoria 3198

info@buildsafe.com.au

* SUPERXPRESS service only applicable when all required documentation is supplied



OWNER-BUILDER HOME WARRANTY INSURANCE APPLICATION

- Please ensure all questions are completed and the declaration at the end of this form is signed prior to lodgement with your insurance broker.
- For any assistance in completing this form please contact your insurance broker.
- This application is to be completed by an Owner-Builder who is selling their property within 6 years of the Owner-Builder work having been completed.
- Please ensure payment is attached prior to lodgement with your broker.
- References in this form to 'builder' and 'building work' include trade and other building contractors/work.

Section 1 - Property Owner Details

Name(s) of all registered owners of the property

Postal Address

State

Postcode

Trading or Company Name (if applicable)

ABN

Forwarding Address after the property sale

State

Postcode

Telephone Number

Mobile Phone Number

Business Phone Number

Facsimile Number

Are you entitled to claim an Input Tax Credit on the Premium? No Yes If Yes, how much - 100% or other? %

Section 2 - Address of Property for Sale

Lot Number

or

Street Number

Street Name

Is there more than one dwelling on the property? (please complete one form for each dwelling)

No

Yes

If Yes, the number of dwellings

Suburb

State

Postcode

Section 3 - Owner-Builder Details

Name of Owner-Builder as per the Owner-Builder Permit

Permit Issue Date

Permit Number

Please attach a copy of the Owner-Builder Permit

Blank for Intermediary Use Only



BuildSafe Insurance Brokers Pty Ltd

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Section 4 - Owner-Builder Work Details

New Single Dwelling	<input type="checkbox"/>	Renovation/Improvements (non-structural*)	<input type="checkbox"/>	Other (e.g. garage)	<input type="checkbox"/>
Alteration/Addition (structural)	<input type="checkbox"/>	Erected Kit Home	<input type="checkbox"/>		
New Unit/Duplex/Villa (max. 2)	<input type="checkbox"/>	Swimming Pool	<input type="checkbox"/>		

*Includes kitchens, bathrooms, carports and pergolas etc.

Please provide a brief description of the Owner-Builder work undertaken:

Is the dwelling situated in a designated termite area?

No Yes ► Please provide evidence of termite treatment for compliance with AS3660

Date work commenced

Date work completed (date of occupation by owners)

Section 5 - Details of all Contractors/Persons who have carried out work on the Dwelling

(must include any licensed waterproofing membrane installer for any bathrooms/balconies, geotechnical engineers, electrician, plumber etc.)

Type of work	Contractor Name, Address and Telephone No.	Home Warranty Insurer (if known)	Cost of work done
			\$
			\$
			\$
			\$
			\$
			\$

Total Cost of Building Work
(including materials)

Name of Principal Certifying Authority

Date of Occupation Certificate

Please attach a copy of the Occupation Certificate.

Section 6 - Inspector Details

Name

Telephone Number

Mobile Phone Number

Facsimile Number

Email Address

Licence / Registration Number

Qualifications / Memberships

Professional Indemnity Cover

Name of Insurer

Please attach a copy of the Inspection Report (i.e. the 'Defect Report' for the Owner-Builder Work).

Section 7 - Personal Background Information

- Have you at any time ever been refused or declined Home Warranty Insurance? Yes No
- Have you purchased Home Warranty Insurance as an Owner-Builder within the last five years? Yes No
- Have you ever held a licence or certificate as a builder or trade contractor? Yes No
- Have you ever had a claim against you or been directed to repair/replace defective workmanship as a result of a complaint by a Homeowner? Yes No
- Is there any relationship between the 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 involved in any legal proceedings? Yes No

If you answered 'Yes' to any of the above questions please provide full details in the space below:

Section 8 - Privacy Statement

NSW Self Insurance Corporation (**SICorp**), is a statutory corporation constituted under the *NSW Self Insurance Corporation Act 2004* (NSW) and is responsible for carrying on the business of providing home warranty insurance for building work done in New South Wales that requires such insurance under the *Home Building Act 1989* (NSW). SICorp is regulated by the *Privacy and Personal Information Protection Act 1998* (NSW) and is required to provide the following information to you in relation to your personal information.

Purpose of Collection

SICorp, through its agents, collects and holds personal information (information or an opinion about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion and which relates to a natural living person) for the purpose of providing home warranty insurance (insurance) in relation to building work requiring such insurance, including:

- evaluating your application;
- providing, administering and managing the insurance services following acceptance of an application; and
- investigating, and if covered, managing and processing claims made in relation to any insurance you have applied for with us.

SICorp and its agents, collect personal information in connection with the purposes listed above, through this application and also from other State or Federal government bodies, your intermediary, our insurance agents, loss assessors, claims investigators, reinsurers, insurance companies, mailing houses, claims reference providers, trade credit reference sources, financial assessors, other service providers, legal and other professional advisers.

Examples of personal information collected include:

- your insurance claim history;
- your credit history;
- your financial status and history; and
- your corporate directorship history.

Disclosure

SICorp or its agents may disclose your personal information in connection with the purposes listed above or as otherwise authorised or required by law, to other State or Federal government bodies, your intermediary, our insurance agents, loss assessors, claims investigators, reinsurers, insurance companies, mailing houses, claims reference providers, trade credit reference sources, financial assessors, other service providers, legal and other professional advisers.

Consequences if information is not provided

Supply of the all information sought in this form is not required by law, however, if you do not provide us with this information we will be unable to consider your application for insurance coverage, administer any policy or manage any claim under the policy.

Access

You can request access to, and correction of, your personal information by contacting the Privacy Contact Officer of your insurance agent, through whom you or your intermediary have sought insurance, and to whom your information has been provided as our agent. In some circumstances we may not agree to allow you access to some or all of the personal information we hold about you such as when it is unlawful to give it to you. In such cases we will give you reasons for our decision.

NSW Self Insurance Corporation PO Box A2615, Sydney South, NSW 1235.

Do NOT send your application form to this address - lodge the form with your insurance broker. This address is provided in accordance with the Privacy and Personal Protection Act 1998.

Section 9 - Owner-Builder Declaration

This declaration is to be executed by the Owner-Builder (i.e. the person issued with the Owner-Builder Permit).

I declare that by completing this application and making this declaration, I appoint the intermediary to whom this application is provided as my broker for the purpose of applying for home warranty insurance with SICorp.

I confirm that the details on this application form are true and represent a fair and accurate representation of the affairs of the applicant. If any of the information disclosed in this application alters or materially changes, I will notify my intermediary immediately.*

I acknowledge that SICorp, or its agent, may seek additional information from my intermediary as required from time to time.

I declare that I am currently solvent and can meet all of my financial obligations as and when they fall due.

I acknowledge that SICorp, or its agent, reserves the right to reject this application.

I acknowledge that if my application for home warranty insurance is accepted by SICorp, it is the purchaser and the successors in title to the purchaser who are the beneficiaries and not the applicant/Owner-Builder.

I have read and understood the Privacy Statement section in this application.

For personal applicants

I consent to SICorp and its agents collecting, using and disclosing my personal information in accordance with the Privacy Statement.

For all applicants

If I have disclosed personal information in this form about any other person, I confirm that I am authorised to disclose this information to SICorp and its agents and to consent (and do consent) on that person's behalf to collection, use and disclosure of this and other personal information about them in accordance with the Privacy Statement.

Declared by Owner-Builder (name)

Signature

Date

***NB: Section 103EA of the Home Building Act 1989 (NSW) provides that it is an offence for a person, in connection with an application to an insurer for home warranty insurance, to make a statement (whether orally, in a document or in any other way) knowing that, or being reckless as to whether, the statement is false or misleading or omitting any matter or thing without which the statement is misleading in a material particular. Such an offence may be punishable by a penalty of up to \$22,000.**

XXHOME WARRANTY INSURANCE - APPLICATION CHECKLIST

Please ensure you have included the following details and supporting documents (as required) to complete your application lodgement successfully:

<input type="checkbox"/> 'Defects Report' (no older than six months from the date of application). This can only be completed by a registered/accredited building surveyor/consultant/inspector, engineer or architect in the State of NSW, or accredited and insurer approved inspectors from any other State.	<input type="checkbox"/> Copy of the Development Consent and Construction Certificate or Complying Development Certificate.
<input type="checkbox"/> Copy of the current Professional Indemnity cover of the above inspector etc.	<input type="checkbox"/> Copy of Certificate of Title / Council Rates Notice.
<input type="checkbox"/> Fully completed and signed Application Form.	<input type="checkbox"/> Copy of Termite Treatment Report / Recent Inspection report.
	<input type="checkbox"/> Copy of the Electrical and Plumbing Compliance Certificates.
	<input type="checkbox"/> Copy of the NSW Fair Trading Owner-Builder Permit.
	<input type="checkbox"/> Copy of the Occupation Certificate.

Section 10 - Payment Method

Paying by Credit Card: Please enter your credit card details in the section below, ensuring you pay the total amount including the credit card surcharge as per your premium chart. We accept MasterCard, and Visa cards only. Payment will only be accepted for individual invoices and must be made in full. **Any changes or corrections must be authorised by the cardholder's signature.**

MasterCard Visa

Amount	Card Number	CCV Number	Expiry Date
\$ <input style="width: 100%;" type="text"/>	<input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 25px; border: 1px solid black;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Name as shown on Card

Signature

Paying by Cheque: Please ensure your cheque payment is made payable to your nominated Broker and is attached to your Application Form.

Why Choose BuildSafe!

What is **Online Document Storage**?*

As the Owner Builder, the purchaser of your home can only make a claim if a problem has not been listed on the defects report.

PROBLEM:

Over the years we have found that Owner Builders when moving misplace these documents and if there is a claim ... four or five years later, cannot find the defects report, and hassles and aggravation commence with the purchaser.

IT DOESN'T NEED TO HAPPEN!

SOLUTION:

We place all your documents into your **FREE** personal password protected online document storage account. So that at any time an issue arises you have immediate access to your documents.

BuildSafe has been helping Owner Builders & Renovators since 1996 and are the only specialist in Owner Builder Insurances.

Quick Turnaround

Paperwork is processed quickly and efficiently as our service includes urgent response facilities, i.e. - we are able to issue the insurance policy by email or fax.

Expert Knowledge

Providing particular help for those with complex cases.

Less Stress and Hassle

Our underwriting and service support package provides you with peace of mind, easy policy completion and follow up support and advice.

Our Experience

BuildSafe and our sister company, Australian Owner Builders have been helping owner builders for the past 24 years. We have the proven track record and know all the pitfalls and their solutions.

Don't take our word.....

Just a short note to thank you for your prompt and efficient handling of this matter.

I will be happy to recommend you and your company at any opportunity.

With thanks

Andrew J Lean

Thanks for your excellent and quick service,

Regards

Kerry Stotten

Hi Julie, Thank you so much for all of your prompt assistance-it is really appreciated!!

Please find attached completed proposal form and payment of the full amount of the premium quoted. Could you please urgently issue the receipt of payment and formal insurance documentation, if possible this afternoon.

Kind Regards

Greg Simon

I would like to make you aware of how pleasant, helpful and professional Julie was to deal with in regard to setting up our new policy on Friday.

Not only did she patiently guide me through the steps but she even gave up her own time to ensure everything could be done in time for us to secure the insurance before close of day.

This was very much appreciated and I would like you to pass on our sincere praise and appreciation for her 'top' effort.

Kind regards

Lorraine Stokes

Many thanks for the form my wife gave you the wrong email address great to see someone use there initiative and send it to my work.

I have faxed it back this morning.

As stated on the form we have had trouble finding a company that does this type of insurance one company we contacted 3 times and did not get a reply very disappointing. Looking forward to hearing from you.

Many thanks

Clem Pearce

PH: 1300 763 016

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* BuildSafe will subscribe and pay your first year's basic on-line document storage subscription.