

“Yes, you do need Home Indemnity Insurance when selling your home.”

NEED IT TODAY?
No Problem!

WA
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**

When is Home Indemnity Insurance required?

Owner Builder Home Indemnity Insurance is required in Western Australia when an owner builder sells their dwelling within the Statutory Indemnity period. The **Period of Cover is 7 years** from the Building License issue date.

Can I sell my owner built home?

Owner Builders are unable to sell their property prior to 3 years after the Building License issue date. If the owner builder requires to sell before these 3 years have expired, they are able to apply for a letter of exemption from the minister. This is assessed on a case by case basis. Home Indemnity Insurance covers Residential/Domestic Building Work. Multi Unit developments exceeding 3 stories and fully leased retirement villages are exempt from obtaining Home Indemnity Insurance.

What is the threshold for Owner Builder Indemnity?

The minimum value of works required to obtain **Home Indemnity Insurance** is **\$12,000**.

What is the maximum amount that can be claimed?

The maximum amount that can be claimed under a **Home Indemnity Insurance policy** is the value of contract work with a limit of **\$100,000**.

Who does Owner Builder Indemnity cover?

The purchaser and any subsequent purchaser of the home, not the actual owner builder, can claim on their Indemnity Policy if the owner builder has become insolvent, died or disappeared.

What does Owner Builder Indemnity cover?

Home Indemnity Insurance only cover defects, which are not identified in the Inspection Report that are identified within the **7 year Statutory Indemnity period**.

What happens if Owner Builder Indemnity Insurance is not arranged?

Failure to provide this insurance prior to selling the property can result in fines up to \$10,000. If a contract of sale has been entered into without providing the Indemnity Insurance, **the purchaser has rights to pull out of the sale prior to completion of the contract.**

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 Indemnity Insurance Proposal

Please answer ALL questions

1. DETAILS OF THE INSURED

Owner Builder Details:

Trading Name:

Address:

State: _____ Postcode: _____

Postal Address:

State: _____ Postcode: _____

Property for Sale Address:

Flat/Unit No: _____ Unit No: _____ Lot No: _____

Street: _____

Suburb: _____

State: _____ Postcode: _____

Telephone:

Home: _____

Work: _____

Mobile: _____

Fax: _____

Email: _____

2. TYPE OF OWNER-BUILDER WORK

Identify the type of work to be insured. For example, if the work includes several types of work eg: Garage, Swimming Pool.

Single storey Double storey Other

- Construction of a Dwelling
- Construction of a Dwelling Extension
- Construction of a Garage, Carport
- Renovation of a Dwelling
- Completion of a Dwelling
- Construction of a Swimming Pool

2. TYPE OF OWNER-BUILDER WORK continued

Provide a detailed description of Owner Builder work (eg: construction of two storey dwelling with garage)

Floor area of project: _____ m²

Replacement cost of work @ current day rates \$ _____

Replacement cost of swimming pool @ current day rates \$ _____

(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)

3. DETAILS OF CONTRACTORS WHO CARRIED OUT WORKS GREATER THAN \$12,000

Type of Work	Name	Address	Licence No.
Bricklayer (if used and available)			
Carpenter (if used and available)			
Plasterer (if used and available)			

4. APPLICANT HISTORY

Have you at any time ever been refused or declined Builders Warranty Insurance? Yes No

Have you purchased Builders Warranty Insurance as an Owner Builder within the last five years? Yes No

Have you ever held a builders/contractor licence or registration? 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 supply full details

5. 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 Calliden's 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 Calliden 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
- v. I/we understand that if this Proposal is accepted the insurance cover will be subject to the terms and conditions set out in Calliden Owner Builder Warranty Insurance Policy
- vi. I/we further acknowledge that Calliden, 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 Calliden cannot reach you at your usual address

Applicants

Signature: _____

Print Name: _____ Date: / /

Signature: _____

Print Name: _____ Date: / /

Please supply a future forwarding address:

Alternate Contact (Optional):

Name: _____ Phone: _____

Address: _____

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

6. DOCUMENT CHECKLIST

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

Western Australian Home Indemnity Checklist

1. Arrange a Inspection/defects report and attach copy (To engage an accredited inspector see www.aobis.com.au)
2. Owner Builder to complete and sign proposal form
3. Attach a copy of the Building Licence (Local Council)
4. Attach a copy of Exemption Letter from the Minister if required
5. BRB Certificate

7. 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

The information collected on this proposal form will be used to assess your request for insurance and to provide other insurance services in accordance with our privacy policy. In addition Calliden may share your information with other third parties, as defined in the privacy policy, in order to undertake insurance services. If you do not complete the proposal form in full, and in accordance with your duty of disclosure, Calliden may not be able to provide you with insurance or may impose additional conditions on any cover provided.

In accordance with Calliden's privacy policy you may obtain access at any time to information that Calliden or its service providers hold on you. If you would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy you may do so through one of the following means:

- obtain the privacy policy online at www.calliden.com.au
- by phone 02 9551 1111
- by email to privacy@calliden.com.au
- by letter to Privacy Officer, PO Box 348 Milsons Point NSW 1565

THIS PRODUCT IS ISSUED BY

Calliden Insurance Ltd ABN 47 004 125 268 AFSL 234438
BuildSafe Insurance Brokers Pty Ltd ABN 84 109 623 976 AFSL 279367

8. PAYMENT DETAILS

PAYMENT OPTIONS Bank Cheque - Direct Payment - Credit Card (Visa or MasterCard Only)

Our bank details: Account No: 57 680 6701
Account name: BuildSafe Insurance Brokers Pty Ltd
BSB: 083 922 National Australia Bank

Please Note: Direct payment requires a copy of the transaction receipt with your proposal as proof of payment. Subject to bank clearance.

Note: We cannot accept Personal or Business Cheques

CREDIT CARD DETAILS (VISA or MASTERCARD)

Cardholder name: _____

Expiry date: / /

Card no: _____

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Signature: _____

Authorisation to deduct premium amount
2% Surcharge applies to all Credit card payments

XXPLEASE RETURN TO:

BuildSafe Insurance Brokers Pty Ltd
PO Box 2294, Seaford Vic 3198
Phone: 1300 763 016
Fax: 03 9773 6351
Email: info@buildsafe.com.au

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.