

10. 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 adjusters, loss assessors and other claims investigators; lawyers; reinsurers and reinsurance brokers; 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:

Online at: http://www.assetinsure.com.au/ssl/cms/files_cms/AIPrivacyPolicy.pdf

By phone on: 02 8274 2898

By email to: privacy@assetinsure.com.au

By letter to the Privacy Manager at: Assetinsure, 44 Pitt Street, Sydney, NSW 2000

In signing this form you expressly consent to us using your personal information in accordance with our Privacy Policy. You can also download a copy of Assetinsure's Privacy Policy by visiting www.Assetinsure.com.au/docs/PrivacyPolicy.pdf

Why Choose BuildSafe!

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*

*Dear Michelle,
I would again like to thank you for your the efficient and friendly manner which you showed us throughout this process. It has been a pleasure dealing with you and your firm and we will surely recommend your services to family and friends.
Much appreciated,
Deb*

Just a brief email to thank you for your prompt assistance with our owner builder warranty.

You made the experience as simple & painless as possible. I would thoroughly recommend the company & you personally to anyone looking for owner builder insurance.

*Thanks again,
Jan*

*Hi BuildSafe Team,
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*

PH: 1300 763 016

Fax: 03 9773 6351

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BuildSafe
Building Insurances

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