

IMPORTANT INFORMATION

please read this first

home warranty insurance claim form

Making a Claim

Upon receipt of the completed claim form and the required supporting documentation, your claim will be allocated to one of our claims specialists. If appropriate, Vero will arrange for your property to be inspected by an assessor who will provide a detailed report to us. This report will be used to establish whether or not your claim falls within the cover provided by the policy.

Vero will make every endeavour to process your claim as quickly as possible. However, it is important that you understand this process can be quite complicated and could take some time to complete. If the builder has not completed your home, we may need to obtain tenders to complete the work, which can prolong the settlement of your claim. Accordingly, you should allow sufficient time for appropriate investigations and to obtain all relevant information necessary for our claims specialist to make an informed decision.

When submitting a claim it is important that you provide all relevant information. You should provide legible photocopies of all documents, retaining the originals.

Note: The standard excess applicable to the policy varies by state/territory. Please refer to the policy wording to confirm the level of excess applicable to you. You should also check the policy wording to satisfy yourself that the claim falls within the scope of cover.

Both the insurer and the home owner are obligated to act with the utmost good faith. If you make any claim that is fraudulent in any way, the claim may be denied in whole or in part, depending on the circumstances.

Subrogation

If we pay a claim, we are entitled to be subrogated to your rights against any party (including your builder) for the amount paid by us.

You must not limit or exclude your rights against any party (including your builder) from whom you might otherwise be able to recover in respect of your loss or damage. If you do, our liability to you is reduced to the extent that we can no longer recover from that other party as a result of such action by you.

IMPORTANT INFORMATION

please read this first

Privacy Statement

The Privacy Act 1988 (Cth) (as amended) now applies and requires us to inform you that:

Purpose of collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) from or about you, for the purposes of:

- ▼ providing insurance services to you,
- ▼ evaluating your application for insurance,
- ▼ evaluating any request for amendment to any insurance provided,
- ▼ issuing, administering and managing the insurance provided following acceptance of an application; and
- ▼ investigating and, if covered, managing claims made in relation to any insurance you have with us or other companies within the Promina Group.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose. However for sensitive information, the secondary purpose must be directly related to the purposes listed above.

Disclosure

When necessary and in connection with the purposes listed above, we may disclose your personal information to, and/or receive some personal information from:

- ▼ other companies within the Promina Group,
- ▼ your insurance intermediary or our agent,
- ▼ Government bodies, loss assessors, claims investigators, reinsurers,
- ▼ other insurance companies, mailing houses, claims reference providers, legal and other professional advisers,
- ▼ other service providers, hospitals, medical and health professionals.

Consequences if information is not provided

If you do not provide us with the information we need we will be unable to [delete options which do not apply] consider your application for insurance cover, administer your policy or manage any claim under your policy.

Access

You can request access to the personal information we hold about you by contacting us at [insert address or phone number or both].

In some circumstances we may not agree to allow you access to some or all of the personal information we hold such as when it is unlawful to give it to you. In such cases we will give you reasons for our decision.

Privacy Statement issued by

Vero Insurance Limited, 465 Victoria Avenue, Chatswood, NSW 2067.

When you must make a claim

We will not pay any claim if the claim is not notified to us within the period prescribed in the legislation which is specified in the policy wording. Please read the policy wording carefully before making a claim.

Other terms

You must give us any assistance, information or documents that we request. This includes giving us, our assessors or nominated builder, reasonable access to inspect, rectify or complete the work (unless you have reasonable grounds to refuse access).

You must not make any admissions, offer, promises or payments in connection with any claim.

You must comply with your obligations under the policy, otherwise we may not have to pay your claim.

Please return the completed form and all documents to:

If your property is in New South Wales,
ACT, Northern Territory or Queensland

Customer Solutions Unit
Locked Bag 9000
Chatswood NSW 2067
Telephone (02) 9978 9000
Facsimile (02) 9978 2744
Toll Free 1800 554 255

If your property is in Victoria, South Australia,
Western Australia or Tasmania

Customer Solutions Unit
PO Box 294
Collins Street West
Melbourne VIC 8007
Telephone (03) 9245 8000
Facsimile (03) 9245 8082
Toll Free 1800 554 255

ALL QUESTIONS MUST BE COMPLETED

Section 1 current owner details

Policy/Certificate Number

Name of Owner

Site Address

State

Postcode

Postal Address (or for service of documents)

State

Postcode

Telephone - Home

()

Telephone - Work

()

Mobile

Email (optional)

Fax

()

Name of Builder

Builder's Licence No.

Builder's Contract Works or Builder's All Risk Insurer

Builder's Current Address

State

Postcode

Telephone

()

Fax

()

Section 2 claim type

The scope of cover provided will vary according to the state/territory in which the property is located and the date of issue of the certificate of insurance. In order to determine the scope of policy cover applicable to your property we recommend that you check your policy of insurance. We can provide you with the relevant policy wording if you do not have one.

Have you terminated the building work contract?

No

Yes

Insolvency

Is the builder insolvent / bankrupt / in external administration?

No

Yes Please provide details

How and when did you become aware of the builder's financial situation? Please provide details

Have you been officially notified of the builder's financial situation?

No

Yes

Please provide a copy of the notice or any official notification of insolvency provided

Deceased Builder

Has the builder died?

No

Yes

How and when did you become aware of the builder's death?

Please provide details

Have you received any formal notification?

No

Yes

Please provide a copy of any notice received

Disappearance

Has the builder disappeared?

No

Yes

Please provide details

How and when did you become aware of the builder's disappearance?

What evidence do you have that the builder has disappeared?

What measures have you taken to locate the builder?

Builder Still Active

Have you contacted the builder regarding your claim?

No

Yes

If Yes, date builder notified

What was the builder's response?

ALL QUESTIONS MUST BE COMPLETED

1. Has the building work started?

No Yes Date started / /

2. Has the building work been completed?

No Yes When completed / /

3. Has a certificate of occupancy or completion certificate been issued?

No Yes Date Issued / /

If no, why?

4. Was the builder responsible for the building work design?

No Yes

If no, who did design the building?

5. Are you a developer of the work in the building work contract?

No Yes

6. Are you related to the builder or developer in the building work contract?

No Yes Please provide details

7. Have you paid all monies due as per the contract for all work done to date, including any variations and/or extras?

No Yes Amount unpaid \$

8. Have you paid any amounts in advance of the amounts called for as defined in the building work contract?

No Yes Please provide details of overpayments

Stage of work completed

Stage of work paid to

Total overpayment made \$

9. Are any of the claimed items part of variations to the work in the building work contract?

No Yes Please provide details

10. If you purchased the completed dwelling were you aware of any defect(s) prior to or during the purchase process?

No Yes Please provide details

11. Was there a pre-purchase inspection report obtained?

No Yes Please provide copy of report

12. Was the vendor an owner-builder?

No Yes Please provide a copy of Owner Builder Report

13. When did you first become aware of the defect(s)?

/ / What did you observe?

14. Has the defect(s) deteriorated since you first became aware of its existence?

No Yes Please provide details

15. Did you take all reasonable and timely steps to minimise the damage?

No Yes Please provide details

16. Are you aware of any past or current tribunal, court or legal action concerning the dwelling?

No Yes Please attach all relevant documentation and a list of full details

17. Have any complaints been previously lodged or claims made by you or previous owners in relation to the building work?

No Yes Please provide details

18. Were any of the items of the claim known to you

- before the date of completion of the work; or
- when you purchased the dwelling; or
- before you purchased the completed dwelling?

No Yes Please provide details

Section 5 goods and services tax (GST)

Are you entitled to claim a GST Input Tax Credit with regards to the subject matter of this claim?

No

Yes

If Yes, please provide the following:

ABN Number

% Entitlement to an ITC for the subject matter of this claim %

What was your percentage entitlement to an input tax credit for the GST payable on the premium for the policy? %

Section 6 documentation to be submitted with this claim

Information required

We require copies of all correspondence between the builder and yourself in respect of claimed items. Evidence in support of the builder's death, disappearance or insolvency, and copies of the following items (where applicable):

- Certificate of Insurance
- Certificate of Title for the property
- Building Works Contract applicable to the works
- Any variations to the Building Works Contract
- Building Specifications and Schedule for the works
- Certified Plans/Drawings
- Building Inspection Reports
- Certificate of Completion or Certificate of Occupancy issued by the permit authority
- Documentary evidence of all payments made to the builder
- Letter from Administrator/Liquidator/Trustee of insolvency showing status of your contract with the builder.
- Any bank authorisation of progress payments
- Any Defects List prepared or provided to the builder
- The Purchase Contract (if applicable)
- The Owner Builder application and Defects Report (if applicable)
- The Pre-Purchase Inspection Report (if applicable)
- Notice of Termination of Contract

In addition to the above, any reports from consultants, councils, government departments, details of legal actions or other relevant documentation or knowledge in relation to the claim are to be advised to Vero on lodgement of this claim.

Note

The decision on your claim will be made based upon the information provided by you. If further information or documents come into our possession during the administration of your claim, Vero reserves the right to review its decision on liability at any stage.

Section 7 Owner Declaration

I/We confirm that the details on this claim form are true and represent a fair and accurate representation of the facts surrounding the claim. I/We acknowledge that the insurer reserves the right to seek additional information from me/us as required from time to time in order to deal with the claim.

For personal applicants

I consent to:

- the use of personal information about me for the purposes shown in the Privacy Statement, and
- the disclosure of personal information about me to, and obtaining personal information from, other parties, including those shown on the Privacy Statement, for any of these purposes.

For all applicants

If I have disclosed personal information about any other person, I confirm that I am authorised to:

- disclose to you personal information about that person and to consent to its use for the purposes shown in the Privacy Statement, and
- consent to disclosure to, and obtaining of other personal information about that person from, other parties, including those shown in the Privacy Statement, for any of these purposes.

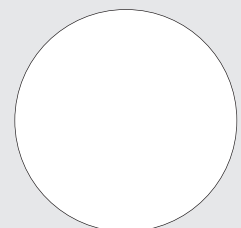
Vero, its officers and agents, are hereby authorised (from time to time and at any time) to seek such information as they may require concerning the claim from:

1. Suppliers of materials and services, or subcontractors;
2. Credit reporting agencies;
3. The accountants providing financial information on my behalf from time to time. Such accountants are authorised and instructed to provide such information to Vero as required whenever requested to do so;
4. Banks or financial institutions.

Declared by: Name

Signature

Date / /



Owners Corporation Common Seal