

IMPORTANT INFORMATION

please read this first

home warranty insurance

claim form

Making a claim

Upon receipt of the completed claim form and all prescribed information, your claim will be checked to ensure the policy has been triggered and then directed to the appropriate team for processing.

Where the items on your claim form are relatively straightforward, Vero will endeavour to fast track your claim with your assistance in gaining quotes and other required documentation. Where there are several items on your claim form or the items may require close technical review, Vero will arrange for your property to be inspected by an assessor who will provide us with a detailed report. Either approach will assist us in determining whether the items of claim are breaches of building regulations and fall within the cover of the policy.

Where complexities arise with the claimed items or where your home has not been completed, we may need to request further inspections or obtain tenders to complete the work and this may prolong the settlement of your claim. Accordingly, we will ask you for your support and assistance in ensuring sufficient investigations are undertaken required to make an informed decision on your claim.

We will keep you informed on a regular basis of progress throughout the claim life.

Excess

There is a standard excess payable on all policies however this varies by State or Territory. Please refer to the policy wording to confirm the level of excess applicable and payable by you.

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.

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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 Suncorp 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 Suncorp 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 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.

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, Level 18, 36 Wickham Terrace, Brisbane QLD 4000.

When you must make a claim

Please read the policy wording carefully before making a claim to ensure that you are within the period of cover for the items you intend to claim. A claim cannot be accepted if you have NOT notified Vero of your loss within the period of cover as prescribed in the legislation and referred to in the policy wording.

Other terms

In order to progress your claim as efficiently as possible, we request you give us any assistance, information or documents that we request in a timely manner. 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 and you are bound by your obligations under the policy, and if you do not comply with these requirements, we may not pay your claim.

Please return the completed form and all documents to:

**Home Warranty Insurance
Lodgement Team
IPC 2CI264
GPO Box 3999
Sydney NSW 2000**

**Toll Free: 1800 554 255
Facsimile: 1300 411 784**

ALL QUESTIONS MUST BE COMPLETED

Items marked with an asterisk (*) are mandatory fields.

Section A. Owner

Please complete the following information about yourself to assist us in contacting you and managing your claim

Policy/Certificate Number*

Policy/Certificate Issue Date*

Name*

Site Address*

State

Postcode

Postal Address*

State

Postcode

Telephone - Home*

Telephone - Work*

Mobile*

Email (optional)

What is your preferred method of contact?*

Post Phone Fax Email

If your claim was successful, what would be your preferred method of settlement?*

- Direct with you via a cash payment; or*
- Rectification of works by a Vero panel builder*

If your preferred method of settlement would be via cash payment, please confirm which method of payment you would prefer.

i.e. EFT or cheque EFT Cheque

If EFT, Please provide your BSB, Account Number and Account Name

BSB

Account Number

Account Name

Are you entitled to claim a GST Input Tax Credit with regards to the matters in this claim?*

No Yes Please provide

ABN

% Entitlement to an ITC

Section B. Builder

Please complete the following information about your builder to assist us in contacting them as part of managing your claim

Name*

Licence No. (if known)

Address (if known)

State

Postcode

Telephone - Home (if known)

Telephone - Work (if known)

Mobile (if known)

Section C. Builders Status

Please indicate the current trading status of your builder to assist us in determining how the policy is applied

Status of Builder i.e. Insolvent, Deceased, Disappeared, Bankrupt, Deregistered, Registered, Suspended (NSW only)*

Refer to Page 4 for definitions

- If answered Insolvent, Bankrupt or Deregistered the following questions must be answered

1. How and when did you become aware?*

2. If your defects were known prior to the builder becoming Insolvent, Bankrupt or Deregistered, did you advise the builder?

3. If so, when and what was the builder's response?*

- If answered Deceased the following questions must be answered

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

2. Have you received any formal notification/confirmation?*

No Yes

- If answered Disappeared the following questions must be answered

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

2. What evidence do you have to substantiate the builder's disappearance?*

3. What steps/action have you taken to locate the builder?*

- If answered Registered the following questions must be answered
Note: If your policy was issued after 1 July 2002, your policy has not been triggered as your builder is not Insolvent, Dead or Disappeared.

1. Have you contacted the builder with regards to the items of claim?*

No Yes

Section C. Builders Status (continued)

2. If yes, when?*

3. What was the builder's response?*

- If answered Suspended the following questions must be answered

1. Have **you** obtained a money order from a Court or Tribunal?*No Yes

2. If yes, what was the value of the order?*

3. Has the builder paid/satisfied the order?*

No Yes **Section D. Type of Claim**Defects* No Yes If yes, complete section EIncomplete* No Yes If yes, complete section G**Definitions****COMPLETION:**

For the purposes of determining the period of cover we need to know the date that your home was completed.

In NSW the meaning of completion date is set out in Regulation 71 of the Home Building Regulation 2004. A summary of the definition is as follows:

Completion is defined as either:

- The date that the work is completed within the meaning of the building contract; or
- If a contract does not provide for when work is to be completed or there is no contract, then the date of the final inspection of the work by the applicable certifier (Council or Private) – this date is not the Occupation Certificate date, but rather the date the inspection was undertaken to certify works are complete to enable an Occupation Certificate to be issued; or
- In any other case, the latest date that the builder attends the site to either attend to work or complete the work; or hand over possession to the owner.

In all other states the date of completion is the date in which the Occupation Certificate was issued.

BUILDER'S STATUS:**Insolvent**

When a Company is being administered by an external body such as a Receiver or Liquidator and is therefore in Administration or Liquidation.

Bankrupt

When an individual has a personal status of an undischarged bankrupt.

Deregistered

When a Company ceases to exist and has had its status altered to reflect Deregistered

Deceased

When an individual has passed away

Disappeared

When an individual cannot be located after due search and enquiry, which includes but is not limited to:

- Making contact on all known numbers,
- attending the last known address; and
- undertaking web-based searches.

Suspended

When the builders licence has been suspended by the regulatory authority.

Section E. General claim information - Defects

1. When were the building works completed by the builder?*

Refer to Page 4 for the definition of completion

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2. Have any complaints been previously lodged or claims made by you or a previous owner in relations to works undertaken by the builder?*

No Yes If yes, provide a brief explanation

3. Are you aware of any past or current Tribunal, Court or legal action concerning the property?*

No Yes If yes, provide a brief explanation

4. Are you related to the builder and/or developer in the building contract?*

No Yes If yes, provide a brief explanation

5. Did you contract with the builder or are you a subsequent owner?*

Original If original, go to D(i)

Subsequent If subsequent, go to D(ii)

D(i) Original Owner

1. Were you responsible for engaging or arranging the design of your property?*

No Yes If yes, provide details of the design engineer and/or architect

2. Were any of the items being claimed known by you prior to the completion of your property?*

No Yes If yes, provide a brief description of the items on the following page (Section F)

3. If yes, what action did you take to have the items rectified by the builder?

4. Are any of the items being claimed part of variations to the work in the building contract?*

No Yes

5. If yes, please provide details and copies of the agreed variations.*

D(ii) Subsequent Owner

1. When were the building works completed by the builder?*

Refer to Page 4 for the definition of completion

 / /

2. Did you obtain a pre-purchase inspection report?*

No Yes Copy Attached.

3. Were any of the items being claimed known by you prior to purchasing the property?*

No Yes

4. If yes,

a. What action did you take to have the items rectified by the vendor?

b. Did you receive a reduction in the purchase price due to the items identified?

Required documentation - Defects

In order to ensure your claim is processed as quickly as possible, please provide copies of all documents listed below when you submit your claim form

Original Owner

- Proof of Ownership, such as Rates Notice, Land & Title Search, Utility Bill
- Building Contract
- Plans
- Specifications
- Variations (agreed & signed by all parties)

Subsequent Owner

- Proof of Ownership, such as Contract of Sale and/or Rates Notice, Land & Title Search, Utility Bill
- Plans
- Registered Strata Plan (if claim lodged by Owners Corporation/ Body Corporate)
- Strata Roll (if claim lodged by Owners Corporation/Body Corporate)

Refer to the table below for additional documentation which if available please provide a copy as it will assist us in processing your claim.

Optional documentation

- Building Inspection Report
- Pre-purchase Inspection Report
- Occupation Certificate or Certificate of Completion
- Correspondence issued to the Builder and/or Developer
- Any responses from the Builder and/or Developer

Example defect list

	Exact Location	Type of Loss	Date first noticed	Size	Details of any deterioration	Mitigation details
1	Right-hand corner of the North wall in bedroom	Crack in wall	25 / Sep / 09	2mm in width and 1.5m in length	The crack has extended in length by 10cm in the last 2 months	Have stopped watering the garden which is directly outside this room to remove excess moisture to the area
2	Ensuite bathroom shower along screen and edge tiling	Water leaking from shower onto bathroom floor and then to the bedroom carpet	2 / Jun / 08	Puddles of water with a width of 15cm and some carpet staining of approx 5cm in width	The staining to the carpet appeared approx 2 months ago	We have stopped using the ensuite shower and now only use the 2nd bathroom

Section F. Detailed list of items being claimed

Refer above for samples

	Exact Location	Type of Loss	Date first noticed	Size	Details of any deterioration	Mitigation details
1			/ /			
2			/ /			
3			/ /			
4			/ /			
5			/ /			
6			/ /			
7			/ /			

Section F. Detailed list of items being claimed (continued)

Refer above for samples

	Exact Location	Type of Loss	Date first noticed	Size	Details of any deterioration	Mitigation details
8			/ /			
9			/ /			
10			/ /			
11			/ /			
12			/ /			
13			/ /			
14			/ /			
15			/ /			
16			/ /			

Section G. General claim information - Incomplete

1. Have the building works started?*

No Yes If yes, when?

2. When was the builder last on site?*

3. Were you responsible for engaging or arranging the design of your property?*

No Yes If yes, provide details of the design engineer and/or architect

4. Were there any variations to the contract?*

No Yes If yes, please provide copies of the agreed variations.

5. What was the final contract sum including any agreed variations?*

6. To date, how much have you paid the builder for works completed as per the contract?*

7. What amount of monies remains to be paid under the contract?*

Required documentation – Incomplete

- Building Contract
- Plans
- Specifications
- Variations (agreed & signed by all parties)
- Receipts and/or evidence of progress payments
- Termination Notice (if applicable)

Refer to Page 5 for Optional Documentation which if available please provide a copy as it will assist us in processing your claim.

Make available at time of inspection

The following documentation should be made available at the time of inspection

- Plans
- Specifications
- Variations (agreed & signed by all parties)

Section H. Owner declaration

Do you have a copy of the policy which applies to your certificate of Home Warranty Insurance?

Yes

No Please refer to our website (www.vero.com.au) for a copy of the applicable policy (refer to the State and Date of Issue on your certificate)

I/We have understood the terms of the policy.

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.

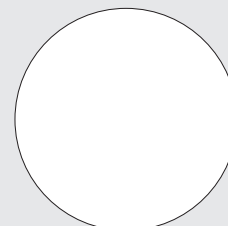
Vero, its officers and agents, are hereby authorised (from time to time and at any time) to seek such information as they may require concerning the claim from:

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

Print out the completed form and attach a manual signature