

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 Insurance 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 Insurance 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.

Privacy statement

AAI Limited trading as Vero Insurance is the insurer and issuer of your commercial insurance product, and is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- ▼ identify you and conduct appropriate checks;
- ▼ understand your requirements and provide you with a product or service;
- ▼ set up, administer and manage our products and services and systems, including the management and administration of underwriting and claims;
- ▼ assess and investigate any claims you make under one or more of our products;
- ▼ manage, train and develop our employees and representatives;
- ▼ manage complaints and disputes, and report to dispute resolution bodies; and
- ▼ get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws we will be (or may be) authorised or required to collect your personal information. These laws include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, Autonomous Sanctions Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999 and the Australian Securities and Investments Commission Act 2001, as those laws are amended and includes any associated regulations.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- ▼ other companies within the Group and other trading divisions or departments within the same company (please see our Group Privacy Policy for a list of brands/companies);
- ▼ any of our Group joint ventures where authorised or required;
- ▼ customer, product, business or strategic research and development organisations;
- ▼ data warehouse, strategic learning organisations, data partners, analytic consultants;
- ▼ social media and other virtual communities and networks where people create, share or exchange information;
- ▼ publicly available sources of information;
- ▼ clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- ▼ a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - ❖ information technology providers,
 - ❖ administration or business management services, consultancy firms, auditors and business management consultants,
 - ❖ marketing agencies and other marketing service providers,
 - ❖ claims management service providers
 - ❖ print/mail/digital service providers, and
 - ❖ imaging and document management services;
- ▼ any intermediaries, including your agent, adviser, a broker, representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;
- ▼ a third party claimant or witnesses in a claim;
- ▼ accounting or finance professionals and advisers;
- ▼ government, statutory or regulatory bodies and enforcement bodies;
- ▼ policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;

- ▼ in the case of a relationship with a corporate partner such as a bank or a credit union, the corporate partner and any new incoming insurer;
- ▼ the Australian Financial Complaints Authority or any other external dispute resolution body;
- ▼ credit reporting agencies;
- ▼ other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- ▼ legal and any other professional advisers or consultants;
- ▼ hospitals and, medical, health or wellbeing professionals;
- ▼ debt collection agencies;
- ▼ any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons or organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons or organisations located overseas, for the same purposes as in 'Why do we collect personal information?'

The complete list of countries is contained in our Group Privacy Policy, which can be accessed at www.vero.com.au/privacy, or you can call us for a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact details in **Contact Us**.

Contact us

For more information about our privacy practices including accessing or correcting your personal information, making a complaint, or obtaining a list of overseas countries you can:

- ▼ Visit www.vero.com.au/privacy.
- ▼ Speak to us directly by phoning one of our Sales & Service Consultants on: 1300 888 073 or by
- ▼ Email us at claims@vero.com.au

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 Insurance 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 2CI278
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*

Postal address*

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 Insurance 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 If 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)

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)**Section D – Type of claim**

2. If yes, when?*

Defects* No Yes If Yes, complete section E

3. What was the builder's response?*

Incomplete* No Yes If Yes, complete section G

▼ 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?*

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:

- (a) The date that the work is completed within the meaning of the building contract; or
- (b) 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
- (c) 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:

- (a) making contact on all known numbers,
- (b) attending the last known address; and
- (c) 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
- 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 and title search, utility bill
- Building contract
- Plans
- Specifications
- Variations (agreed and signed by all parties)

Subsequent owner

- Proof of ownership, such as contract of sale and/or rates notice, land and 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			/ /			

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			/ /			

If you require more space to detail each item of claim, please attach a separate document signed by you and completed in the same format as the above table. This separate document should be submitted along with your completed claim form and all required documentation.

Section G – General claim information – Incomplete

- Have the building works started?*
 No Yes If Yes, when?
- When was the builder last on site?*
- 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
- Were there any variations to the contract?*
 No Yes If Yes, provide copies of the agreed variations.
- What was the final contract sum including any agreed variations?*
- To date, how much have you paid the builder for works completed as per the contract?*
- What amount of monies remains to be paid under the contract?*

Required documentation – Incomplete

- Building contract
- Plans
- Specifications
- Variations (agreed and 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 and 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 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.

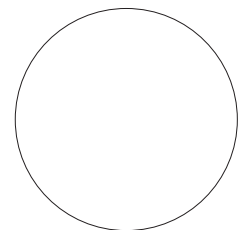
Vero Insurance, its officers and agents, are hereby authorised (from time to time and at any time) to seek such information as they may require concerning the claim from:

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

Declared by:

Signature

Date



Print out the completed form and attach a manual signature

Owners Corporation Common Seal