

IMPORTANT INFORMATION

please read this first

residential construction 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 who will investigate the details surrounding the claim. 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 and retain the originals for your own records.

Please note: The standard excess applicable to the policy varies from state to state. Please refer to the policy wording to confirm the level of excess payable for your state.

You should also check the policy wording to ensure that the claim falls within the scope of the insured events as set out in the policy. 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) to the extent of the amount paid by us.

You must not limit or exclude your rights against a party 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 (as amended) now applies and requires us to inform you that:

Purpose of collection

We collect personal information for the purposes of: providing insurance services to you, including to evaluate your application, to evaluate any request for a change to any insurance provided; to provide, administer and manage the insurance services following acceptance of an application; to investigate and, if covered, manage claims made in relation to any insurance you have with us or other members of the group of companies to which we belong.

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

We may disclose your personal information to (and receive some personal information from), when necessary and in connection with the purposes listed above, other members of the group of companies to which we belong, your insurance broker or our agent, government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, mailing houses, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

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 or insurance cover, administer your policy or manage any claim under your policy.

Access

You can request access to the personal information by contacting us at the address shown below.

In some circumstances we may not agree to allow you access to some or all of the personal information we hold about you 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

Claim Number (*office use only*)

Policy/Certificate Number

ALL QUESTIONS MUST BE COMPLETED

Section 1 current owner occupier details

Name of Owner

Dwelling Address

State

Postcode

Postal Address of Owner (*or for service of documents*)

State

Postcode

Telephone - Home

Telephone - Work

Mobile

Email (optional)

Fax

Name of Builder

Registration Number

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.

To assist with the processing of your claim we will require detailed answers to the following questions.

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 Please provide details

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

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

What evidence do you have that the builder has disappeared? Please provide details

What measures have you taken to locate the builder? Please provide details

Section 3 general information - all claims

1. Are you the original owner of the dwelling?
No Go to Question 14 Yes Go to Question 2

Original Owner

2. Has the building work started?
No Yes Date started / /
3. Has the building work been completed?
No Yes When completed / /
4. Has a certificate of occupancy or completion certificate been issued? No Yes
5. Did the builder design the work in the building work contract?
No Yes

If no, who did design the building?

6. Did you design the work in the building work contract?
No Yes
7. Are you a developer of the work in the building work contract?
No Yes
8. Are you a related company to the builder or developer in the building work contract?
No Yes Please provide details

9. 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 \$
10. 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 \$

11. Do you possess any building or consultant's reports to substantiate your claim?
No Yes Please provide details

12. Are any of the claimed items part of the variations to the work in the building work contract?
No Yes Please provide details

13. Have you terminated the building work contract?
No Yes

Subsequent Owner

14. 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

15. Was there a pre-purchase inspection report obtained?
No Yes Please provide a copy of the report
16. Was the vendor an owner builder?
No Yes Please provide a copy of Owner Builder Report

General (Original or Subsequent Owners)

17. When did you first become aware of the defect(s)?
Date / / Please provide details

18. Has the defect(s) deteriorated since you first became aware of its existence?
No Yes Please provide details

19. Did you take all reasonable and timely steps to minimise the damage?
No Yes Please provide details

20. Are you aware of any past or current court or legal action concerning the dwelling?
No Yes Please attach all relevant documentation and list of full details

21. Have any complaints been previously lodged or claims made in relation to the building work?
No Yes Please provide details

22. Were any of the items of the claim known to you before the date of completion of the work in the building work contract or when you purchased the dwelling or before you purchased the completed dwelling?
No Yes Please provide details

23. Are you represented by a solicitor?
No Yes Please provide details

24. Are you the builder named in the building work contract?
No Yes

Section 5 home 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.

Are you entitled to claim Input Tax Credits with regards to the subject matter of this claim?

No

Yes

If Yes, please provide ABN Number and your percentage entitlement

ABN

to an input tax credit for the subject matter of this claim

%

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

%

Signature

Declared by: print name

Date

/ /

Section 6 documentation to be submitted with this claim

Information required

We will require copies of all correspondence between the builder and yourself in respect of claimed items. Evidence in support of deceased builder, support of disappearance, proof of insolvency, and the following items where applicable:

Original Owner

- Copy of Certificate of Insurance
- Copy of Certificate of Title for the property
- Copy of dated and signed Building Works Contract applicable to the works
- Copy of any written agreed Variations to the Building Works Contract
- Copy of Building Specifications and Schedule for the works
- Copy of all Certified Building Permit Drawings
- Copy of all Building Inspection Reports issued by the permit authority
- Copy of Certificate of Completion or Certificate of Occupancy issued by the permit authority
- Copy of all documentary evidence of payments made to the builder
- Copy of any bank authorisation of progress payments
- Copy of any Defects List prepared and provided to the builder

Subsequent Ownership

- Copy of Certificate of Insurance
- Copy of Certificate of Title for the property
- Copy of the Purchase Contract
- Copy of the Owner Builder application and Defect Report if applicable
- Copy of the Pre-Purchase Inspection Report

In addition to the above requirements to support your claim, 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.

Where the claim is due to the builder's insolvency, please enclose a letter from the administrator / liquidator / trustee in bankruptcy showing the status of your contract with the builder, together with a copy of the notice of termination of contract, if any.