

## IMPORTANT NOTICES

### About the Insurer

This insurance is underwritten by Great Lakes Reinsurance (UK) SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as Great Lakes Australia ('Great Lakes Australia'). Great Lakes Australia is an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority ('APRA'). Great Lakes Australia is a branch office of Great Lakes Reinsurance (UK) SE, a limited liability company incorporated in England and Wales and a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft AG ('Munich Re'), part of Munich Re (Group).

### The Agent

Residential Builders Underwriting Agency Pty Ltd (ABN 55 604 481 521, AFSL 477528) ('RBUA') arranges policies for and on behalf of Great Lakes Australia. RBUA acts under a binding authority given to it by the insurer to administer and issue policies, alterations and renewals. In all aspects of arranging this Policy, RBUA acts as an agent for the insurer and not for you.

### Important Information

1. To be completed for projects with a value of at least \$12,000 in South Australia and over \$20,000 in Western Australia.
2. Application not to be used for projects that are for low rise multi-unit development.
3. Please read our Privacy Statement and your Duty of Disclosure before completing this form.
4. Please print clearly, in block letters and tick appropriate boxes as required.
5. Completed applications should be submitted to your broker, with your payment for processing.

### General Insurance Code of Practice

Great Lakes Australia is a signatory to the General Insurance Code of Practice (the Code). The Code aims to raise standards of service between insurers and their customers. Great Lakes Australia's service standards are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact us or the Financial Ombudsman Service Australia on 1800 367 287 or visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

### 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 be reasonably 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 need 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 found to be fraudulent.

### Privacy Statement

Both Great Lakes Australia and RBUA respect your privacy. 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 Great Lakes Australia and RBUA treat your personal information.

Great Lakes Australia and RBUA primarily collect 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 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 your Policy may not be able to be administered.

In order to provide its insurance services Great Lakes Australia and RBUA 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; and the Financial Ombudsman Service, some of whom may be located in overseas countries, or as required by law (for a full list see Great Lakes Australia's and RBUA's Privacy Policy). In the event of a claim, Great Lakes Australia and RBUA may disclose your personal information (including sensitive information) to overseas reinsurers for the purpose

of assessing your claim. Great Lakes Australia and RBUA will only share information with third parties where Great Lakes Australia and RBUA reasonably believe it is necessary in assessing your insurance claim and in providing the products and services requested.

Great Lakes Australia's and RBUA's Privacy Policy contains information about how to access and correct the personal information about you and also how to complain about a breach of privacy. If you require additional information or would like a copy of our privacy policies, our privacy officer's contact details are:

For Great Lakes Australia

**Mail:** Munich Re Australia, PO Box H35, Australia Square  
NSW 1215 Australia

**Email:** [privacyofficer@munichre.com](mailto:privacyofficer@munichre.com)

**Call:** 02 9272 8000

For RBUA

**Mail:** Steadfast Underwriting Agencies, P O Box A2016  
Sydney South NSW 1235

**Email:** [privacyofficer@steadfastagencies.com.au](mailto:privacyofficer@steadfastagencies.com.au)

**Call:** 02 9495 6500

## I. Builder Details

Builder Legal Entity Name (must be as per Building Contract and consistent with the Builder's licence):

Registered Trading Name:

ABN:

Industry Association Name, if any:

Licence Number:

Expiry Date: / /

## II. Owner Details

Full Name/s (to appear in contract):

Current Postal Address:

Suburb:

State:

Postcode:

Telephone:

Fax:

Mobile:

Email:

Is there any family or business relationship other than a normal arms' length contract between the Builder and Owner?

Yes

If yes, please provide details below.

No

## III. Project Details

**Site Address (Note, a separate application form must be completed for each dwelling or unit at the site).**

Number of multiple dwellings or units on one site:

Unit number:

Lot/Street number:

Street name:

Suburb:

State:

Postcode:

### Construction Type

New Single Dwelling

Non-Structural Renovations /Improvements\*

(\*includes kitchens, bathrooms, carports, pergolas)

New Low Rise Unit/Townhouse/Villa

Swimming Pool only

Alterations/Additions (Structural)

Other Residential Building Works (Non structural)

Project description:

Number of storeys:

One

Two

Three

### Contract Type and Value

### Contract Value (including GST)

Standard Fixed Price/Lump Sum Contract or

\$

Speculative Home: including builder margin or

\$

Cost Plus Contract: budget including margin or

\$

% Margin

Project Management

\$

Management Fee \$

### III. Project Details continued

#### Progress Payments

Will any of the progress payments schedules under this project be greater than 35%?

Yes  No

If yes, please attach a copy of the schedule and provide details below:

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#### Project Timeframes

Date Contract Signed:    /    /

Anticipated Starting Date:    /    /

Anticipated Completion Date:    /    /

#### Architect Details

Was the project tendered through an architect/designer?

Yes  If yes, please provide details below.

No

Name:

Phone Number:

Address:

Suburb:

State:

Postcode:

#### Engineer Details (for footings and slab, if applicable)

Name:

Phone Number:

Address:

Suburb:

State:

Postcode:

#### Soil Classification (optional)

A

E

H

M

P

S

Other

Details, if other:

#### IV. Builder Declaration

I/We hereby declare that information provided in this application are true and correct. I/We have not withheld any information likely to affect RUBA's decision to accept this insurance and further, that if I/we pay the premium for the owner's insurance I/we have done so for the Owner.

Name: \_\_\_\_\_ Date:     /     /

Signature: \_\_\_\_\_

#### V. Payment of Premium

##### Payment Method (payable to your Insurance Broker)

1. By cheque and cash
2. Credit card. Please note that only Visa or MasterCard can be accepted. We regret that a Credit Card surcharge may apply as your Insurance Broker is not the insurance provider. The Credit Card Surcharge covers merchant fees and additional administration costs incurred by your Insurance Broker. The Credit Card Surcharge is shown in your Rate Chart and should be added to the premium, if using a Credit Card. If so, please complete details as shown below.

##### Credit Card Details

Visa     MasterCard     Card Number:                      Expiry date:   /

Name on Card: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ Date:     /     /

Signature: \_\_\_\_\_

##### Broker Name

Broker Contact Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_