

# OWNER BUILDER DOMESTIC BUILDING INSURANCE APPLICATION FORM

## About Owner Builder Domestic Building Insurance

### Who is an Owner Builder?

An Owner Builder is someone not involved in the building industry but who takes on the responsibility of domestic building works or renovations carried out on their own property.

### If you are an Owner Builder:

It is mandatory for you to obtain Owner Builder Domestic Building Insurance (DBI) cover for the domestic building work you carried out before entering into a contract to sell your property, if:

- the building project was completed less than six and a half years ago from the date of issue of your occupancy permit or certificate of final inspection; and
- the value of the building project was over \$16,000.

The policy does not commence until the contract of sale is signed. If the property doesn't sell, you may be able to cancel the policy and obtain a premium refund.

Owner Builder DBI does not provide any cover for the Owner Builder/s, it only provides cover for the purchaser of the property in the event that the building project has defective works which cannot be rectified as the Owner Builder has:

- died, disappeared or become insolvent; or
- failed to comply with a Tribunal or Court Order.

**If your application is successful, and we issue a policy for the Owner Builder/s, we will rely on the information on this form. You must therefore ensure you answer all questions truthfully.**

## Apply for Owner Builder Domestic Building Insurance using this form

### Who should complete this form

Owner Builder/s purchasing Owner Builder Domestic Building Insurance for building works or renovations carried out on their own property for sale.



#### IMPORTANT

By completing this form you have nominated Insurance House to be your DBI Distributor to assist you with your application for Owner Builder DBI. If you do not wish to nominate Insurance House please contact the DBI Distributor of your choice for their Owner Builder DBI application form.

### How to use this form

Fill out this form electronically using Adobe Acrobat Reader and email to: [builders@ihgroup.com.au](mailto:builders@ihgroup.com.au) or print, complete by hand and post to:  
Insurance House Pty Ltd, Level 3, 100 Wellington Parade, East Melbourne VIC 3002

If you have any questions or require assistance with this form, please contact your DBI Distributor Insurance House on **1300 305 834**

## SECTION 1. OWNER BUILDER DETAILS

Please supply details for **all** registered owners of the property. If more space is required please copy, complete and attach this page.

### Owner 1

First name  Last name

Organisation name (if applicable)

ABN (if applicable)

ACN (if applicable)

### Current Address

Street name  Street type

Suburb  State  Postcode

Phone

Mobile

Email

The Owner Builder's email address must be provided. The Certificate of Insurance will be sent to this email address only.

### Forwarding address after sale of property (must not be a PO box):

Street name  Street type

Suburb  State  Postcode

### Owner 2

First name  Last name

### Current Address

Street name  Street type

Suburb  State  Postcode

Phone

Mobile

Email

**SECTION 2. PROPERTY DETAILS**

Please supply address of where domestic building works or renovations have been carried out on the property for sale.

Lot no.  Unit no.

Street name  Street type

Suburb  State    Postcode

Please attached copy of Certificate of title 

**SECTION 3. BUILDING SURVEYOR**

Name of Registered Building Surveyor

Street name  Street type

Suburb  State    Postcode

**SECTION 4. BUILDING PRACTITIONER'S BOARD (BPB) OR VICTORIAN BUILDING AUTHORITY (VBA) CONSENT FOR WORKS**

Please attached copy of Certificate of consent 

Certificate of consent number

Date issued

/   /

CONTINUE TO SECTION 5. DETAILS OF WORK UNDERTAKEN

**SECTION 5. DETAILS OF WORK UNDERTAKEN**

Please tick the type of work:

- Construction of a property
- Completion of a property
- Construction of a swimming pool
- Construction of a garage or carport
- Renovation of a property
- Non structural renovation
- Extension of a property
- Other – describe the type of works (e.g. shed)

Floor area of works

Commencement of building work

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Completion of building work

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Occupancy Permit or Certificate of Final Inspection date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Please provide a brief description of the work undertaken:

Building permit number

Building permit issue date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Is the property situated in a designated termite area?


- No     
  Yes – please provide evidence of termite treatment for compliance with AS3660

Was any waterproofing undertaken by a registered tradesperson?

- No     
  Yes – please provide a certificate

CONTINUE TO SECTION 6. DETAILS OF ALL CONTRACTORS/PERSONS WHO HAVE CARRIED OUT BUILDING WORKS

**SECTION 6. DETAILS OF ALL CONTRACTORS/PERSONS WHO HAVE CARRIED OUT BUILDING WORKS**

**IMPORTANT**  
 Section 6 Must include any registered waterproofing membrane installer for any bathrooms/balconies, geotechnical engineers, electrician, plumber etc. If more space is required please make and attach additional copies of this page.


TYPE OF WORK	CONTRACTOR NAME, ADDRESS, PHONE NO.	DBI INSURER AND/OR LICENCE NO. (IF APPLICABLE)	VALUE OF WORK
			\$ <input style="width: 100px;" type="text"/>
			\$ <input style="width: 100px;" type="text"/>
			\$ <input style="width: 100px;" type="text"/>
			\$ <input style="width: 100px;" type="text"/>
<b>TOTAL VALUE OF BUILDING WORK</b>			\$ <input style="width: 100px;" type="text"/>

**SECTION 7. SECOND-HAND MATERIALS**

List all second-hand materials (including building products, fixtures, fittings, appliances, paving etc.) installed by the Owner Builder, their contractors, subcontractors or employees in relation to the property.

### SECTION 8. INSPECTION DETAILS

Owner Builders must obtain a Defects Inspection Report for any owner-built (managed or arranged) domestic building works, prior to entering into a contract of sale. Failure to do so may result in a purchaser voiding the contract prior to completion. You will need to provide a Defects Inspection Report (no older than six months from the date of application). This can only be completed by a Registered Building Surveyor, Registered Building Inspector, Engineer or Architect in the State of Victoria.



**IMPORTANT**  
Any defects or incomplete works listed in the Defect Inspection Report are excluded from this cover.

Name of Inspector

Street name  Street type

Suburb  State    Postcode

Registration number

Defects inspection date   /   /

Please attach the Defects Inspection Report 

### SECTION 9. PERSONAL BACKGROUND INFORMATION

	YES	NO
Have you purchased Domestic Building Insurance as an Owner Builder within the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
Do you hold or have you ever held a builder's/contractor's licence or registration?	<input type="checkbox"/>	<input type="checkbox"/>
If YES date valid from:		
<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> / <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>		
Have you ever had a claim against you or been directed to repair/replace defective workmanship as a result of a complaint by a homeowner?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any relationship between the Owner Builder and the purchaser?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been declared bankrupt or entered into a deed of assignment/composition or been subject to a legal judgement or are currently involved in any legal proceedings?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered 'Yes' to any of the above questions please supply full details and any supporting documents

## SECTION 10. CHECKLIST

Please attach the following documentation 

Failure to provide all documents will delay the processing of this application

- |   |  |
|---|--|
| <input type="checkbox"/> Completed and signed application form  | <input type="checkbox"/> Certificate of Compliance from plumbing and/or electrical contractors (if applicable – Section 6) |
| <input type="checkbox"/> Proof of identification for each owner listed in Section 1, such as a copy of their driver's licence or passport | <input type="checkbox"/> Copy of Waterproofing Certificate (if applicable – Section 6)                                     |
| <input type="checkbox"/> Certificate of Consent from Building Practitioner Board/ Victorian Building Authority                            | <input type="checkbox"/> Copy of Termite Treatment Report (if applicable – Section 6)                                      |
| <input type="checkbox"/> Defects Inspection Report  |  |
| <input type="checkbox"/> Copy of the Building Permit  |  |
| <input type="checkbox"/> Occupancy Permit or Certificate of Final Inspection  |  |
| <input type="checkbox"/> Plans  |  |
| <input type="checkbox"/> Certificate of Title/Council Rates Notice  |  |

## SECTION 11. TERMS AND CONDITIONS

All owners of the land upon which the works the subject of the application for DBI were undertaken (collectively referred to as the Owner Builder), jointly and severally agree and declare:

### APPLICATION FOR DBI

- That at the date of making the application for DBI, they are solvent and can meet all of their financial obligations as and when they fall due.
- All information provided by the Owner Builder is true, correct and complete.
- The Owner Builder will disclose to the VMIA every matter that it knows, or could reasonably be expected to know, is relevant to the VMIA's decision whether to provide DBI to the Owner Builder and on what terms.
- The Owner Builder is not, however, required to disclose any matter that diminishes the risk to the VMIA, that is of common knowledge, that the VMIA knows or in the ordinary course of our business ought to know or any matter for which the VMIA waives disclosure in writing.
- The VMIA will rely on the information that the Owner Builder provides to the VMIA in determining whether to provide DBI to the Owner Builder and on what terms.
- If any of the information provided by or on behalf of the Owner Builder when making a request for DBI is not correct, the VMIA may refer the matter to the Victorian Building Authority or other regulatory authority, to enquire into the conduct of the Owner Builder.
- The VMIA has the right at all times to seek additional information from the Owner Builder and all other parties, entities or persons involved in the building works which is the subject of the application for DBI.
- The VMIA has the right to decline any application for DBI.
- DBI provides cover to the purchaser of the land upon which the building works were undertaken by the Owner Builder described in the Certificate of Insurance and their successors in title (purchaser) and the Owner Builder is not insured by the DBI insurance.
- The Owner Builder consents to the VMIA providing DBI that, in addition to cover provided to the purchaser in accordance with the Ministerial Order, also provides cover to the purchaser if the Owner Builder fails to comply with a Tribunal or Court Order.

### DBI DISTRIBUTOR

- The VMIA has appointed DBI Distributors as its agent to assist Owner Builders make applications for DBI Insurance.
- The Owner Builder is required to use a DBI Distributor to make application for DBI.
- Where the Owner Builder provides any information to a DBI Distributor, it is acknowledged that the DBI Distributor is receiving the information as agent for the VMIA, and these terms and conditions apply as if the Owner Builder was providing that information direct to the VMIA.

## SECTION 11. TERMS AND CONDITIONS (CONTINUED)

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### RECOVERY

14. Each of them will be jointly and severally liable for and will reimburse the VMIA for, any amount that the VMIA pays in respect of a claim under DBI covering works undertaken by the Owner Builder.
15. The VMIA is also entitled to be subrogated to the rights of the purchaser and can bring a claim against each of them and/ or the Owner Builder in the name of the purchaser or in its own name to recover any amounts that it has paid in respect of a claim under a DBI policy covering works undertaken by the Owner Builder.
16. In addition to any other rights of recovery against each of them and the Owner Builder the VMIA may have, the VMIA may also recover from each of them and/ or the Owner Builder, any amount the VMIA pays under DBI covering works undertaken by the Owner Builder, if the Owner Builder has failed to comply with any duty of good faith; failed to comply with any duty of disclosure; made misrepresentations to the VMIA; failed to comply with a provision or requirement of the policy; by act or omission prejudiced VMIA's interests; and/ or failed to pay the policy premium.

### PRIVACY

17. VMIA has a privacy policy which explains what sort of personal information it holds about the Owner Builder and what it does with it.
18. The VMIA is committed to safeguarding the Owner Builder's privacy and the confidentiality of the Owner Builder's personal information. The VMIA will only collect personal information from and about the Owner Builder which is relevant to processing and assessing applications made by it, administering any DBI which is issued, including any claims under such policies, and any recoveries and use it in a way that they would expect.
19. The personal information collected may include personal details, construction details, financial information and arrangements. Without this personal information VMIA may not be able to process a request for DBI or provide DBI.
20. By providing personal information to the VMIA, each of them and the Owner Builder consent to:
  - (a) the VMIA disclosing the Owner Builder's personal information including but not limited to any information contained in any application for DBI or in relation to any claims or recoveries in relation to DBI including the Owner Builder's claims and credit history to or obtaining such information from:
    - other insurers, insurance intermediaries; DBI Distributors; insurance reference bureaux; credit reference agencies; VMIA's advisers; the Victorian Building Authority, building surveyors, and other authorities, entities or persons established or authorised to regulate or report on the building industry or on building works undertaken or to be undertaken by the Owner Builder; those involved in the claims handling process (including assessors and investigators); those involved in any way in connection with building work insured under any DBI; the owners of any building work undertaken by the Owner Builder which is insured by the VMIA (which may include any successor in title to the purchaser); family members or agents authorised by the Owner Builder; organisations which conduct customer service surveys on the VMIA's behalf; people making enquiries for details of any DBI issued in respect of a nominated property;
  - for the purpose of assisting the VMIA and them in providing relevant reporting, regulation, services and products, or for the purposes of litigation;
  - (b) the VMIA disclosing the following personal and/ or other information to any person:
    - DBI policy number; date of certificate of insurance; address of building site; name of Owner Builder; whether a claim has been made; and the amount of any indemnity remaining under the DBI policy limits.
21. The Owner Builder can request access to the personal information the VMIA holds about the Owner Builder by contacting the VMIA.
22. Further information about the VMIA's Privacy Policy is available at the website [www.vmia.vic.gov.au](http://www.vmia.vic.gov.au)

### GENERAL

23. These terms and conditions are subject to the law of Victoria.

CONTINUE TO SECTION 12. DECLARATION



## SECTION 12. DECLARATION



**IMPORTANT**

All Owner Builder/s purchasing Domestic Building Insurance (DBI) for building works or renovations carried out on their own property for sale must read the Terms and Conditions and sign the declaration on this form

**I acknowledge that:**

- Upon issue of a Domestic Building Certificate of Insurance, it is the purchaser of the property and the successors in title to the purchaser who is/are insured and not me/us as the Owner Builder.
- In addition to cover provided in accordance with the Ministerial Order, the purchaser and subsequent owners are also entitled to make a claim if the Applicant fails to comply with a Tribunal or Court Order.

**I declare that:**

- I have read and understood the Terms and Conditions in Section 11.
- I will reimburse the VMIA any amount it pays to the insured in settlement of a claim under the policy.
- **All information given in this application and any attachments is true and correct.**



\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
NAME

\_\_\_\_\_  
DATE



\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
NAME

\_\_\_\_\_  
DATE

**Where to send this form**

EMAIL [builders@ihgroup.com.au](mailto:builders@ihgroup.com.au)

POST Insurance House Pty Ltd, Level 3, 100 Wellington Parade, East Melbourne VIC 3002