

eligibility for home warranty insurance



Wesfarmers General Insurance Limited, ABN 24 000 036 279, trading as Lumley General, Lumley House Level 9, 309 Kent Street, Sydney 2000 Ph: (02) 9248 1111



Lumley General respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Policy and is available at any of our offices or online at www.lumley.com.au

1. Applicant Details

Entity type: (please indicate by ticking) Sole trader Partnership Company Trust

Applicant's registered name

Trading name(s)

Registered address

Suburb

State

Postcode

Postal Address

Suburb

State

Postcode

ABN

Phone

Mobile

Fax

Email

Please tick the box or boxes for each State or Territory in which you hold a licence for which your application applies and in which you intend to perform domestic/residential building works.

ACT NSW SA TAS VIC WA

Please provide details of the sole trader or all directors if a company or all partners if a partnership

Full name	Home address	Date of birth	Phone	Drivers licence number
1.			(h) (m)	
2.			(h) (m)	
3.			(h) (m)	
4.			(h) (m)	

Licence Information

Note - details must be provided for individuals, partnerships and companies and nominated supervisors.

Name of Practitioner, Partnership, Supervisor & Companies	Years of experience	Licence number (list all)	Licence first issued	Licence expires	Limitations/ restrictions	State of issue

Note

- If any of the above people are applying for a licence, please specify this above including the category of licence sought.
- If any of the above people have been licenced for less than 3 years or are applying for a licence, please attach a resume detailing their experience qualifications and references.

Trade Association Memberships

MBA number HIA number Other (please give details)

Has the business received any awards for building excellence? Yes No

If **Yes**, please give details

2. Financial Details



For the applicant trading entity - please attach your profit and loss statements and balance sheets for the last 2 financial years.

Note

If the sole trader/individuals partners/directors of the applicant trading entity are the directors of other companies we also require a current balance sheet for that entity.

Contact details of your accountant

Name Phone

Please outline the quality control and risk management systems (including job costing systems) you employ. (Do not include details of your occupational health and safety systems).

What computer based accounting package do you use?

What is the frequency of your financial reporting?

Annual Quarterly Monthly

3. Building Activity

Please provide your turnover and activity details

Note 1

If you are undertaking any work involving pools and spas, multi unit developments or single works valued in excess of \$1,000,000, you must provide full details of your experience in this area (i.e. a resume including your qualifications and work history).

Note 2

For multi unit work, number of jobs means the total number of dwellings in each project.

Current number of active jobs

Total value of current active jobs

Type of work	Previous year			Current year			Forecast		
	Number of jobs	Total value	Largest single job	Number of jobs	Total value	Largest single job	Number of jobs	Total value	Largest single job
Single dwelling - contract home		\$	\$		\$	\$		\$	\$
Single dwelling - display / speculative		\$	\$		\$	\$		\$	\$
Alterations/Additions - Structural modifications		\$	\$		\$	\$		\$	\$
Renovations - non structural modifications		\$	\$		\$	\$		\$	\$
Unit / Duplex / Villa - less than 3 per site		\$	\$		\$	\$		\$	\$
Speculative - Multi-unit development - more than 3 dwellings per site		\$	\$		\$	\$		\$	\$
Building for developers - Multi-unit development - more than 3 dwellings per site		\$	\$		\$	\$		\$	\$
Pools - reinforced concrete		\$	\$		\$	\$		\$	\$
Pools - fibreglass		\$	\$		\$	\$		\$	\$
Pools - other (please specify)		\$	\$		\$	\$		\$	\$
Spas - attached		\$	\$		\$	\$		\$	\$
Spas - detached		\$	\$		\$	\$		\$	\$
High rise - greater than 3 storeys		\$	\$		\$	\$		\$	\$
Residential Project Management		\$	\$		\$	\$		\$	\$
Sub contract - trade contract		\$	\$		\$	\$		\$	\$
Commercial work		\$	\$		\$	\$		\$	\$
Total turnover		\$	\$		\$	\$		\$	\$

If you have not been active in the building industry during the past 2 years, please give details of your activities during this time

Please answer the following questions

Yes **No**

- (a) Have you, or any person named in this application:
- (i) ever been declared bankrupt or Yes No
 - (ii) ever been a director of an insolvent company or Yes No
 - (iii) ever entered into a scheme of arrangement with creditors or Yes No
 - (iv) ever been associated, as a principal, with an insolvent entity? Yes No
- (b) Have you, or any person named in this application, had any complaints, disputes or claims made or legal proceedings commenced against you or them in the past 5 years under any entity. Yes No
- (c) Have you, or any person named in this application, previously been refused declined or had special conditions imposed on your insurance. Yes No
- (d) Have you, or any person named in this application, been convicted of a criminal offence in the past 5 years? Yes No
- (e) Has your business entered into any cross guarantees or indemnities with any other party, where the other party provides finance to homebuyers for the purchase of homes built by your business? Yes No

If you have answered 'Yes' to any of the above questions, please provide full details below and attach any relevant documents

4. Statement of Assets

This statement should be completed by the sole trader, each individual partner if a partnership, or each director if a company. If necessary, a copy of this page should be taken to enable each partner or director to adequately complete the form.

Property address	Owner (as noted on the title)	Description (own home, rental, spec, vacant land, etc.)	Current Market Value	Liability against this property
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
Term Deposit			\$	N/A
Bank	Account name			
Cash Management Account:			\$	N/A
Bank	Account name			
Other Assets/ Investments (please describe)			\$	\$
Other Secured Liabilities (please provide details - N.B. include all mortgages, lines of credit, investment loans, overdrafts, etc.)				
Type of credit facility	Account name		N/A	\$
			N/A	\$
			N/A	\$
Total assets and liabilities			\$	\$
Total Net Assets				\$

5. Declaration and Signature

I/We declare, acknowledge and agree that:

- a) I/We have not suppressed or misstated any facts. Lumley General is relying on my/our answers to be true and complete in its consideration of this Eligibility application and any issue of an Eligibility Confirmation Letter to me/us
- b) Lodgement of this Eligibility application does not oblige Lumley General to issue an Eligibility Confirmation Letter or any Home Warranty Insurance policies. Further, it does not establish a contract of insurance or give rise to the right to insurance. A separate Home Warranty Insurance "Application for Certificate" is required in respect of each dwelling
- c) Lumley General retains the right to decline any application for Eligibility to purchase 'Job Specific' Home Warranty Insurance policies
- d) Lumley General may withdraw Eligibility to purchase 'Job Specific' policies in certain circumstances
- e) During the currency of my/our Eligibility to purchase Home Warranty Insurance from Lumley General, I/We will not obtain Home Warranty Insurance from any other provider of such insurance in respect of any project I/We am/are undertaking or going to undertake, without informing Lumley General prior to me/us seeking such insurance
- f) I/We am/are aware that if Eligibility to purchase Home Warranty Insurance is approved and 'Job Specific' Insurance policy(s) are subsequently issued by Lumley General at my/our request, the beneficiaries of such policies are the initial and successive homeowners (as specified by the legislation)
- g) Should any of the information given by me/us alter or materially change between the date of this application and the purchase of 'Job Specific' Home Warranty Insurance policies to which the application relates, I/we will give immediate notice to Lumley General thereof
- h) As at the date of signing this document, I/we am/are solvent in that I/we have the capacity to meet my/our financial obligations as and when they fall due
- i) Lumley General reserves the right to request/obtain additional information to assess this application and during the currency of any approved Eligibility period. As such, I/we consent to Lumley General's officers requesting/obtaining information relating to the financial status of myself/us as deemed necessary by Lumley General from my/our Accountant as specified herein (who is permitted and is hereby expressly authorised to provide such financial information to Lumley General), Credit Reference Reporting Agencies, Trade creditors/Suppliers, Sub-contractors, Building Licence Agencies/Authorities
- j) I/We authorise Lumley General and its related entities to collect or disclose any personal information relating to this application to/from any other insurer, the insurance reference service or relevant Statutory Authorities. Where I/we have provided information about another individual (for example, an employee or client), I/we declare that the individual has been or will be made aware of that fact
- k) By signing this document, I/we agree to disclose to Lumley General, now and throughout the period of approved Eligibility, any matter that I/we know or a reasonable person in the circumstances could be expected to know is relevant to the decision whether to provide and / or continue Eligibility
- l) Lumley General has the right to seek recovery from me/us (the individual sole trader, partners if a partnership or directors if a company) for any loss incurred by Lumley General in relation to claims received and/or paid.

The sole trader, each of the partners in a partnership, all of the directors and all noted licence holders must sign this application

Declared by (*print name*)

Signature

Date (*dd/mm/yyyy*)

Declared by (*print name*)

Signature

Date (*dd/mm/yyyy*)

Declared by (*print name*)

Signature

Date (*dd/mm/yyyy*)

Declared by (*print name*)

Signature

Date (*dd/mm/yyyy*)