



# Application for Home Insurance



Building Policy Number

### Completing this form

Before you begin your application, please read the *Statement of Conditions*. If you don't already have this document, or if you have any questions about it, please ring **1300 552 662**. If you **need more space** to answer questions, or if you need to tell us additional information, please use the space on page 8 or provide an attachment with the required details.

### Eligibility for DSH Insurance

Your answers to questions 4, 5, 6,7 and 8 will help us assess if you are eligible to use the Insurance Scheme.

**Disclaimer:** *Eligibility to insure with the Defence Service Homes Insurance Scheme does not guarantee entitlement to assistance under the Defence Home Ownership Assistance Scheme.*

### Duty of disclosure

**What you must tell us:** When answering the questions on this form, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the questions. We will use the answers in deciding whether to insure you, and on what terms.

**Who needs to tell us:** It is important that you understand you are answering our questions in this way for yourself and anyone else you want to be covered by the policy.

**If you do not tell us:** If you do not answer the questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer the questions fraudulently, we may refuse to pay a claim and treat the policy as never having existed.

If you are not sure about the duty of disclosure requirements, please ring **1300 552 662**.

## SECTION A

## Personal details

**1 DVA File number** (if known)

**2 Details of the owners of the home to be insured**

If there are more than two owners please provide the additional details on a separate sheet.

Title Mr  Mrs  Miss  Ms  Other

Family name  Date of birth   
Given name(s)  / /

Title Mr  Mrs  Miss  Ms  Other

Family name  Date of birth   
Given name(s)  / /

**3 Postal address**   
 POSTCODE

**4 Contact details**  
Home ( )  Work ( )   
Mobile  Fax ( )   
E-mail

**5 Details of eligible person(s)**  
Family name   
Given name(s)   
Family name   
Given name(s)

6 Are you entitled to a Defence (or War) Service Home Loan (whether used or not)? No  Yes

If you served after 1 July 2008 please go to Question 7.

7 Were/are you an ADF member in receipt of, or are you entitled to any pension or other benefit from DVA i.e. under the *Veterans Entitlements Act 1986* (including AASM qualifying service)? No  Yes

8 If you answered NO to questions 6 and 7 indicate if you (or, if you are widowed, your late spouse) served with the Australian Defence Force.

Area of eligible service  
Country

Dates

Country	Dates		Dates
	/ /	to	/ /
	/ /	to	/ /
	/ /	to	/ /
	/ /	to	/ /
	/ /	to	/ /

If insufficient space, please provide details on page 8

You should only complete Question 9 if you were a serving member on or after 1/07/2008.

9 Have you received a Certificate of Entitlement for assistance under the *Defence Home Ownership Assistance Scheme Act (2008)*? Yes  Please go to Question 11.

No  (a) If you are a permanent ADF member:  
Were you serving on or after 1/07/2008? No  Yes   
Have you completed four or more consecutive years of permanent service without a break of service? No  Yes

(b) If you are a Reserve member of the ADF:  
Have you completed 20 days reserve service in a financial year on a or after 1/07/2008? No  Yes   
Have you completed eight consecutive years of effective reserve service (20 days in a financial year) without a break? No  Yes

(c) Did you on or after 1/07/2008 stop being a member of the ADF because of a compensable condition and not again become a member of the ADF? No  Yes

If you answered "NO" to any of the above, you will need to contact DSHI so that eligibility for DSHIS entitlement can be assessed.

10 Do you have a Defence HomeOwner loan on the home to be insured? No  Yes

11 Have you had home insurance before? No

Yes  Name of most recent home insurer

Expiry date of the previous insurance policy

**12 Have you, or anyone normally living with you, ever:** No  Yes  ▶ Please provide details. For example, excess imposed by an insurance company in 2003 following theft claim.

- been refused insurance
- been declined renewal of insurance
- been quoted an increased premium, or
- had any special terms or conditions imposed?


**13 In the last 5 years, have you, or anyone normally living with you, ever been charged or convicted of:** No  Yes  ▶ Please provide details including type of offence, year and amount For example, fined \$500 in 2003 for shop stealing

- arson or any offence involving actual or threatening damage to property
- any criminal act
- fraud
- theft
- drugs, or
- dishonesty of any kind?


**14 Have you, or anyone normally living with you, made an insurance claim in the last five years?** No  Yes  ▶ Please provide details including type of claim, year and amount For example, storm claim approximately \$3,500 in 2003


**15 Is there any other information that is relevant to our decision to insure your home?** No  Yes  ▶ Please provide details


**SECTION B Home details**

**16 Is the property within 10m of the ocean or a watercourse?** No  Yes  ▶ Please provide details


**17 Has the home ever been affected by flood?** No  Yes  ▶ Please provide details


18 Start date of this insurance  Year of construction

19 Address of home to be insured  
(if same as postal address, write 'SAME')

As part of our ongoing commitment of service to the Veteran Community, and to help ensure that other eligible Veterans don't miss out on their benefits, we would appreciate it if you would complete the following question.

20 How did you become aware of your entitlement to DSH Insurance?  
Please tick all boxes that apply

I have had DSH Insurance before	<input type="checkbox"/>	DVA mail out	<input type="checkbox"/>
DSH Insurance phone call	<input type="checkbox"/>	Vietnam Veterans' Counselling Service (VPCS)	<input type="checkbox"/>
DSH Insurance mail out	<input type="checkbox"/>	Veterans' Advisory Network (VAN)	<input type="checkbox"/>
DSH Subsidy (loan)	<input type="checkbox"/>	Friend, neighbour or family	<input type="checkbox"/>
DSH information talk	<input type="checkbox"/>	Transition seminar	<input type="checkbox"/>
RSL	<input type="checkbox"/>	DHOAS	<input type="checkbox"/>
Other ex-service organisation	<input type="checkbox"/>	▶ Please specify	
		<input type="text"/>	
		<input type="text"/>	
Service newspaper or journal	<input type="checkbox"/>	▶ <input type="text"/>	
		<input type="text"/>	
Other	<input type="checkbox"/>	▶ <input type="text"/>	
		<input type="text"/>	
		<input type="text"/>	

21 Will any business be conducted on the premises? No  Yes  ▶ Please provide details

22 Will you be conducting a GST registered business from the insured property? No  Yes  ▶ Do you intend to claim all or part of the GST component of your insurance premium as an Input Tax Credit?  
No  Yes  ▶ ABN   
What percentage of the GST component will be claimed?  %

23 Type of home  Freestanding house  Home unit/Flat  Townhouse/Terrace/Villa  
Other - give details

24 Is the home strata title? No  Yes  ▶ Is there Body Corporate Insurance?  
No  Yes

25 Construction details

<b>Walls</b>	<input type="checkbox"/> Double brick	<input type="checkbox"/> Brick veneer	<input type="checkbox"/> Fibro	<input type="checkbox"/> Wood
	Other - give details <input type="text"/>			
<b>Roof</b>	<input type="checkbox"/> Tiles	<input type="checkbox"/> Colorbond	<input type="checkbox"/> Fibro	<input type="checkbox"/> Iron
	Other - give details <input type="text"/>			

26 Do you have a plan of the home?

No  ▶ Please use the grid below to draw a floor plan of your home

Yes  ▶ Please provide the following measurements or attach a copy of the plan

- Total size of the home  sq m OR  squares
- Lower living area  sq m
- Upper living area  sq m
- Garage  sq m
- Porch  sq m
- Patio  sq m
- Verandah  sq m

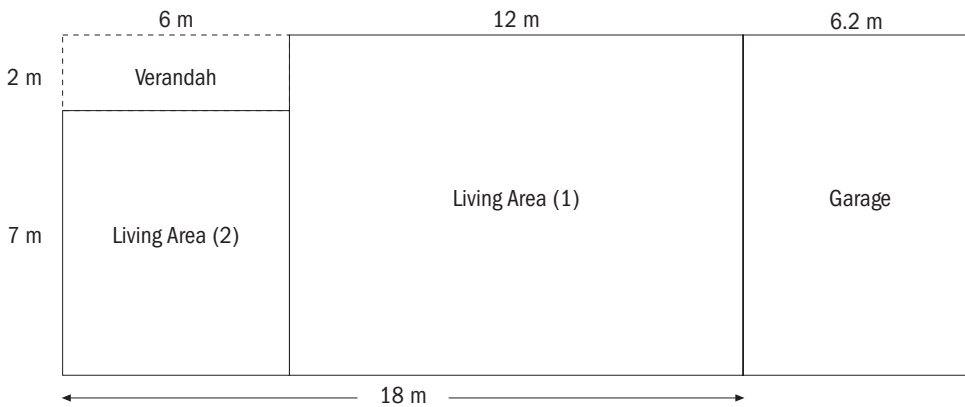
27 If you do not have a plan of your home, please use the graph below to help you draw your floor plan. Please provide the measurements in square metres.

To calculate the floor area of your home in square metres:

- measure the length and width of the **outside** of the home in metres
- multiply the length by the width for each area of the home and add them together to get the total area.

*Note: We do not require the individual room measurements - just the outside wall measurements.*

*Remember to include all levels of the home.*



**Example** (based on the sketch plan)

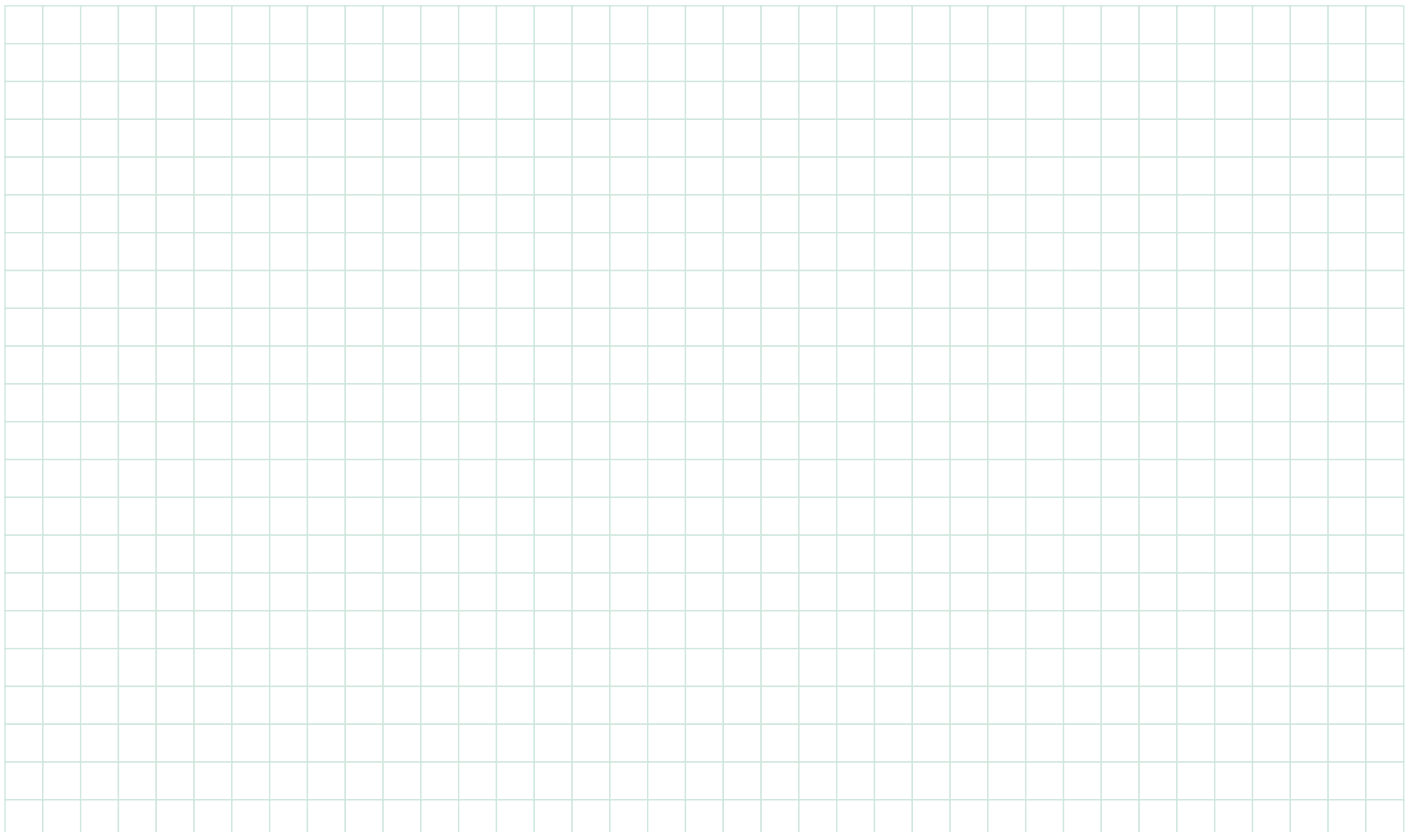
Living area (1):  $12 \times 9 = 108.0$

Living area (2):  $7 \times 6 = 42.0$

Garage:  $9 \times 6.2 = 55.8$

Verandah:  $6 \times 2 = 12.0$

**Total 217.8 sq mtrs**



**28 How is the home occupied?**

By you as owner

By a tenant (living in your home)

Holiday home

Home is vacant (unoccupied for more than 90 days)

Other – give details

**29 How much do you estimate it would cost, at today's prices, to replace the following items on your home (if applicable)?**

If there are other items that could affect the replacement cost of your home, (e.g. granite benchtops, solid timber cupboards, European appliances), please specify on Page 8 - Additional Information

Fences, gates

 \$

Retaining walls

 \$

Separate garage, carport

 \$

Shed

 \$

Water tanks, septic systems

 \$

Alarms, security screens

 \$

Fixed driveway and paving

 \$

Air conditioners, ceiling fans

 \$

Solar system

 \$

Pumps

 \$

Ducted heating

 \$

In ground or permanent above ground pool/spa and filtrations/heating system

 \$

**30 Does the home have any special features?**

For example, highset, more than one level, on stumps, modifications for elderly occupants

No

Yes

▶ Please provide details


**31 Is the home built on a sloping block?**

No

Yes

▶ Please provide details e.g. steep block with 2m retaining walls


**32 Does the home have working smoke detectors?**

No

Yes

**33 Do you have a mortgage?**

No

Yes

▶ Please provide details of lender

Name

Address

POSTCODE

Facsimile number

 ( )

**34 Is the home heritage listed?** No  Yes  ▶ Please provide details

**35 Is the home over 70 years old?** No  Yes  ▶ Has it been:  
 • rewired? No  Yes  ▶ Year   
 • replumbed? No  Yes  ▶ Year

**36 Is the home connected to town services (e.g. water, gas, electricity)?** No  ▶ Please provide details  
 Yes

**37 Is the home Council approved?** No  Yes

**38 Is the home on land larger than 2 hectares (5 acres)?** No  Yes  ▶ Please provide area

**39 Condition of the home**  Good  Average  Undergoing renovations or reconstruction - please provide details  
  
 Needs maintenance or repairs - please provide details

**40 Is the home likely to be affected by any significant hazard?** No  Yes  ▶ Please provide details  
 For example, bushfire

**41 Is the home located within 500m in any direction of any bushland or forest?** No  Yes

**42 Declaration**  
 This declaration must be signed by all owners of the home to be insured

I declare that:

- I have received a copy of the *Statement of Conditions* and I agree to be bound by the terms and conditions contained in it.
- All answers and statements made in this application are true and accurate in every respect.
- No information has been withheld which is likely to affect the Defence Service Homes Insurance Scheme decision about accepting this application.
- I acknowledge that Defence Service Homes Insurance Scheme reserves the right to decline any insurance application.
- I authorise Defence Service Homes Insurance Scheme ABN 97 191 187 638 to give to, or obtain from, other insurers, insurance reference bureaus or credit reporting agencies, any information about this insurance or any other insurance I have, including this completed application and my insurance claims history.
- I consent to the Department of Defence, Department of Veterans' Affairs or other relevant authority disclosing information relating to the service described above or in Section A to Defence Service Homes Insurance for the purpose of determining my eligibility for the Defence Service Homes Insurance Scheme.

Date  /  /

Date  /  /

