



## **BUILDERS WARRANTY APPLICATION PROCESS**

### **Builders under \$3,000,000 Calliden No Financials Application**

1. Complete all questions contained within the Calliden Insurance Proposal for Home Warranty.
2. Forward completed form to [info@winsure.com.au](mailto:info@winsure.com.au)
3. Provide application administration fee of \$110 (GST incl.)
4. Application will be assessed and eligibility confirmed to qualifying builders

Builders not eligible for this product are:

- If the answer yes to either questions 1 or 2
- If they have traded for less than 3 years.
- If T/O over \$3,000,000.
- Anyone Project Value over \$500,000.
- If they have made a pre tax loss over the last 3 years.
- Trade Creditors over \$250,000 or 90 days outstanding
- Trade Debtors over \$250,000 or 60 days outstanding.
- Liabilities exceeding assets on the last financial year balance sheet.
- Previous declinature of warranty insurance.
- Previous warranty claims.
- Previous Bankruptcy or insolvency.

In the circumstances where a builder does not qualify for this product a fully completed application form will be required with documentation as per the checklist.

For Full Application form appraisals an administration fee of \$165 (incl. GST) will apply.

Please note that an eligibility will not be supplied until the administration fee has been provided.

Subsequent to granting of eligibility, individual certificates will not be issued until the full premium has been paid.

Broker commission provided is 10%.

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