



# 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 9 or provide an attachment with the required details.

### Eligibility for DSH Insurance

DSH Building Insurance is only available to eligible persons.

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 Do you want us to insure your home or provide you with a quote for your further consideration.**

Cover  Quote

**2 Details of the first owner of the home to be insured.**

Title Mr  Mrs  Miss  Ms  Other

Family name  Date of birth   
Given name(s)

Postal address   
POSTCODE

Home ( )  Work ( )

Mobile  Fax ( )

E-mail

**3 Details of the second owner 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)

Postal address   
POSTCODE

Home ( )  Work ( )

Mobile  Fax ( )

E-mail

**4 Do you have or have you previously had a Defence (or War Service) Home Loan?**

*Owner 1* No  Yes

*Owner 2* No  Yes

**5 Do you have or have you previously had a Defence Home Owner (DHOS) loan on the home to be insured?**

No  Yes

No  Yes

**6 Do you have a current Subsidy Certificate or receive a subsidy under the Defence Home Ownership Assistance Scheme Act (2008) (DHOAS)?**

No  Yes

No  Yes

**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?**

No  Yes

No  Yes

**8 Please give details of your service with the Australian Defence Force (or, if you are widowed, the service of your late partner).**

Owner	Area of eligible service	Dates		Type of service	
				Permanent	Reserve
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>
		/ /	to	/ /	<input type="checkbox"/> <input type="checkbox"/>

If insufficient space, please provide details on page 9

**9 Are you currently insured or have you had home building insurance before?**

No

Yes  Name of current or most recent home insurer

Expiry date of the current or previous insurance policy

**Home insurance not due? We will contact you nearer the time to remind you to check Defence Service Homes value for money premiums and cover.**

**10 Have you, or anyone normally living with you, ever:** No  Yes  ▶ Please provide details. For example, *excess imposed by an insurance company in 2013 following theft claim.*

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


**11 In the last 5 years, have you, or anyone normally living with you, been charged or convicted of:** No  Yes  ▶ Please provide details including type of offence, year and amount. For example, *fined \$500 in 2013 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?


**12 Have you, or anyone normally living with you, made a building 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 2013.*


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


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

POSTCODE

**15 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"/>	Veterans and Veterans Families Counselling Service	<input type="checkbox"/>
Insurance mail out	<input type="checkbox"/>	Veterans' Advisory Network (VAN)	<input type="checkbox"/>
Internet search	<input type="checkbox"/>	Friend	<input type="checkbox"/>
Word of mouth	<input type="checkbox"/>	Transition seminar	<input type="checkbox"/>
DSH information talk	<input type="checkbox"/>	Subsidy Loan: DHOAS	<input type="checkbox"/>
RSL	<input type="checkbox"/>	Subsidy Loan: DSH	<input type="checkbox"/>
On Base Advisory Service (OBAS)	<input type="checkbox"/>	Subsidy Loan: DHOS	<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"/>	

**16 Will any business activity be conducted on the premises?**

No  Yes  ▶ Please provide details

  


**17 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?  %

**SECTION B**

**Home details**

**18 When is the insurance to commence?**

 /  / 

Year of construction

**19 Is the home over 70 years old?**

No  Yes  ▶ Has it been:

• rewired?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	▶ Year <input type="text"/>
• replumbed?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	▶ Year <input type="text"/>

**20 How is the home occupied?**

<input type="checkbox"/> By you as owner	<input type="checkbox"/> By a tenant or relative (living in your home)
<input type="checkbox"/> Holiday home	<input type="checkbox"/> Home is vacant (unoccupied for more than 90 days)

Other - give details and if vacant, details of security arrangements and anticipated end date to the vacancy



30 Do you know the size of your home? No  ▶ Please go to the next **Question**

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

31 To what standard is your home built?

▶ **Average**

- Standard design
- Laminated kitchen bench tops & cupboard doors
- Basic appliances & tapware
- Framed shower screens
- Basic aluminium windows
- Flush faced doors
- Steel door furniture
- Simple architraves & skirtings
- Plain ceilings & cornices
- Average ceramic tiling
- Minimal electrical facilities

▶ **Quality**

- Architectural design
- Granite or laminated timber kitchen bench tops
- Vinyl or polyurethane kitchen cupboard doors
- European appliances & tapware
- Semi framed or frameless shower screens
- Timber or improved aluminium windows
- Feature doors
- European door furniture
- Larger architraves & skirtings
- Decorative ceilings & cornices
- Porcelain tiling (floor to ceiling)
- Average electrical facilities

▶ **Prestige**

- Complex architectural design
- Granite kitchen bench tops
- Polyurethane or solid timber kitchen cupboard doors
- European appliances & tapware
- Frameless shower screens
- Timber or improved aluminium windows
- Custom doors
- European door furniture
- Larger architraves & skirtings
- Decorative ceilings & cornices
- Stone tiling (floor to ceiling)
- Extensive electrical facilities

32 Is the home built on a sloping block?

- Flat
- Gentle (5 degrees)
- Moderate (15 degrees)
- Severe (30 degrees)

**33 Does the home have any of these additional features?**

Fences, gates	<input type="checkbox"/> Minimal	<input type="checkbox"/> Average	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Retaining walls	<input type="checkbox"/> Minimal	<input type="checkbox"/> Average	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Paving	<input type="checkbox"/> Minimal	<input type="checkbox"/> Average	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Shed	<input type="checkbox"/> Small	<input type="checkbox"/> Large	<input type="checkbox"/> None	
Rainwater tank	<input type="checkbox"/> Small	<input type="checkbox"/> Large	<input type="checkbox"/> None	
Spa	<input type="checkbox"/> Inground	<input type="checkbox"/> Fibreglass	<input type="checkbox"/> None	
Swimming pool (inground or with deck)	<input type="checkbox"/> Concrete	<input type="checkbox"/> Fibreglass	<input type="checkbox"/> None	
Solar power	<input type="checkbox"/> Less than 2 kw	<input type="checkbox"/> More than 2 kw	<input type="checkbox"/> None	
Solar Hot Water System	<input type="checkbox"/> Yes	<input type="checkbox"/> none		
Air conditioner/Split cycle	<input type="checkbox"/> Less than 2 kw	<input type="checkbox"/> More than 2 kw	<input type="checkbox"/> Ducted	<input type="checkbox"/> None
Security system/alarm	<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Security shutters	<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Floating floor	<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Ducted Heating	<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Pergola	<input type="checkbox"/> Small	<input type="checkbox"/> Large		
Skylights	<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Lift	<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Granny Flat	<input type="checkbox"/> No	<input type="checkbox"/> Yes		

**34 Does the home have any other special features?** No  Yes  ▶ Please provide details

For example, highset, more than one level, on stumps, modifications for elderly occupants. For highset homes provide details of any underfloor rooms.


**35 Do you have any further recent cost information to provide to help us assess the replacement value of your home?** No  ▶ Please go to the next **Question**

Yes  ▶ Please attach your additional information to your application or use the space provided on **page 9** of this form.

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

--

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

Yes


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

39 Is any part of your home under construction? No  Yes

40 General condition of the home  Good  Average  Undergoing renovations or reconstruction - please provide details  
For example, is the home structurally sound, secured and well maintained?  Needs maintenance or repairs - please provide details

41 Is the home under renovation requiring the removal of the roof? No  Yes  ▶ Please provide details

42 Do you have a mortgage? No  Yes  ▶ Please provide details of lender Name

43 Do you wish to pay your premium monthly? No  Yes   
Monthly payment of your premium is only available if you agree to the use of a Direct debit from your bank account or credit card. If you choose to pay monthly we will contact you shortly to explain how it operates. Paying your premium monthly does not cost extra.

44 Declaration. 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 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.
- I acknowledge that the Defence Service Homes Insurance Scheme and the Defence Home Ownership Assistance Scheme Act Administrators (the Department of Veterans' Affairs) share a database enabling both Schemes to view and maintain personal details, excluding any financial or policy information.

I acknowledge the Declaration (Owner 1)  
 I acknowledge the Declaration (Owner 2)





---

Defence Service Homes Insurance offers a range of home, contents and other insurance policies. They provide comprehensive cover with value-for-money premiums. We give you the care and attention you deserve and peace of mind you can depend on.

- Home Contents Insurance** Your possessions are more than just belongings - they include your memories, the things you can't place a value on. Getting the right insurance is a big priority and it means making sure you get the cover you need, together with the care you want and deserve.
- Private Pleasure Craft** Relaxing on your boat in the great outdoors should always be smooth sailing, but you need to factor in the unexpected. DSHI's comprehensive pleasure craft policy provides cover for accidental loss or damage to your pleasure craft.
- Residential Landlord** Making sure your asset doesn't become a liability. DSHI Landlords' Insurance provides cover for accidental loss or damage, malicious damage by tenants or their family and visitors to your investment property and contents. And, for an extra premium, cover for rent default.
- Private Motor** From sedans and station wagons, to four wheel drives and utilities, DSHI is pleased to offer a range of private motor insurance options to match your vehicle and budget. You have the flexibility to choose from several cover options.
- Caravan, Domestic Trailer, Motorcycle** If your caravan, domestic trailer or motorcycle forms an integral part of your lifestyle, they deserve as much protection as your other valuable possessions. DSHI's policy provides cover for loss, theft or damage to your vehicle, as well as legal liability.

- 
- 45 **Do you wish to receive further information on any of the above domestic insurance products?**
- Contact via e-mail       Contact via telephone
- Contact via mail

---

**Travel Insurance** Travel safe and with peace of mind. We have negotiated a 35% discount on travel insurance with our partner QBE.

Please visit the DSH Insurance website at [www.dsh.gov.au](http://www.dsh.gov.au) to arrange your travel insurance.

## Returning your application

**Please return this completed application to:**

**E-mail**

[dsh@dva.gov.au](mailto:dsh@dva.gov.au)

Defence Service Homes Insurance Scheme  
GPO Box 9998  
Brisbane QLD 4001

---

### Code of Practice

The Defence Service Homes Insurance Scheme (DSHIS) has voluntarily adopted the General Insurance Code of Practice. The aim of the Code is to raise the standards of practice and service in the insurance industry. Further information on the Code is available on request.

### Privacy notice

Your personal information is protected by law, including the *Privacy Act 1988*. Your personal information may be collected by the Department of Veterans' Affairs (DVA) for the delivery of government programs for war veterans, members of the Australian Defence Force, members of the Australian Federal Police and their dependants.

[Read more: How DVA manages personal information](#)