

# Q & A OAS Group (SA) Pty Ltd

On 7 December 2018, an Administrator was appointed to OAS Group (SA) Pty Ltd, meeting the criteria for making a claim under an insurance policy relating to residential building works.

All affected customers can contact the Administrator on the following details:

Email: info@cliftonhall.net.au  
Phone: 08 7202 1800

## **What does QBE's Home Warranty Insurance Policy cover me for?**

The policy wording sets out the Terms and Conditions of the policy issued by QBE. This document sets out what is covered under the policy and sets out your rights, duties and obligations when making a claim.

We suggest that you review the policy wording carefully and familiarise yourself with its terms.

After having considered the terms of the policy, should you believe that you have an entitlement to make a claim under the policy, please complete a claim form and return the complete form to us together with all relevant documents requested.

## **What happens after I lodge a claim?**

We'll contact you as quickly as possible, once we've received your claim and advise if we need any further information

If we accept the lodgement of your claim, we may then appoint an assessor to assess the stage of the buildings works at your property to determine what works are required to complete the construction of your home and to rectify any defects in the building work. We may also undertake a desktop assessment based on the documentation supplied.

It's important you provide us with your assistance and cooperation with the assessment of your claim so as to ensure that the assessment process can be completed as quickly as possible.

## **Do I have to pay an excess?**

Yes. As with most insurance policies, an excess does apply and in this case the applicable excess is \$400.00. This amount is generally deducted at the time of settlement.

## **What should I do if I am due to pay the next progress payment?**

You may be obliged to pay for work that has been completed at the time OAS Group (SA) Pty Ltd went into administration. The amount due, including any surplus, will be established during the claims process.

Please seek legal advice before making any further payments as any over payments to a contract could affect any potential settlement of an insurance claim.

## **Can I get my own quotes?**

If you are lodging a claim, we encourage you to obtain your own quotations as this can speed up the claim process, however QBE is able to recommend some builders and/or supply your details to some builders so that they can contact you directly. A minimum of 2-3 quotations are required for comparison reasons.

## **Protection/Securing of the building site**

As the owner of your home, you have an obligation to protect it from damage or theft. We recommend that you contact the Administrator to find out whether they are taking steps to secure your home or whether they are not in a position to do so. You should ensure your rights and obligations under the Contract are protected and met.

Should your home not be secured, any loss or damage that you suffer as a result of it not being secured may not be covered under your policy with QBE. This includes damage to your property caused by vandals or theft and also includes damage to the building or parts of the building caused by the weather.

If you are in any doubt about whether or not your home is currently protected, we recommend that you contact the Administrator office.

### **Demands for payment from subcontractors**

Should a contractor contact you, the home owner, seeking payment for building works already performed by those subcontractors you may wish to obtain legal advice in regards to your particular circumstances.

Generally speaking, where a subcontractor was engaged by the builder and not by you directly, you have no legal obligation to pay the subcontractor directly for any work performed at the request or instruction of the builder.

Please note that should you voluntarily make a payment to a subcontractor in the circumstances where you have no legal liability to do so, you will not be covered for that payment if you choose to make a claim upon your policy with QBE.