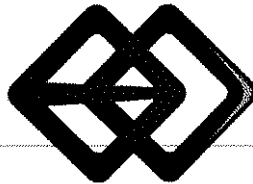


SECTION 32 STATEMENT

PURSUANT TO DIVISION 2 OF PART II
SECTION 32 OF THE SALE OF LAND ACT 1962 (VIC)

Vendor: Zane Anthony Ridley

Property: 20 Tower Gardens MILDURA VIC 3500 (also known as 1 Hydro Court Mildura 3500)



VENDORS REPRESENTATIVE
Mildura Property Transfers Pty Ltd

PO Box 1012
MILDURA VIC 3502

Tel: 03 5022 9300
Email: warrick@mildurapropertytransfers.com.au

Ref: Warrick Watts

SECTION 32 STATEMENT
20 TOWER GARDENS MILDURA VIC 3500

1. **FINANCIAL MATTERS**

(a) Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is as follows-

Provider	Amount (& interest if any)	Period
Lower Murray Water	\$ 175.05	Per quarter
Mildura Rural City Council	\$2,308.79	Per annum

Any further amounts (including any proposed Owners Corporation Levy) for which the Purchaser may become liable as a consequence of the purchase of the property are as follows:- Increase in municipal rates once raised.

At settlement the rates will be adjusted between the parties, so that they each bear the proportion of rates applicable to their respective periods of occupancy in the property.

(b) The particulars of any Charge (whether registered or not) over the land imposed by or under an Act to secure an amount due under that Act, including the amount owing under the charge are as follows:- Not Applicable

2. **INSURANCE**

(a) Where the Contract does not provide for the land to remain at the risk of the Vendor, particulars of any policy of insurance maintained by the Vendor in respect of damage to or destruction of the land are as follows: - Not Applicable

(b) Where there is a residence on the land which was constructed within the preceding six years, and section 137B of the *Building Act 1993* applies, particulars of the required insurance are as follows:- Not Applicable

3. **LAND USE**

(a) **RESTRICTIONS**

Information concerning any easement, covenant or similar restriction affecting the land (whether registered or unregistered) is as follows:-

- Easements affecting the land are as set out in the attached copies of title.
- Covenants affecting the land are as set out in the attached copies of title.
- Other restrictions affecting the land are as attached.
- Particulars of any existing failure to comply with the terms of such easement, covenant and/or restriction are as follows:-

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant or similar restriction affecting the land. The Purchaser should note that there may be sewers, drains, water pipes, underground and/or overhead electricity cables, underground and/or overhead telephone cables and underground gas pipes laid outside any registered easements and which are not registered or required to be registered against the Certificate of Title.

(b) **BUSHFIRE**

This land is not in a designated bushfire- prone area within the meaning of the regulations made under the *Building Act 1993*.

SECTION 32 STATEMENT
20 TOWER GARDENS MILDURA VIC 3500

(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme:

Responsible Authority: Mildura Rural City Council See attached Property Report

Zoning:

Planning Overlay/s:

4. NOTICES

(a) Particulars of any Notice, Order, Declaration, Report or recommendation of a Public Authority or Government Department or approved proposal directly and currently affecting the land of which the Vendor might reasonably be expected to have knowledge are:- None to the Vendors knowledge however the Vendor has no means of knowing all decisions of the Government and other authorities unless such decisions have been communicated to the Vendor

(b) The Vendor is not aware of any Notices, Property Management Plans, Reports or Orders in respect of the land issued by a Government Department or Public Authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes.

Particulars of any Notice of intention to acquire served under Section 6 of the *Land Acquisition and Compensation Act, 1986* are: Not Applicable

5. BUILDING PERMITS

Particulars of any Building Permit issued under the *Building Act 1993* during the past seven years (where there is a residence on the land):-

Is contained in the attached Certificate.

6. OWNERS CORPORATION

The Land is NOT affected by an Owners Corporation within the meaning of the *Owners Corporation Act 2006*.

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)

(1) The land, in accordance with a work-in-kind agreement (within the meaning of Part 9B of the *Planning and Environment Act 1987*) is NOT –

- land that is to be transferred under the agreement.
- land on which works are to be carried out under the agreement (other than Crown land).
- land in respect of which a GAIC is imposed

(2) ~~Attached is a copy of a notice or certificate in the case of land where there is a GAIC recording (within the meaning of Part 9B of the *Planning and Environment Act 1987*):~~

- ~~— any certificate of release from liability to pay;~~
- ~~— any certificate of deferral of the liability to pay;~~
- ~~— any certificate of exemption from the liability to pay;~~
- ~~— any certificate of staged payment approval;~~
- ~~— any certificate of no GAIC liability;~~
- ~~— any notice given under that Part providing evidence of the grant of a reduction of the whole or part of~~

SECTION 32 STATEMENT
20 TOWER GARDENS MILDURA VIC 3500

~~the liability to pay;~~
~~any notice given under that Part providing evidence of an exemption of the liability to pay;~~
OR
~~a GAIC certificate relating to the land issued by the Commissioner under the *Planning and Environment Act 1987*.~~

8. SERVICES

Service	Status
Electricity supply	Connected
Gas supply	Connected
Water supply	Connected
Sewerage	Connected
Telephone services	Connected

Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate their account with the service provider before settlement, and the purchaser will have to have the service reconnected.

9. TITLE

Attached are the following document/s concerning Title:

- (a) In the case of land under the *Transfer of Land Act 1958* a copy of the Register Search Statement/s and the document/s, or part of the document/s, referred to as the diagram location in the Register Search Statement/s that identifies the land and its location.
- (b) In any other case, a copy of -
 - (i) the last conveyance in the Chain of Title to the land; or
 - (ii) any other document which gives evidence of the Vendors title to the land.
- (c) Where the Vendor is not the registered proprietor or the owner of the estate in fee simple, copies of the documents bearing evidence of the Vendor's right or power to sell the land.
- (d) In the case of land that is subject to a subdivision -
 - (i) a copy of the Plan of Subdivision which has been certified by the relevant municipal council (if the Plan of Subdivision has not been registered), or
 - (ii) a copy of the latest version of the plan (if the Plan of Subdivision has not been certified).
- (e) In the case of land that is part of a staged subdivision within the meaning of Section 37 of the *Subdivision Act 1988* -
 - (i) if the land is in the second or a subsequent stage, a copy of the plan for the first stage; and
 - (ii) details of any requirements in a Statement of Compliance relating to the stage in which the land is included that have not been complied with; and
 - (iii) details of any proposals relating to subsequent stages that are known to the Vendor; and
 - (iv) a statement of the contents of any permit under the *Planning and Environment Act 1987* authorising the staged subdivision.
- (f) In the case of land that is subject to a subdivision and in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed -
 - (i) if the later plan has not been registered, a copy of the plan which has been certified by the relevant municipal council; or
 - (ii) if the later plan has not yet been certified, a copy of the latest version of the plan.

SECTION 32 STATEMENT
20 TOWER GARDENS MILDURA VIC 3500

10. DUE DILLIGENCE CHECKLIST

The Sale of Land Act 1962 provides that the Vendor or the Vendor's Licensed Estate Agent must make a prescribed due diligence checklist available to the Purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided but the checklist has been attached as a matter of convenience.

DATE OF THIS STATEMENT

[] / [] /20 [20]

Name of the Vendor

Zane Anthony Ridley

Signature/s of the Vendor

x 

The Purchaser acknowledges being given a duplicate of this statement signed by the Vendor before the Purchaser signed any contract.

DATE OF THIS ACKNOWLEDGMENT

[] / [] /20 [20]

Name of the Purchaser

[]

Signature/s of the Purchaser

x []

IMPORTANT NOTICE - ADDITIONAL DISCLOSURE REQUIREMENTS

Undischarged mortgages – S32A(a)

Where the land is to be sold subject to a mortgage (registered or unregistered) which is not to be discharged before the purchaser becomes entitled to possession or receipt of rents and profits, then the vendor must provide an additional statement including the particulars specified in Schedule 1 of the *Sale of Land Act 1962*.

Terms contracts – S32A(d)

Where the land is to be sold pursuant to a terms contract which obliges the purchaser to make two or more payments to the vendor after execution of the contract and before the vendor is entitled to a conveyance or transfer, then the vendor must provide an additional statement containing the information specified in Schedule 2 of the *Sale of Land Act 1962*.

Register Search Statement - Volume 11501 Folio 315

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REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

VOLUME 11501 FOLIO 315

Security no : 124084731883F
Produced 05/08/2020 11:50 AM

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 724022D.
PARENT TITLE Volume 11187 Folio 813
Created by instrument PS724022D 16/06/2014

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
ZANE ANTHONY RIDLEY of 84 CHAFFEY AVENUE MILDURA 3500
AL221614N 12/07/2014

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AL221615L 12/07/2014
COMMONWEALTH BANK OF AUSTRALIA

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE PS724022D FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: 20 TOWER GARDENS MILDURA VIC 3500

ADMINISTRATIVE NOTICES

NIL

eCT Control 15940N CBA - COMMONWEALTH BANK OF AUSTRALIA
Effective from 23/10/2016

DOCUMENT END

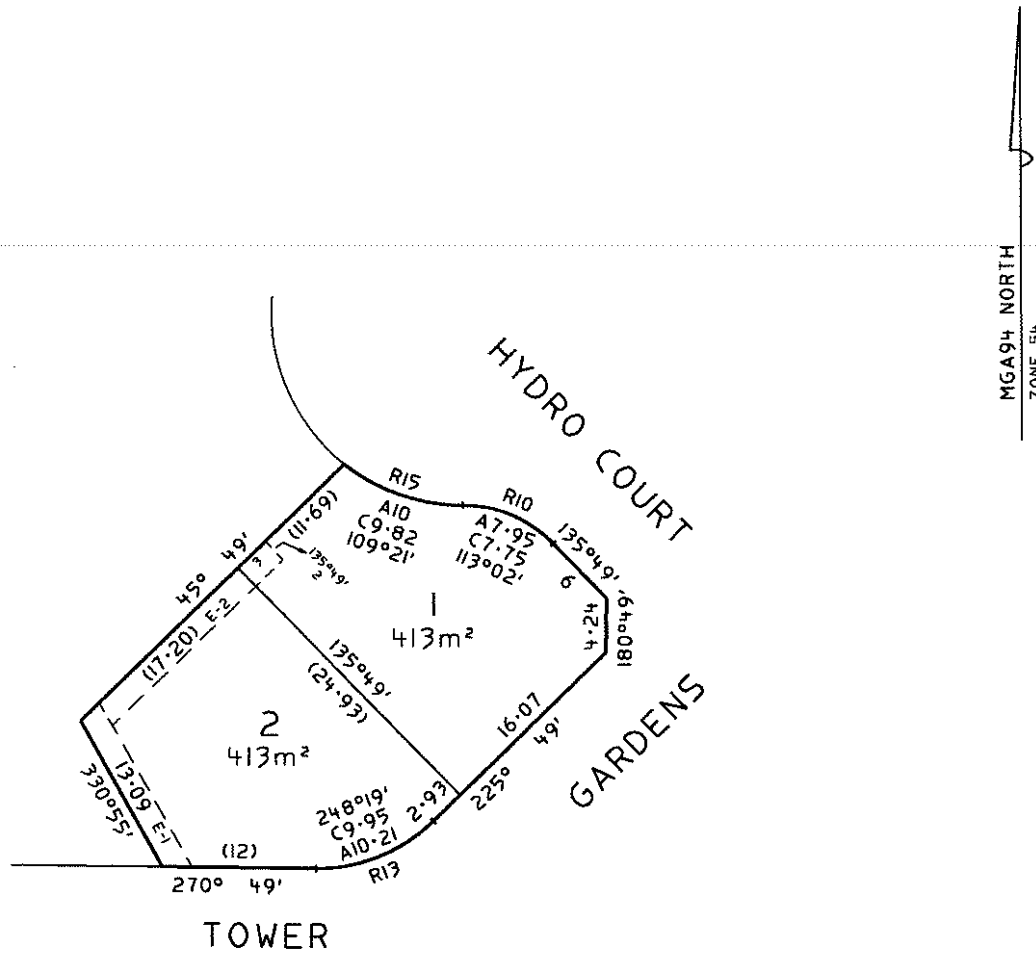
Signed by Council: Mildura Rural City Council, Council Ref: 007.2014.00000050.001, Original Certification: 22/05/2014, S.O.C.: 22/05/2014

PLAN OF SUBDIVISION		LR use only EDITION 1	PS724022D	
<p style="text-align: center;">Location of Land</p> Parish: MILDURA Township: _____ Section: _____ Crown Allotment: _____ Crown Portion: 2 (PART) Title References: Vol III87 Fol 813 Last Plan Reference: PS613553P (LOT 25) Postal Address: 1 HYDRO COURT, MILDURA, 3500. MGA94 Co-ordinates: E 606220 (Of approx. centre of plan) N 6214540 Zone 54		COUNCIL NAME : MILDURA RURAL CITY COUNCIL		
Vesting of Roads or Reserves		Notations		
Identifier	Council/Body/Person			
NIL	NIL			
Notations				
Depth Limitation: DOES NOT APPLY				
Survey:- This plan is / is not based on survey. <i>To be completed where applicable.</i> This survey has been connected to permanent marks no(s). 43 & 774 In Proclaimed Survey Area no. _____ Staging This is/is not a staged subdivision Planning Permit No. 005.2014.00000050.001				
Easement Information				
Legend: E - Encumbering Easement or Condition in Crown Grant in the Nature of an Easement A - Appurtenant Easement R - Encumbering Easement (Road)			LR use only _____ Statement of Compliance / Exemption Statement Received <input checked="" type="checkbox"/> Date 13/06/2014	
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
E-1	SEWERAGE	2	PS613553P	LOWER MURRAY URBAN & RURAL WATER CORPORATION
E-2	PIPELINE OR ANCILLARY PURPOSES	2	THIS PLAN & SEC 136 WATER ACT 1989	LOWER MURRAY URBAN & RURAL WATER CORPORATION
				LR use only _____ PLAN REGISTERED TIME 4:45 PM DATE 16/06/2014 D. Popec Assistant Registrar of Titles
LICENSED SURVEYOR: ROBERT BRUCE FREEMAN REF 9069			DIGITALLY SIGNED	Sheet 1 of 2 Sheets Original sheet size A3
FREEMAN & FREEMAN LAND SURVEYORS PO BOX 2135 MILDURA VIC 3502 TELEPHONE: (03) 50236239 EMAIL: ffsurvey@ncoble.com.au				

Signed by Council: Mildura Rural City Council, Council Ref: 007.2014.00000050.001, Original Certification: 22/05/2014, S.O.C.: 22/05/2014

PLAN OF SUBDIVISION

P5724022D



MG A94 NORTH
ZONE 54

FREEMAN & FREEMAN

LAND SURVEYORS

PO BOX 2135 MILDURA VIC 3502
TELEPHONE: (03) 50236239
EMAIL: ffsurvey@ncable.com.au

SHEET 2 OF 2 SHEETS

ORIGINAL	SCALE
SHEET SIZE	SCALE
A3	1:400
<p>LENGTHS ARE IN METRES</p>	

LICENSED SURVEYOR: ROBERT BRUCE FREEMAN
DIGITALLY SIGNED
REF 9069 VERSION 1

Plan of Subdivision PS724022D
Certification of plan by Council (Form 2)



SUBDIVISION (PROCEDURES) REGULATIONS 2011

SPEAR Reference Number: S049998M
Plan Number: PS724022D
Responsible Authority Name: Mildura Rural City Council
Responsible Authority Reference Number 1: 007.2014.00000050.001
Surveyor's Plan Version: 1

Certification

This plan is certified under section 6 of the Subdivision Act 1988

Public Open Space

A requirement for public open space under section 18 of the Subdivision Act 1988

Has not been made at Certification

Digitally signed by Council Delegate: Natalie Dean
Organisation: Mildura Rural City Council
Date: 22/05/2014

Form 2
Building Act 1993 Building Regulations 2006 Regulation 313
BUILDING PERMIT No. BS-U1070 / 140212/0



Issued to
Agent of Owner: **Michael & Judy Shugg**
Postal Address: **PO Box 2575, MILDURA 3502**
Telephone: **5022 7278 / 0418 306 646**

95 Pine Avenue
Mildura Victoria 3500

Owner **Zane Ridley**
Postal Address **84 Chaffey Avenue, MILDURA 3500**

P 03 5023 4826
F 03 5023 4849
E reception@regionalbuilding.com.au

Property details (include Title details as and if applicable)
Number 1 Street/road **Hydro Court** City/Suburb/Town **MILDURA**
Postcode **3500** Lot/s **1** LP/PS **724022D**
Volume **11501** Folio **315** Crown Allotment
Section Parish **Mildura** Municipal District **Mildura Rural City Council**

Builder 1
Name **MA & JM Shugg** Ph. **5022 7278 / 0418 306 646**
Address **PO Box 2575, MILDURA** Postcode **3502**

Details of building practitioners and architects

(a) to be engaged in the building work 3 and (b) who were engaged to prepare documents forming part of the application for this permit 4

Type	Registration number	Name	Company
Builder	DB-U14216	Michael Shugg	MA & JM Shugg
Drafting	DP-AD 26770	Mark Hooper	Mark Hooper Designs
Civil Engineer	EC 1367	Larry Dimasi	Inland Consultants
Civil Engineer	EC 1242	Clifford Sloggett	

The issuer or provider of the required insurance policy is: **QBE Insurance**

Nature of building work

Construction of a detached dwelling and carport

Stage of building work permitted **All Stages**

Cost of building work **\$160,000** Total floor area of new building work **205m2**

Building classification

1a1 New Building Dwelling
10a New Building Carport

Occupation or Use of building: An Occupancy Permit is required prior to the occupation or use of this building.

Commencement and completion:

This building work must commence by: **18/07/2015**

This building work must be completed by: **18/07/2016**

Display of Sign:

Pursuant to regulation 317 of the Building Regulations 2006, the person in charge of the building works is to display a sign on the building site at all times. The sign must include the Name, Registered Numbers and Contact Details of the builder and building surveyor and the building permit number & date.

Inspection requirements

The mandatory notification stages are:

Inspection of carport pad footings
Inspection of pre slab
Inspection of steel reinforcement
Inspection of framework
Inspection for Occupancy certificate

Relevant building surveyor

Name: **WAYNE D. WILKIE**

Registration No. **BS-U1070**

Signature: 

Issued: **18/07/2014**

Regional Building
Consultants Pty Ltd

ABN 56 056 973 996

Notes:

Note 1: Under regulation 317 the person in charge of the carrying out of building work on an allotment must take all reasonable steps to ensure that a copy of this permit and one set of any approved plans, specifications and documents are available for inspection at the allotment while the building work is in progress. They must also take all reasonable steps to ensure that the registration numbers and contact details of the builder and building surveyor and the number and date of issue of this permit are displayed in a conspicuous position accessible to the public before and during the building work to which this permit applies.

Note 2: Under regulation 318 an owner of a building or land, for which a building permit has been issued, must notify the relevant building surveyor within 14 days after any change in the name or address of the owner or of the builder carrying out the building work. The penalty for non-compliance is 10 penalty units.

Note 3: Include building practitioners with continuing involvement in the building work.

Note 4: Include only building practitioners with no further involvement in the building work.

Note 5: Domestic builders carrying out domestic building work forming part of this permit (where the contract price for that work is more than \$12,000) must be covered by an insurance policy as required under section 135 of the **Building Act 1993**.



95 PINE AVENUE MILDURA Ph. (03) 5023 4826 Fax: (03) 5023 4849

BUILDING PERMIT CONDITIONS

1. All works authorised by this permit shall comply with the provisions of the Building Act 1993, Building Regulations 2006, Building Code of Australia, other relevant codes and any Local Laws of the Municipality. No Variation from the approved documents shall be permitted without the consent of the relevant Building Surveyor. The owner and/or builder is responsible to obtain any other relevant permits or consents prior to commencing work.
2. The owner and/or builder shall be responsible to define the boundaries of the allotment.
3. All timber framing to comply with AS 1684 – National Timber Framing Code, or Victorian Timber Framing Manual.
4. The building is in an area designated by the Municipality as likely to be subject to infestation by termites and shall be protected in accordance with Building Code of Australia B1.3 (J) and AS3660.1. It is the owners responsibility to carry out regular inspections (12 months maximum) of the building for evidence of termite activity.
5. It is not the responsibility of the relevant building surveyor to confirm compliance with any section 173 agreement, covenant or other restriction which may be shown on title and by issuing this permit the relevant building surveyor does not warrant that the works authorised by this permit will comply with any section 173, covenant or other restriction which may be shown on title.
6. Applicant to obtain all necessary Road Opening, Crane and Hoarding Permits as required by the Relevant Council. Contact must be made with Council's Engineering Department to determine which relevant permit/s are required prior to commencement of works.
7. All construction shall meet the performance requirements of Section 2 /B.1 as applicable, of the Building Code of Australia.
8. The builder must ensure that all energy efficiency requirements listed in the energy efficiency report have been complied with and a signed copy of the compliance certificate is to be submitted to this office.
9. The owner and builder must consult with the relevant sewerage authority and local council to ensure that the proposed works do not affect any drains or sewers and that the works comply with the requirements of those authorities.
10. A certificate of completion under Section 221ZH of the Building Act 1993 for plumbing work on this project is to be submitted to this office prior to the issue of an Occupancy or Final Certificate.

SPECIAL CONDITIONS

Truss details to be submitted for approval prior to frame inspection

Building Act 1993
Building Regulations 2006
Regulation 1005
Form 6



Occupancy Permit

**For Building Permit number: BS-U1070 /140212/0
Certificate number: 140212**

95 Pine Avenue
Mildura Victoria 3500

P 03 5023 4826
F 03 5023 4849
E reception@regionalbuilding.com.au

Issued to (owner)
Zane Ridley
84 Chaffey Avenue
MILDURA VIC 3500

E-MAILED
19.01.15

Site
Lot 1 Number: 1 Street: Hydro Court
Suburb MILDURA Postcode 3500
P/S 724022D Vol: 11501 Fol: 315
Municipality Mildura Rural City Council

Description of Building Work:
Construction of a detached dwelling and carport

Nature of Building Work:
1ai New Building Dwelling

Suitability for occupation:
The building or place of public entertainment or part of a building or place or public entertainment to which this permit applies is suitable for occupation

Issued By: WAYNE D. WILKIE Registration No.: BS-U1070

Signature:

Certificate date: 16 January 2015

Inspection approval dates for mandatory inspections that have been carried out with regard to building work carried out under Building Permit No. **BS-U1070 / 140212/0**, issued on 18/07/2014 are as follows;

Approved date	Inspection
21/07/2014	Inspection of pre slab
21/07/2014	Inspection of steel reinforcement
14/08/2014	Inspection of framework
17/12/2014	Inspection for Occupancy certificate

Building Act 1993
Building Regulations 2006
Regulation 1006
Form 7



Certificate of Final Inspection
For Building Permit number: BS-U1070 /140212/0
Certificate number: 140212

95 Pine Avenue
Mildura Victoria 3500

P 03 5023 4826
F 03 5023 4849
E reception@regionalbuilding.com.au

Issued to (owner)
Zane Ridley
84 Chaffey Avenue
MILDURA VIC 3500

Site
Lot 1 No. 1 Street Hydro Court
Suburb MILDURA Postcode 3500

P/S: 724022D Volume: 11501 Folio: 315
Municipality Mildura Rural City Council

Description of Building Work:
Construction of a detached dwelling and carport

Nature of Building Work:
10a New Building Carport

Any directions under Part 4 of the Building Act 1993 have been complied with.

Issued By: WAYNE D. WILKIE Registration No.: BS-U1070

Signature:

Certificate date: 16 January 2015

Regional Building
Consultants Pty Ltd

ABN 56 056 973 996

Inspection approval dates for mandatory inspections that have been carried out with regard to building work carried out under Building Permit No. **BS-U1070/140212/0**, issued on 18/07/2014 are as follows;

Approved date

14/08/2014

17/12/2014

17/12/2014

Inspection

Inspection of P1 pad footings - carport

Inspection of framework - carport

Final inspection upon completion of all building work

**Domestic Building Insurance
 Certificate of Insurance**

Policy Number 570019823BWI-13

QBE Insurance (Australia) Ltd
 628 BOURKE STREET
 MELBOURNE VIC 3000
 Phone: (03) 9246 2666
 Fax: (03) 9246 2611
 ABN: 78 003 191 035
 AFS License No: 239545



ZANE RIDLEY
 84 CHAFFEY AVE
 MILDURA 3500

Name of Intermediary
 MBA INSURANCE SERVICES
 G P O BOX 544D
 MELBOURNE 3001

Account Number
 57BWMBA00
Date Issued
 15/07/2014

Policy Schedule Details

Certificate in Respect of Insurance

Domestic Building Contract

A contract of insurance complying with the Ministerial Order for Domestic Building Insurance issued under Section 135 of the Building Act 1993 (Vic) (Domestic Building Insurance) has been issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 for and on behalf of the insurer Victorian Managed Insurance Authority a Statutory Corporation established under the Victorian Managed Insurance Authority Act 1996 (Vic), in respect of the domestic building work described below.

Domestic Building Work

NEW SINGLE DWELLING CONSTRUCTION CONTRACT

At the property

TOWER ESTATE
 LOT 1, HYDRO COURT
 MILDURA VIC 3500

Carried out by the builder

MA & JM SHUGG
 ABN: 85 280 206 978

Important note: If the builder's name and/or its ABN/ACN listed above does not exactly match with the information on the domestic building contract, please contact QBE IMMEDIATELY. If these details are incorrect, the domestic building work will not be covered.

For the building owner

ZANE RIDLEY

Pursuant to a domestic building contract dated

22/04/2014

For the contract price of

\$160,000.00

Type of cover

Cover is only provided if MA & JM SHUGG has died, becomes insolvent or has disappeared*

Period of cover

Cover commences on the earlier of the date of the domestic building contract or date of building permit for the domestic building work and concludes:

- Two years from completion of the domestic building work or termination of the domestic building contract for non structural defects*
- Six years from completion of the domestic building work or termination of the domestic building contract for structural defects*

The maximum policy limit for all claims made under this policy is

\$300,000 all inclusive of costs and expenses*

The maximum policy limit for all claims for non-completion of the domestic building works is

20% of the contract price*

*The cover and policy limits described in this Certificate are only a summary of the cover and limits and must be read in conjunction with, and are subject to, the terms, limitations and exclusions contained in the policy terms and conditions.

**Domestic Building Insurance
 Certificate of Insurance**

Policy Number 570019823BWI-13



Subject to the Building Act 1993, and the Ministerial Order and the conditions of the insurance contract, cover will be provided to the Building Owner named in the domestic building contract and to the successors in title to the Building Owner in relation to the domestic building work undertaken by the builder.

Issued by QBE Insurance (Australia) Limited for and on behalf of

Victorian Managed Insurance Authority (VMIA)

IMPORTANT:

This certificate must be read in conjunction with the policy terms and conditions and kept in a safe place. These documents are very important and must be retained by you and any successive owners of the property for the duration of the period of cover.

If the information on this Certificate does not match what's on your domestic building contract, please contact QBE IMMEDIATELY on 1300 790 723

Below are some examples of what to look for:

CERTIFICATE OF INSURANCE		YOUR DOMESTIC BUILDING CONTRACT
<p>Owner: <small>XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX</small></p> <p>Carried out by the builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>	<p>MATCH</p> <p><i>Both name of builder and ACN or ABN match</i></p>	<p>Owner: <small>XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX</small></p> <p>Builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>
<p>Owner: <small>XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX</small></p> <p>Carried out by the builder: → JOHN CITIZEN → ABN: 12 345 678 910</p>	<p>NO MATCH</p> <p><i>Call QBE, name of builder does not match</i></p>	<p>Owner: <small>XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX</small></p> <p>Builder: → CITIZEN CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>
<p>Owner: <small>XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX</small></p> <p>Carried out by the builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 12 345 678</p>	<p>NO MATCH</p> <p><i>Call QBE, ABN or ACN does not match</i></p>	<p>Owner: <small>XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX</small></p> <p>Builder: → ACME CONSTRUCTIONS PTY LTD → ACN: 87 956 123</p>

Due diligence checklist

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the [Due diligence checklist page on the Consumer Affairs Victoria website](http://consumer.vic.gov.au/duediligencechecklist) (consumer.vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?

Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.