



## BUILDER ACCREDITATION APPLICATION (VIC)

The information contained in this document may be used by BEA in order to achieve better outcomes for BEA builders.

Please feel free to contact our office if you have any queries or for further information. We look forward to working with you and assisting your business in the near future.

### > APPLICATION CHECKLIST

Following is a **CHECK-LIST** to assist you with your application. Please ensure all check-points are completed so that your application can be processed promptly.

1.  Complete the **QBE Eligibility Application\*** (enclosed)
2.  Ensure the **Financial Details** (all of Section 1 of the BEA Application) is completed by your Accountant/s.
3.  Attach an **ATO Integrated Statement of Account** (this can be obtained through your Accountant/s).
4.  Read and sign the **Builder Agreement** (enclosed)  
> We suggest you make a copy for your own records. Only pages 3 & 9 need to be forwarded.
5.  Attach the **Application Fee of \$550** (includes GST).  
Cheques and Direct Debits accepted. (BSB : 083 655, A/C : 565 089 356 )  
> The Application will not proceed without the fee
6.  Ensure all pages that require **Signatures** have been signed.
7.  Ensure you are familiar with all **Terms and Conditions** relating to this Application
8.  **Post** all items (1 to 5), once they have ALL been read and completed, to BEA

**Postal Address:**  
Unit 1, 1<sup>st</sup> Floor,  
100A Douglas Parade  
Williamstown VIC 3016

**Phone:** (03) 9397 4166  
**Fax:** (03) 9397 4188  
**Email:** [info@buildingethics.com.au](mailto:info@buildingethics.com.au)

## > IMPORTANT NOTICE TO THE APPLICANT

### Privacy

The personal information you include in this Application Form is collected by us for the purpose of:

- a. Ensuring that you meet the risk management and quality assurance requirements we expect of our Applicants.
- b. Administering and managing the insurance services we provide following acceptance of the Application.

We are committed to protecting the privacy of the personal information you provide to us. The personal information that we collect from you will be used to provide you with our insurance services and, in the event of a claim under the policy, to deal with the claim and also to notify you about other services or promotions from time to time.

We may disclose the personal information we collect on this form to:

- Our own staff, contracted staff and external service providers;
- Claims adjusters, lawyers and others appointed by us or on behalf of us for claims handling purposes; and
- Our insurers and reinsurance brokers (which may include persons or entities located outside Australia).

By completing and returning an application, you agree to us using and disclosing your personal information as set out above. This consent to the use and disclosure of your personal information remains valid unless you alter or revoke it by giving us written notice.

You can ask us what personal information we hold about you and, where necessary, notify us in writing of changes so we can ensure that the information we hold about you is accurate, complete and up-to-date.

From time to time, we may use your name and contact details to send you or your firm offers or information regarding our insurance services or promotions that may be of interest to you. Please let us know if you no longer wish to receive this information.

If you wish to access your personal information held by BEA you can contact us at Unit 1, 1<sup>st</sup> Floor, 100A Douglas Parade WILLIAMSTOWN VIC 3016 Phone: 03 9397 4166 Fax: 03 9397 4188 Email: info@buildingethics.com.au

### Who Are We?

**Building Ethics Australia (BEA)** - BEA is an accreditation company designed to provide quality assurance and risk management services for builders. Our purpose is to obtain and assess as much data as possible regarding a builder's business enabling BEA to affect the best possible outcomes for our builders.

**BEA Insurance Brokers (BEAIB)** - BEAIB is a sister company to BEA that has been created to streamline the insurance process for builders. Its development will provide an easier and more fluid process for builders to access all forms of insurance relating to their business. BEAIB can use the data collected from BEA to achieve more positive insurance outcomes for builders.



**Section 1 Financial Details**

**IMPORTANT NOTICE**

Please have your Accountant or Tax Agent complete, verify and sign ALL of this Section (Section 1) including the Trade Debtors and Creditors Aged Summary, the Profit & Loss Statement, and the Balance Sheet.

**Accountants Checklist:**

Please ensure all check-points are completed so that this application can be processed promptly. Please do not hesitate to contact BEA directly (03 9397 4166) if you have any queries regarding this Section.

- Attached ATO Integrated Statement of Account (obtained from the ATO Tax Portal)
- All of Section 7 (3 pages) has been completed
- All of Section 7 (3 pages) has been verified and signed

**1.1** Please provide the details of each **Builder's** Accountant(s).

If more than one **Builder** is applying for Domestic Building Insurance then please copy this page and have it completed by each **Builder** applying for Domestic Building Insurance Eligibility and attach details to this Application Form.

**1.1.2** Contact person

**1.1.3** Contact phone numbers Business1  Fax

**1.1.4** Email (please print)

**1.1.5** How long have you used this Accountant?

**1.2 Aged Summaries** as at 30<sup>th</sup> June 20  (insert year).

**1.2.1** Trade Debtors

0-30 Days	31-60 Days	61-90 Days	91-120 Days	120+ Days	Total
					=

**1.2.2** Trade Creditors

0-30 Days	31-60 Days	61-90 Days	91-120 Days	120+ Days	Total
					=

Please note: Total figures should agree with receivables and payables figures recorded on the Balance Sheet (Page 8). If NOT please comment on variance;


..... **Accountants/Tax Agents Statement** .....

The above information accurately reflects the financial statements of the **Builder** (named below) from which income tax returns are prepared and lodged with the Australian Taxation Office.

Builder Name:  Building Company / Trading Name:

Accountants Signature: ..... Name: ..... Date: .....

**1.3 Profit and Loss Statement**

For the last three (3) financial years ending 30<sup>th</sup> June.

**Instructions:**

Owners Wages & On Costs & Other Related Party Payments are required to be disclosed separately in the Profit and Loss Summary. These payments are not to be included in the Other Expenses field. Payments typically classified as Owners Wages & On Costs & Other Related Party Payments include, but are not limited to:

1. Salaries, wages and superannuation contributions paid to, or on behalf of shareholders, directors or beneficiaries of the entity;
2. Salaries, wages and superannuation contributions paid to, or on behalf of non working relatives of shareholders, directors or beneficiaries of the entity;
3. Management or consulting fees paid to a related entity (an entity with common directorship or shareholding).

<b>INCOME</b>	Insert Year:	20 <input style="width: 40px;" type="text"/>	20 <input style="width: 40px;" type="text"/>	20 <input style="width: 40px;" type="text"/>
Contract Income		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Other Income		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL INCOME</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>COST OF GOODS SOLD</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>GROSS PROFIT</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Other Expenses		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL EXPENSES (BEFORE OWNER BENEFITS)</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NET INCOME BEFORE TAX (BEFORE OWNER BENEFITS)</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Owners Benefits		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NET INCOME BEFORE TAX</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>INCOME TAX EXPENSES (COMPANIES ONLY)</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NET INCOME AFTER TAX</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>RECONCILIATION TO TAXABLE INCOME</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
+ / - Income		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
+ / - Expenses		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Less Carry Forward Losses		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NET INCOME PER INCOME TAX RETURN</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

..... **Accountants/Tax Agents Statement** .....

The above information accurately reflects the financial statements of the **Builder** (named below) from which income tax returns are prepared and lodged with the Australian Taxation Office.

Builder Name:

Building Company / Trading Name:

Accountants Signature: ..... Name: ..... Date: .....

**1.4 Balance Sheet**

For the last three (3) financial years ending 30<sup>th</sup> June.

**Instructions:**

Related Party Loans (in both **current assets and current liabilities**) relate to those loan balances attributable to shareholders, directors or beneficiaries or relatives and/or related entities (common directorship or shareholding) of shareholders, directors or beneficiaries.

<b>CURRENT ASSETS</b>	Insert Year:	20 <input style="width: 40px;" type="text"/>	20 <input style="width: 40px;" type="text"/>	20 <input style="width: 40px;" type="text"/>
Cash Assets		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Receivables		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Inventories and WIP		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Related Party Loans*		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
* If a Div. 7A Loan Agreement is included, please state proportions;			Current	Non Current
Other (detail)		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL CURRENT ASSETS</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NON CURRENT ASSETS</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL ASSETS</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>CURRENT LIABILITIES</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Bank Overdraft		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Payables		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Tax Liabilities (include GST)		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Hire Purchase Liability (current only)		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Related Party Loans		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Other (detail)		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL CURRENT LIABILITIES</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NON CURRENT LIABILITIES</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL LIABILITIES</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>NET ASSETS</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>EQUITY / TRUST FUNDS</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Paid up Capital / Settlement Sum		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Ret Profits / (Acc Losses) – at start of year		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Less Dividends Paid		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Profit / (Loss) for year		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
<b>TOTAL EQUITY / TRUST FUNDS</b>		<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

..... **Accountants/Tax Agents Statement** .....

The above information accurately reflects the financial statements of the **Builder** (named below) from which income tax returns are prepared and lodged with the Australian Taxation Office.

Builder Name:

Building Company / Trading Name:

Accountants Signature: ..... Name: ..... Date: .....

## Section 2 Construction All Risk Insurance

- 2.1 Construction All Risk Insurance EXPIRY Date?
- 2.2 How much are you insured for? \$
- 2.3 What is your public liability limit? \$
- 2.4 What is your estimated project limit? \$
- 2.5 What is your job limit? \$

## Section 3 References

Each **Builder** applying for Domestic Building Insurance Eligibility is required to complete the following tables. Please copy this Section and have it completed by each **Builder** applying for Eligibility.

- 3.1 Provide details of the most RECENT clients you have completed an insurable domestic/commercial building project for (excluding "spec" projects or projects solely for the use of the **Builder**, the **Builder's** family, or entities associated with the **Builder**). New entrant **Builders** may include non-insurable building projects.

### 3.1.1 Last six (6) clients

Date of Contract (In date order)	Date Completed	Contract Value (Inclusive of GST)	Name of Client	Contact Details (Mobile Preferred)
1.				
2.				
3.				
4.				
5.				
6.				

- 3.2 Three (3) **professional industry based referees** regularly used (e.g. Building Surveyor, Architect, Engineer). New entrant **Builders** please include **previous industry based employers**.

Contact & Company Name	Relationship/Nature of Industry	Contact Details (Mobile Preferred)
1.		
2.		
3.		

## Section 4 Builder Authority & Declaration

### 4.1 Authority

By signing this Authority the persons listed below authorise the Insurer, BEA Insurance Broker Pty Ltd (ACN 143 906 361) (ABN 51 752 451 180) (AFSL No. 360 387) and/or Building Ethics Australia Pty Ltd (ACN 005 057 125) (ABN 41 005 057 125) to (from time to time and at any time):

- Make inquiries from third parties to verify claims history, legal proceedings and other information disclosed or statements made by me/us in this Application Form.
- Disclose my/our claims history to any insurance agent appointed by me/us or to any former or future insurer of mine/us.
- Collect and use the personal and sensitive information provided in this Application for the purposes shown in the Privacy Statement of this Application Form.
- Seek information concerning the financial position, business and professional reputation of the Applicants from:
  - Professional and/or tradespersons named in this Application Form;
  - Suppliers of materials and services or subcontractors named in this Application Form;
  - Credit reporting agencies;
  - Other insurance companies;
  - All government departments/agencies;
  - The Accountant/s named in this Application Form.

### 4.2 Declaration

I/we declare and confirm: -

- a. The details in this Accreditation Application Form are true and correct and fairly and accurately represent the affairs of the Applicant/s.
- b. My/our attention has been drawn to the Important Notice to the Applicant/s at the beginning of this Application Form and acknowledge my/our understanding of their content by my/our signature/s below.
- c. That I/we will provide, if requested, profit and loss figures as at June 30<sup>th</sup> prior to lodgement of a taxation return will an undertaking that figures will not change when the return is lodged.
- d. The information provided on this Accreditation Application Form may be used by BEA Insurance Brokers to assist with obtaining insurance placement.

~~✗~~ The persons listed in Sections 2 and 3 of this Application Form MUST sign here:

Full Name	Signature	Date
1.		
2.		
3.		

By signing this Application, the signatory warrants that they are duly authorised to do so on behalf of the **Builder(s)** named in the Application.