

Domestic Building Insurance

Emergency works procedure

What is Domestic Building Insurance?

Domestic Building Insurance (DBI) is a compulsory cover protecting homeowners in the event their building project cannot be completed or defective works are unable to be rectified as the builder has died, disappeared or become insolvent, or if your policy was issued on or after 1 July 2015, the builder has failed to comply with a Tribunal or Court Order relating to incomplete or defective works.

Note:

A claim will only be accepted if the builder has died, disappeared or has become insolvent and the emergency works is loss or damage resulting from defective works which were undertaken by the builder whose name is listed on the Certificate of Insurance.

Please note that this document contains information of a general nature only. Please refer to the relevant policy wording for the full terms, conditions, limitations and exclusions of domestic building insurance cover provided by VMIA.

I have a DBI certificate issued by VMIA, what do I need to do?

1. Contact the original builder in the first instance.
2. If your builder has died, disappeared or become insolvent, and emergency works are necessary and urgently required to prevent further damage, you will need to undertake emergency work at your own expense and then seek reimbursement from VMIA. Please note that there is no guarantee that you will be reimbursed for the works.
 - a) Prior to the emergency works being undertaken, please take photographs of the defective works [and also take photographs of the emergency works being undertaken].
 - b) Please ensure you obtain a full and detailed report from the rectifying contractor, outlining what works were done and why, and details about the cost of the works.
 - c) Undertaking emergency works prior to assessment by VMIA is **done solely at the discretion of the homeowner**.
3. Lodge a claim with VMIA to seek reimbursement.
 - a) A claim form must be fully completed and all documents requested in the claim form must be supplied together with your rectifying contractors report, copies of invoices and receipts for the cost of the emergency works plus photographs showing the defective works before they were rectified [and photographs of the emergency works which were undertaken].
 - b) The claim will then be assessed in accordance with the terms and conditions of the applicable policy wording.

More information

For more information on how to lodge a claim, visit our website dbi.vmia.vic.gov.au

If you have any questions, please contact VMIA during business hours on **1300 363 424** or email dbicclaims@vmia.vic.gov.au