

# Certificate of Eligibility

Pattersons Pty Ltd  
 39 Grand Boulevard Shop 3  
 MONTMORENCY VICTORIA 3094

**Builder's Copy**  
 Date of Issue: 29/11/2005

Vero Construction and Engineering is a division of the insurer, Vero Insurance Limited (ABN 48 005 297 807), which issues this Certificate of Eligibility subject to the following limitations on eligibility.

Limitations on Eligibility					
1.	Licence No(s)	State/Territory	Name on Licence		
(a)	129048C	New South Wales	Pattersons Pty Ltd		
(b)	DBU8394	Victoria	Staurt John Patterson		
2.	Maximum total value of all residential building works in any 12 month period or any other period as agreed:				\$4,000,000
3.	Approved for Architect tender within below contract values:				No
4.	Maximum number of jobs in progress at any one time:				Unlimited
5.	Maximum Job Limit of any residential project:				
(a)	Single Dwelling	\$500000	(f)	Kit/Transportable	\$0
(b)	Alterations and Additions	\$500000	(g)	Relocatable	\$0
(c)	Units/Duplex/Villas	\$500000	(h)	Swimming Pools	\$0
(d)	Improvements	\$50000	(i)	High Rise Developments	\$0
(e)	Multi Unit Developments	\$0	(j)	Other	\$0

Any application for insurance that is outside the limitations on eligibility will not be considered. Where a builder wishes to enter into contracts outside the above limitations, Vero Construction and Engineering should be contacted to request a Builder Profile Review. Such review will require the provision of additional financial and technical information and the review will be subject to the insurer's decision and approval.

**THIS CERTIFICATE OF ELIGIBILITY IS NOT TO BE USED AS A CERTIFICATE OF INSURANCE AS REQUIRED UNDER BUILDING CONTRACTS LEGISLATION. HOME OWNERS ARE NOT COVERED AS A RESULT OF THIS CERTIFICATE OF ELIGIBILITY, AND SEPARATE CERTIFICATES OF INSURANCE ARE REQUIRED IN RESPECT OF INDIVIDUAL DWELLINGS.**

#### IMPORTANT NOTICES:

1. This certificate creates no contract of insurance, nor does it give any right to insurance in relation to any particular building work.
2. A separate application for insurance is to be made in respect of each residential/domestic building work contract and that work only becomes insured when Vero Construction and Engineering accepts the application.
3. Vero Construction and Engineering reserves the right to refuse any or all applications for insurance and seek additional information from the builder/contractor from time to time. This information will include, but is not limited to, financial reports and data, technical references and job status reports.
4. This certificate of eligibility can be cancelled at any time at the absolute discretion of Vero Construction and Engineering. Events that may cause such cancellation include, but are not limited to, failure to address claims, adverse construction performance, changes in financial structure, stability or performance, or failure to provide additional information fair and reasonably requested.
5. Withdrawal of eligibility may result in the cancellation or suspension of a builders' licence/registration by the relevant authorities.

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Signed for and on behalf of the insurer:



Insurer: Vero Insurance Limited ABN 48 005 297 807