



**Jones Partners**  
Insolvency & Business Recovery  
Chartered Accountants

Our Ref: INLEES01/11/130813/BC  
Reply to: SYDNEY OFFICE

13 August 2013

To the Client/ Homeowner  
As Addressed

Dear Sir/Madam

**Re: Inlet Estates Pty Ltd**  
**(In Liquidation) ("the company")**  
**ACN: 000 982 561**

**Also Known As: Complete New Homes**

I was appointed Liquidator of the above company by a resolution of its members at a duly convened members meeting held on 13 August 2013. A copy of the Notice of Resolution (Form 205) is enclosed for your information.

I confirm that the company ceased trading prior to my appointment and I am unable to complete any building contracts. In the circumstances, you should contact the NSW Fair Trading on 13 32 20 ([www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)) and QBE Insurance Australia (<http://www.qbe.com.au/Insurance.html>). See attached a copy of the Home Warranty Insurance Fund Information Sheet regarding building claims.

Should you require any further information, please contact Ms Belinda Cang or Ms Kira Yu of this office on telephone number 02 9251 5222.

Yours faithfully  
**Inlet Estates Pty Ltd**  
**(In Liquidation)**

  
**Michael Gregory Jones**  
**Liquidator**

Sydney Level 13, 189 Kent Street, Sydney NSW 2000 Tel 02 9251 5222 Fax 02 9247 5911 Email [info@jonespartners.net.au](mailto:info@jonespartners.net.au)  
Norwest Tel 02 9894 9966 | Hornsby Tel 02 9482 7391 | Mona Vale Tel 02 9979 7599

Liability limited by a Scheme, approved under the Professional Standards legislation. Emgejay Pty Ltd ABN 28 126 020 479 trading as Jones Partners Insolvency & Business Recovery

**light at the end of the tunnel – [www.jonespartners.net.au](http://www.jonespartners.net.au)**

Principals MG Jones BA, FCA B Gleeson B.Comm, FCA JJ Tanna LLB, B.Comm, CA DG Shannon B.Bus, CA DR Soire B.Comm, CA  
Z:\Core\IPS\IPS\Docs\CV\_DOCS\cv-HA-088.doc



**ASIC**

Australian Securities and Investments Commission

Electronic Lodgement

Document No. **7E5436807**

Lodgement date/time: 13-08-2013 13:15:04

Reference Id: 87424152

## Notification of resolution - voluntary winding up

**Form 205** - Corporations Act 2001 Regulation 1.0.12

If there is insufficient space in any section of the form, you may photocopy the relevant page(s) and submit as part of this lodgement

### Liquidator details

Liquidator number **4916**  
Given names **MICHAEL GREGORY**  
Family name **JONES**

### Company details

ACN **000 982 561**  
Company name **INLET ESTATES PTY LTD**

### Subject of the resolution

The voluntary winding up under s491(1) is a:  
**creditors' voluntary winding up**

### Details of the resolution

Date of the meeting at which the resolution was passed:  
**13-08-2013**

The resolution is:  
**in the attached document**

### Authentication

This form has been authenticated by

Name **MICHAEL GREGORY JONES**

This form has been submitted by

Name **Michael Gregory JONES**

Date **13-08-2013**

## Payment

You need to pay the fee (and any late fees if required) by Bpay or cheque in accordance with the instructions on your invoice

## For more help or information

Web [www.asic.gov.au](http://www.asic.gov.au)  
Ask a question? [www.asic.gov.au/question](http://www.asic.gov.au/question)  
Telephone 1300 300 630



### Notification of resolution

If there is insufficient space in any section of the form, provide details in an annexure – refer to Guide for annexure requirements

#### Company details

Company Name	INLET ESTATES PTY LTD
ACN/ABN	000 982 561

#### Lodgement details

An image of this form will be available as part of the public register.

Who should ASIC contact if there is a query about this form?	
ASIC registered agent number (if applicable)	
4916	
Firm/organisation	
Jones Partners Insolvency & Business Recovery	
Contact name/position description	Telephone number (during business hours)
John Tanna	(02) 9251 5222
Email address (optional)	
Postal address	
Level 13 189 Kent Street SYDNEY NSW 2000	

#### Signature

This form must be signed by a current officeholder or external administrator of the company.

I certify that the information in this cover sheet and the attached sections of this form are true and complete.

Name	RICHARD LAPINSKI
Capacity	<input checked="" type="checkbox"/> Director <input type="checkbox"/> Company secretary <input type="checkbox"/> External administrator
Signature	
<input type="checkbox"/> Annexure endorsed as specified in guide	
Date signed	13-8-2013
Provide details of resolution over page	

#### Lodgement

Send completed and signed forms to:  
Australian Securities and Investments Commission,  
PO Box 4000, Gippsland Mail Centre VIC 3841.

For more information  
Web [www.asic.gov.au](http://www.asic.gov.au)  
Need help? [www.asic.gov.au/question](http://www.asic.gov.au/question)  
Telephone 1300 300 630





# Home Warranty Insurance Fund

Welcome, Home Warranty Guest | [Log](#)

Search...

[Home](#) | [Builders & Contractors](#) | [Homeowners](#) | [Owner-Builders](#) | [Developers](#)

[Introduction](#) | [Information for Homeowners](#) | [Insurance Policies](#) | [Claims](#) | [HIH & FAI Rescue Package](#)

## CLAIMS

The current home warranty insurance arrangements for NSW commenced on 1 July 2010 when the NSW Self Insurance Corporation (SICorp) became the sole provider. SICorp trades as the NSW Home Warranty Insurance Fund (HWIF).

The Certificate of Insurance for the building project contains the date of issue and the name of the Insurance Agent that issued the Certificate on behalf of the HWIF. The Certificate is evidence of a Contract of Home Warranty Insurance (i.e. policy) being in place for the work.

### Notification of a loss

The period of insurance and the losses and damage covered under a home warranty insurance policy for Residential Building Work and the periods for notification of a loss are set out in the policy documents. Please also refer to the page on [Insurance Policies](#) in this website.

Generally, a loss should be notified to the Insurance Agent of the HWIF that issued the policy within **six months** of the homeowner becoming aware of defective work. This must occur during the period of insurance (or within **six months** of the loss becoming apparent where that occurs in the last **six months** of the period of insurance).

Notification of a loss in relation to incomplete work should be notified to the Insurance Agent within **12 months** of the contract date, or the date provided in the contract for commencement of work, or the date the work ceased, whichever is the later.

Notification within these periods will mean that the HWIF cannot reduce its liability under the policy, or any amount otherwise payable in respect of a claim, merely because of a delay in being notified of a loss.

Nevertheless, a loss resulting from defective work can still be notified to the Insurance Agent at any time within the period of insurance (or within **six months** of a loss becoming apparent where that occurs in the last **six months** of the period of cover).

Where a homeowner gives notice of a loss to the HWIF, the homeowner is taken to have given notice of every loss that was caused by the same defect.

Notification of a loss **MUST** be in writing. Please use the [Loss Notification Form](#) to notify the Insurance Agent that issued the Certificate of Insurance of a loss under your policy. Contact details for the Insurance Agents are given below.

Comprehensive information on the loss notification and claims process is available in the [Claims Information for Homeowners booklet](#).

### Requirement to enforce a statutory warranty

A homeowner must take action to try to have the builder (or owner-builder) finish any incomplete work and rectify any defective building work. Where a homeowner does not take action to enforce a statutory warranty the HWIF may reduce its liability (or the amount paid under a claim), to the extent that its interests have been prejudiced as a result of not trying to have the builder (or owner-builder) complete or repair the work.

Examples of where a homeowner might be considered to have taken steps to enforce a statutory warranty would include where the homeowner lodges a complaint with NSW Fair Trading, lodges a building claim with the Consumer, Trader and Tenancy Tribunal (CTTT) and/or commences court proceedings to try to have the builder (or owner-builder) finish any incomplete work or rectify any defective work.

### Disappearance of a builder

A homeowner who has a concern regarding defective or incomplete building work and who is unable to locate their builder should, in the first instance, lodge a complaint with NSW Fair Trading (telephone: 13 32 20 [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)).

In the event that Fair Trading cannot find the builder, a letter will be provided to the homeowner indicating that the builder is unable to be located. This letter can be submitted with any claim to an Insurance Agent of the HWIF under a home warranty insurance policy.

The provision of the letter will not oblige the Insurance Agent or the HWIF to approve a claim or preclude either from making its own enquiries to try to locate the builder. The letter will, however, be accepted as evidence of the homeowner's belief that the builder has disappeared and of the homeowner having made all efforts to locate the builder. The homeowner will not be required to undertake a further search for the builder.

### Lodgement of a claim

A claim must be lodged within the period of insurance (or, in relation to defective work, within **six months** of the loss becoming apparent where that occurs in the last six months of the period of insurance).

However, where the insolvency, death or disappearance of the builder (including licence suspension for non-compliance with a money (compensation) order in favour of the homeowner made by a Court or the CTTT) does not occur until after the expiry of the period of insurance, a claim may be made after the period of insurance. This can only happen in respect of a loss where written notification of the loss was made during the period of insurance (or, if the loss becomes apparent within the last six months of the period of insurance, within six months after the loss became apparent), and since the loss became apparent, the homeowner has diligently pursued the enforcement of the statutory warranty concerned in respect of the loss.

Use the [Home Warranty Insurance Claim Form](#) to lodge a claim under your home warranty insurance policy with the Insurance Agent that issued the Certificate on behalf of the HWIF. Contact details for the Insurance Agents are given below. The claim form includes a checklist of the information and documentation required to be submitted with the form in order to assist in the assessment of the claim.

Please refer to the section of this website on [Service Standards](#) for an outline of the claims handling process including timeframes. Comprehensive information on the claims process is available in the [Claims Information for Homeowners booklet](#).

### Disputed claims decisions

Where a homeowner is not satisfied with a decision on a claim by an Insurance Agent, they have a right of appeal to the Consumer, Trader and Tenancy Tribunal [www.cttt.nsw.gov.au](http://www.cttt.nsw.gov.au) or the District Court where the amount involved exceeds the Tribunal's \$500,000 jurisdictional limit.

The homeowner is also entitled, in the first instance, to request a review of the decision by the Insurance Agent. If the matter is not resolved, the matter can be escalated to the Insurance Agent's claims committee and potentially to the HWIF's claims committee before lodging a formal appeal to the Tribunal.

For further information on making a complaint please refer to the section of this website on [Complaints](#).

## Insurance Agents' details

### Calliden Insurance Limited

Claims and loss notifications are handled on behalf of Calliden by:

#### Innovation Group (formerly Claims Services Australia)

PO Box 7704, St Kilda Rd VIC 8004

Phone: 1300 130 247

Fax: 1300 766 795

Email: [cil@claimsservices.com.au](mailto:cil@claimsservices.com.au)

Website: [www.calliden.com.au](http://www.calliden.com.au)

[www.au.innovation-group.com](http://www.au.innovation-group.com)

#### Complaints

Email: [customerservice@calliden.com.au](mailto:customerservice@calliden.com.au)

### QBE Insurance (Australia) Limited

GPO Box 82, Sydney NSW 2001

Phone: 133 723

Email: [builderswarrantyclaims@qbe.com](mailto:builderswarrantyclaims@qbe.com)

Website: [www.qbe.com.au](http://www.qbe.com.au)

#### Complaints

Phone: 1300 650 503

Email: [complaints@qbe.com](mailto:complaints@qbe.com)

### Vero Insurance Limited

Vero issued Certificates of Insurance as an insurance agent on behalf of the HWIF during the period 1 July to 30 September 2010. Vero does not handle claims or loss notifications under home warranty insurance policies issued on behalf of the HWIF.

For information regarding which of the other Insurance Agents (i.e. Calliden or QBE) will handle claims and notifications issued by Vero, please contact:

#### NSW Home Warranty Insurance Fund

PO Box A2615, Sydney South NSW 1235

Phone: 02 9228 5906

Fax: 02 9228 3870

Email: [homewarranty@treasury.nsw.gov.au](mailto:homewarranty@treasury.nsw.gov.au)

Website: [www.homewarranty.nsw.gov.au](http://www.homewarranty.nsw.gov.au)

## Claims and loss notifications under Contracts of Insurance (policies) issued prior to 1 July 2010

Contact details for insurers previously operating in the home warranty insurance market in NSW and other information in relation to the home warranty insurance scheme are available from NSW Fair Trading (telephone: 13 32 20 [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)).

## Disclaimer

The information published on this page is of a general nature only and does not replace the terms of the Contract of Insurance (i.e. home warranty insurance policy) or the provisions of the *Home Building Act 1989* and other legislation. The information is not intended to be a substitute for or relied upon as specific professional advice. No responsibility for loss or damage suffered by any person acting on or refraining from action as a result of any material on this page is accepted. Although the NSW Home Warranty Insurance Fund will take all reasonable steps to ensure material on this page is complete and accurate no guarantees are given. For further information please refer to our [Disclaimer Statement](#).

### Related information - Claims

- [Claims Information for Homeowners](#)
- [Loss Notification Form](#)
- [Home Warranty Insurance Claim Form](#)
- [Home Warranty Insurance Policy for Residential Building Work \(1/7/2010 - 31/1/2012\)](#)
- [Home Warranty Insurance Policy for Residential Building Work \(1/2/2012 - \)](#)
- [Home Warranty Insurance Policy for Owner-Builder Work \(1/7/2010 - 31/1/2012\)](#)
- [Home Warranty Insurance Policy for Owner-Builder Work \(1/2/2012 - \)](#)
- [Fact Sheet 6 - Complaints and Dispute Resolution](#)
- [Complaints and Disputes Procedures Manual](#)

References on this website to builders and building work include and apply to trade contractors and other building contractors (e.g. electrical contractors, plumbers, carpenters, swimming pool builders etc.) and to trade and other residential building work (e.g. electrical wiring, plumbing, carpentry, swimming pool construction/installation etc.).

