

LMI policy variations request



QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071

Sydney	Melbourne	Perth	Adelaide	Brisbane	All States
Fax: 02 9252 1301	Fax: 03 9670 5179	Fax: 08 9481 6045	Fax: 08 8359 3290	07 3221 0200	1300 367 764

Lender details	
Lender / funder	Existing LMI policy no:
Contact name	
Phone	Fax
Email	

Existing loan details	
Borrower (s)	
Guarantors (s)	
Security 1	
Security 2	
Current loan amount (\$) (including any redraw amount)	Loan term (years)
	LVR (%)

Variation type	
<input type="checkbox"/> Partial discharge of security	<input type="checkbox"/> Substitution of security
<input type="checkbox"/> Uninsured increase	<input type="checkbox"/> Changes to LMI product type
<input type="checkbox"/> Consent to:	<input type="checkbox"/> Other
<input type="checkbox"/> Release of Borrower/Guarantor	<input type="checkbox"/> Change to loan term
<input type="checkbox"/> Notice of death	<input type="checkbox"/> Change to repayment type

Amended loan details	
Borrower (s)	
Guarantors (s)	
Security 1	
Security 2	
New loan amount (\$) (including any redraw amount)	Loan term (years)
	LVR (%)

Please tick

Additional supporting documents attached as outlined in the ImiGUIDE.

I/We declare that this variation request and accompanying information satisfies QBELMIs Minimum Valuation Requirements and has been verified in accordance with QBE LMI's Minimum Verification Standards as outlined in the ImiGUIDE.

Duty of disclosure

Before You enter into an insurance contract with Us, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. You have this duty until the proposed insurance contract is entered into in accordance with the Master Agreement (generally this is the later of QBE LMI having received the Premium or the Lender having satisfied any special conditions). You have the same duty before You renew, extend, vary or reinstate an insurance contract. However You do not need to tell us anything that:

- reduces the risk We insure You for,
- is common knowledge,
- We know or should know as an insurer,
- We waived Your duty to tell us about.

If You do not tell us anything You are required to, We may cancel the Policy or reduce the amount We will pay you if You make a claim for Loss under the Policy, or both. If Your failure to tell us is fraudulent, or any misrepresentation by You is fraudulent, We may refuse to pay a claim and treat the Policy as if it never existed.

Statement by lender	
The Lender represents to QBE LMI that: (A) the loan(s) the subject of this ImiPROPOSAL and any associated mortgage(s) and collateral security have been assessed, originated and prepared according to and in compliance with all Applicable Laws and the ImiGUIDE; (B) the information and statements in and accompanying this ImiPROPOSAL are true and correct and disclose every matter known, or that could reasonably be expected to be known, by the Lender to be relevant to whether QBE LMI will decide to provide insurance and if so on what terms; and (C) the Lender has undertaken all necessary checks and verifications to make those representations. The Lender also acknowledges that the information and statements in and accompanying this ImiPROPOSAL and the representations of the Lender set out in this ImiPROPOSAL (and in the ImiGUIDE where any Loan Originator has been involved in this loan application), will form the basis upon which QBE LMI will decide whether to provide insurance to the Lender and on what terms.	
Signed on behalf of lender	Date (dd/mm/yyyy)
Print Name	Branch/Office
Email	Contact number