

*This LMI variation request may be used for LMI policy variations and amendments*

Lender/Insured \_\_\_\_\_ Existing LMI policy no. \_\_\_\_\_

Contact name: \_\_\_\_\_ Phone no. (\_\_\_\_) \_\_\_\_\_ Fax no. (\_\_\_\_) \_\_\_\_\_ State: \_\_\_\_\_

Customer Service Centre ref no. \_\_\_\_\_

**Existing loan details** *Please complete all details*

	<i>Last name/company name</i>	<i>First name</i>	<i>Middle initial</i>
Borrower's name	1 _____	_____	_____
	2 _____	_____	_____
	3 _____	_____	_____
Security address	1 _____	Postcode _____	ValEx ID _____
	2 _____	Postcode _____	ValEx ID _____

Current loan amount Including any redraw amount \$ \_\_\_\_\_ Original loan term \_\_\_\_\_ years Current LVR \_\_\_\_\_ %

**Request type** *Please tick the relevant request type*

- Substitution of security   
  Release of a borrower   
  Change of borrower name  
 Partial release of security   
  Addition of borrower

**Updated Loan details** *Only complete any details that are changing*

	<i>Last name/company name</i>	<i>First name</i>	<i>Middle initial</i>
Remaining borrowers	1 _____	_____	_____
	2 _____	_____	_____
	3 _____	_____	_____
Remaining security	1 _____	Postcode _____	
	2 _____	Postcode _____	

New loan amount \$ \_\_\_\_\_ Loan term \_\_\_\_\_ years LVR \_\_\_\_\_ % Product \_\_\_\_\_ Repayment type \_\_\_\_\_

**Additional information** *Please attach any supporting documents*

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**YOUR DUTY OF DISCLOSURE** Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of any matter that diminishes the risk to be undertaken by the insurer; that is common knowledge; that your insurer knows, or in the ordinary course of his business, ought to know; or as to which compliance with your duty is waived by the insurer.

**NON-DISCLOSURE** If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the insurance contract in respect of a claim, or may cancel the insurance contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the insurance contract from its beginning.

**DECLARATIONS** By submitting this Proposal, the Insured declares that:

- The information and statements provided in this Variation/Notification Request are true and correct to the best of the insured's knowledge and belief;
- The accompanying loan documentation is a true copy of the loan variation application made by the borrower(s) for the loan which is the subject of this Variation/Notification Request;
- The Insured has disclosed to Helia every matter which it is required to disclose in accordance with the insurer's Lenders Mortgage Insurance Master Policy and Lenders Mortgage Insurance Underwriting Standards and Guidelines.

The insured acknowledges and agrees that:

- This Variation/Notification Request and all accompanying documents, information and statements are submitted for the purpose of the insurer assessing whether to vary the lenders mortgage insurance in relation to the loan and if so, on what terms, and that the insurer will rely on this Variation/Notification Request, including the declaration, for the purposes of assessing such variation;
- It will be a term of any contract of insurance with the insurer that any loan introducer, mortgage manager, financial agent, broker or loan originator involved in the variation of the loan is agreed to be the agent of the insured for the purpose of provision of information, documentation and statements in and accompanying this Variation/Notification Request, and the insured will be responsible for any non-disclosure or misrepresentation arising from the information provided by or through such persons.

Does the loan comply with the insured's credit policy and the requirements of the National Consumer Credit Protection Act 2009? No  Yes   
*(if No, please provide relevant supporting information)*

Does the Variation/Notification Request satisfy the Lenders Mortgage Insurance Underwriting Standards and Guidelines? No  Yes   
*(if No, please provide relevant supporting information)*

Submitting company \_\_\_\_\_

**Please forward your request to [underwritingc@helia.com.au](mailto:underwritingc@helia.com.au)**

For enquiries, please call the Helia Customer Service Centre on 1300 661 118