

What you are not covered for

This section details what is not covered under any part of your policy.

We do not cover loss or damage:

Anything you don't own

To any home, contents you don't own, **but we will cover:**

- additional feature 13 (uninsured contents owned by visitors)
 - contents you borrowed and are legally liable for under a written contract but not a tenancy rental agreement
 - your legal liability for loss or damage to the property of others under additional feature 17 (legal liability).
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Any business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area **except when the business activity is:**

- letting up to **2** bedrooms to paying guests or boarders (e.g. bed-and-breakfast accommodation)
 - using a part of your home as a home office
 - one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.
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Erosion or subsidence

Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** subsidence damage to your home if it is caused by:

- insured event 2 (burst pipes, leaks and overflows)
 - contents items insured by portable cover
 - these insured events if the damage occurs within **72** hours of the event happening:
 - insured event 1 (storm and flood)
 - insured event 8 (explosion)
 - insured event 11 (earthquake and tsunami).
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Actions or movements of the sea

Caused by actions or movements of the sea, **but we will cover:**

- damage caused by storm surge to the extent it is covered under insured event 1 (storm and flood)
 - damage caused by insured event 11 (earthquake and tsunami).
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We do not cover loss or damage:

Seepage of water through the earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
 - through or down the sides of earth or earth fill that is up against your home
 - down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
 - against or through retaining walls and forcing them to move or crack.
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Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first **72** hours from the start of this insurance cover, **but we will cover** these events if this policy began on the same day:

- you bought your home
 - that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first **72** hours).
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Insects, birds and vermin

Caused by insects, birds or vermin (e.g. termites, rats, rabbits and mice), **but we will cover:**

- fire damage they cause under insured event 3 (fire)
 - damage under insured event 9 (breakage of fixed glass)
 - water damage they cause under insured event 2 (burst pipes, leaks and overflows).
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Roots of trees, shrubs and plants

Caused by the roots of trees, shrubs or plants, **but we will cover** damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 2 (burst pipes, leaks and overflows).

Defect, structural fault or design fault

Caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

We do not cover loss or damage:

Failing to take care of the home or contents

Caused by, or as a result of, your failure to:

- take reasonable care of your home and contents
- keep the home and contents in good condition and well maintained
- fix faults and defects as soon as you become aware of them.

Failing to establish an insured incident

Loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

Power surge

Caused by power surge **unless**:

- it is covered by insured event 3 (fire)
- it is covered by insured event 4 (lightning)
- it is covered by optional cover 2 (motor burnout).

Firearms

To firearms which are not licenced or secured according to law.

We do not cover loss or damage or liability:

Breaking the law

- when you or someone with your knowledge or permission uses any part of the home for criminal or unlawful purposes
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Not complying with building regulations

Caused by or contributed to because your home did not comply with building laws or regulations **except** those laws or regulations introduced after your home was originally built or last altered which you are not required to comply with.

Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

We do not cover loss or damage or liability:

Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which:

- is deliberate
 - demonstrates a reckless disregard for the consequences of that action or omission.
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Home unoccupied for longer than 60 days

After the home has been unoccupied for longer than **60** consecutive days **unless** you have told us about this and we have agreed to provide cover in writing. See page 71 for more information.

Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents, **but we will cover:**

- fire damage that is covered by insured event 3 (fire)
 - your legal liability under additional feature 17 (legal liability) caused by your use of pesticides or herbicides at the insured address.
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Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following these incidents.

We do not cover:

Mechanical or electrical breakdown, computer virus or computer hacking

The cost of repairing or replacing mechanical or electrical failure or breakdown, anything that fails to operate properly, or loss or damage caused by a computer virus or hacker, **but we will cover damage caused by:**

- fire spreading from an electrical fault to other parts of your home and contents under insured event 3 (fire)
 - lightning under insured event 4 (lightning)
 - motor burnout under optional cover 2 (motor burnout).
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Wear, tear, rust or mould

Loss or damage caused by wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot **unless this is covered under:**

- insured event 1 (storm and flood)
 - insured event 2 (burst pipes, leaks and overflows).
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Photographs, electronic data and images

The cost of repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost, **but we will cover them:**
 - if the device they were stored on is lost or damaged by an insured incident **and**
 - you can show us proof of purchase **and**
 - you cannot restore them through the supplier free of charge
 - photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost, **but we will cover** photographs purchased as a work of art or furnishing from a retail outlet.
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We do not cover:

Building extensions, alterations or renovations affecting the roof or external walls

- when your home's exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, we do not cover:
 - damage caused by water entering the home through openings in the walls or roof or other unfinished parts of the home
 - storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work
 - theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered)
 - theft of building materials or fixtures before they are installed or fixed in place
- legal liability for accidents under additional feature 17 (legal liability) caused by or arising out of building, altering or renovating a home **unless** the home is insured by your policy and the total costs of building, altering or renovating are no more than **\$50,000**.

If you want insurance for what is not covered, call us about our construction insurance product.

Extra costs following an insured incident

Consequential losses or extra costs following an insured incident including:

- loss of income or wages
- cost of your time to prove your loss or to help us assess your claim
- cost of hiring appliances after yours are lost, damaged or stolen
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- cost of replacing or reapplying pest control chemicals and baits in or around your home
- loss of water from a bursting or leaking pipe or water container

unless this is covered by an additional feature or option under this policy.

We do not cover legal liability caused by or resulting from:

Agreements you enter into

Any agreement or contract you enter into, **but we will cover your legal liability:**

- if it would have existed had you not entered into the agreement or contract
- if you have contents cover and your liability is:
 - under a tenancy rental agreement **and**
 - for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

Aircraft

Using or owning any aircraft, **but we will cover:**

- a remote-controlled model aircraft with a wingspan up to **1.5 metres**
- a kite designed to be held by a person on land or attached to a watercraft (e.g. a surf kite).

Buildings, property or land not at the insured address

You owning, occupying or renting any building, property or land **except for:**

- your home and domestic land at the insured address when you insure your home under this policy
- in the unit at the insured address and the common areas around the unit when you insure your contents in a unit under this policy
- residential land that is covered under 'additional cover for a vacant block of residential land' on page 39.

Business activity

Any business activity **except:**

- accommodating boarders or bed-and-breakfast guests at your home or unit, **but only if:**
 - no more than **2** bedrooms are let for this purpose and
 - you still live at the insured address.
- part-time casual baby sitting where you do not need to be registered or licenced to do this.

Caravans and trailers

Using or owning a caravan, mobile home or trailer.

Committee members or officials

Your actions or duties as a committee member or director of a club or association, as a coach, referee or official at a game or organised sporting activity.

We do not cover legal liability caused by or resulting from:

Committing an offence or breaking the law

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage
- not obeying any commonwealth, state, territory or local government law, including laws relating to:
 - installing smoke alarms
 - pool fencing
 - failing to install a balcony railing or balustrade when required
 - dangerous goods and liquids
 - firearms
 - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Death or injury

Death or injury of:

- you
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner
- your pets
- anyone who usually lives with you at the home or unit **unless**:
 - the person is a paying boarder or bed-and-breakfast guest at your home or unit and is not your child or the child of your spouse, de facto or partner **and**
 - no more than **2** bedrooms are available for accommodating boarders or guests.

Deliberate act or lack of action by you

Any act, by you or by someone acting with your given or implied consent that is:

- deliberate
- demonstrates a reckless disregard for the consequences of that action
- a deliberate lack of action.

Disease or illness

Disease caused by asbestos in any form or a disease, illness or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Illegal drugs

An incident which:

- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or drug
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

We do not cover legal liability caused by or resulting from:

Legal action in other countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

Libel or slander

Libel or slander.

Your employees

Death or injury of your employees or damage to their property while they are working for you.

Motor vehicles or motor cycles

The use or ownership of a motor vehicle or motor cycle (see meaning on page 75) or instructing someone on how to use it **unless** at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:

- a remote-controlled model car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- domestic gardening equipment (e.g. a ride-on mower).

Property owned by you or property in your legal custody or owned by your employer

Damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the home or unit
- belongs to someone else and is in your physical and legal custody or control
- is owned by your employer (e.g. you accidentally damage office equipment at your work place), **but we will cover** your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:
 - water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs
 - for fire damage to your landlord's property.

Watercraft

Using or owning any watercraft **unless** it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote-controlled model watercraft.

Claims

Making a claim

When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

How to make a claim

Step 1 Make sure everyone is safe. For emergencies, please call 000.

Step 2 Immediately report any theft and malicious damage to the police.

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 3 Try to prevent further loss, damage or injury.

You must do everything you reasonably can to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

Step 4 Contact us without further delay on 13 25 24.

We're available **24** hours a day. You can also lodge your claim online (suncorp.com.au) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

For customers who are registered for GST

If we ask you for this, you must tell us about any **Input Tax Credits** (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Legal liability claims

Tell us about any incident that has caused an injury to others or damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court actions or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on additional feature 17 (legal liability) see page 39.

What you must not do

- do not get rid of damaged parts of your home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 78 for more information.

Definition of proofs

These terms are used in the following pages and are defined below.

Proof of purchase

Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.

Sales receipt

Includes the item description or code, a purchase price, date purchased and where the item was purchased.

Full description

The specifications particular to an item (e.g. brand and model for an electrical appliance or the title and artist of a CD).

Valuation

A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.

Close up photograph

A photograph taken from one metre away from the item(s) that clearly shows the item(s).

Original operating manual

The original printed operation manuals that came with the item.

Manufacturer's box

The original box showing brand and model of the item.

Certificate of authenticity

The original documentation from the manufacturer.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged.

We understand it is not practical to keep proofs for every household item you own. However, for the items on the following pages, we will reduce or refuse a claim unless you have the minimum proofs listed. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
up to \$500	<p>Details of when and where purchased and the price paid.</p> <p>If you are claiming for more than \$1,000 in total, we may ask you for more proofs.</p>
over \$500 to \$1,000	<p>One of the following:</p> <ul style="list-style-type: none"> – proof of purchase that identifies the item – a close-up photograph clearly showing the item – a full description and value from a jeweller obtained before the loss occurred.
over \$1,000 to \$3,000	<ul style="list-style-type: none"> – proof of purchase that identifies the item plus – a full description of the item in writing from the jeweller you bought it from or a professional valuer.
over \$3,000	<p>A valuation by a qualified jeweller or professional valuer. A close-up photograph will help us but is not essential.</p>

When you receive jewellery as a gift

Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Watches

Amount claimed for each watch	Minimum proofs for assessment
up to \$1,000	<p>If purchased over 12 months ago</p> <p>Details of when and where purchased and the price paid.</p> <p>If purchased new in the last 12 months</p> <p>One of the following:</p> <ul style="list-style-type: none"> – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close-up photograph.

Watches

Amount claimed for each watch	Minimum proofs for assessment
over \$1,000 to \$2,000	One of the following: <ul style="list-style-type: none"> – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer’s box – a close-up photograph.
over \$2,000	One of the following: <ul style="list-style-type: none"> – proof of purchase that identifies the item – a warranty, guarantee or certificate of authenticity showing the model or serial number – a manufacturer’s box if it has the model or serial number showing – a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.

CDs, DVDs, records and other types of music, video and electronic media and storage items

Amount claimed for each item or set	Minimum proofs for assessment
up to \$1,000 in total	A list of items claimed and their replacement cost.
over \$1,000 in total	<ul style="list-style-type: none"> – a list of items claimed plus – photographs that clearly show the number of claimed items in the place where they are stored.

Paintings, pictures, works of art, sculptures and art

Amount claimed for each item or set	Minimum proofs for assessment
up to \$2,000	<p>If purchased over 12 months ago Details of when and where purchased and the price paid.</p> <p>If purchased new in the past 12 months Proof of purchase that identifies the item.</p>
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Silver or gold items, items plated with silver or gold (other than jewellery and watches)

Amount claimed for each item or set	Minimum proofs for assessment
up to \$1,000	<ul style="list-style-type: none"> – A full description plus – details of when and where each item was purchased and the price paid.
over \$1,000	<p>One of the following:</p> <ul style="list-style-type: none"> – proof of purchase showing a full description of each item or set – proof of value from a professional valuer or dealer. <p>A close-up photograph will help but is not essential.</p>

Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency

Amount claimed for each item or set	Minimum proofs for assessment
up to \$2,000	<p>If purchased over 12 months ago Details of when and where purchased and the price paid.</p> <p>If purchased new in the past 12 months Proof of purchase that identifies the item.</p>
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> – photos or photocopies of each coin or stamp plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Electrical items such as televisions, stereos, cameras, mobile phones, computers, PDAs and organisers

Amount claimed for each item	Minimum proofs for assessment
up to \$250	<p>If purchased over 12 months ago Details of when and where purchased and the price paid.</p> <p>If purchased new in the past 12 months One of the following:</p> <ul style="list-style-type: none"> - proof of purchase that identifies the item - original operating manual - manufacturer's box.
over \$250	<p>If purchased over 5 years ago We will decide what is reasonable proof of ownership depending on what is claimed, its age and value.</p> <p>If purchased new in the past 5 years One of the following:</p> <ul style="list-style-type: none"> - proof of purchase that identifies the item - original operating manual - manufacturer's box.

Collections or memorabilia

Amount claimed for each item or set	Minimum proofs for assessment
up to \$2,000	<p>If purchased over 12 months ago Details of when and where purchased and the price paid.</p> <p>If purchased new in the past 12 months Proof of purchase that identifies the item.</p>
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> - photos or photocopies plus evidence of what it is worth - proof of purchase that identifies the item - a valuation by the Auctioneers and Valuers Association of Australia.

Carpet or rugs that are handwoven

Amount claimed for each item	Minimum proofs for assessment
up to \$2,000	<p>If purchased over 12 months ago Details of when and where purchased and the price paid.</p> <p>If purchased new in the past 12 months Proof of purchase that identifies the item.</p>
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> - proof of purchase that identifies the item - a valuation by the Auctioneers and Valuers Association of Australia.

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident insured by your policy actually took place. If you do not do this, we will not be able to pay your claim.

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

When your home or contents are damaged

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We have minimum proof requirements for items such as paintings, jewellery, electrical items and DVDs. For full details of these requirements see pages 56 to 59. We have the right to ask you for more proofs and if so, we will let you know.

For all other items, we will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Things you must do

- allow us to inspect the damaged home or contents
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes
- consult an expert if we ask for this.

Your co-operation is extremely important. If you do not co-operate we won't be able to assess and pay your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excesses are shown on your certificate of insurance. You will need to pay the excesses that apply when you make a claim under this policy, unless the policy states otherwise.

The types of excesses are:

Basic excess:	This excess applies to all home and contents claims except claims under portable cover or some optional cover claims. We take into consideration a number of factors when setting the amount of your basic excess, such as: <ul style="list-style-type: none"> – the amount you have chosen from the range we offer; – your claims history; – if your home will be unoccupied for more than 60 consecutive days; and – if your home is located offshore such as on an island off the Australian mainland.
Optional cover excess:	Some optional covers have their own excess. If an optional cover does not have its own excess then the basic excess applies.
Portable cover excess:	Portable cover has its own excess that applies instead of your basic excess.
Earthquake and tsunami excess:	When loss or damage is caused by an earthquake or tsunami, you pay this excess in addition to any other excesses that apply.

When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts.

You must pay the excess in full.

More details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier **or**
- ask you to pay us the excess **or**
- deduct the excess from the amount of cover for the insured loss and pay your claim.

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home, contents or landlord's fixtures and fittings, we will decide if we will:

- repair damage new for old **or**
- replace home or contents new for old **or**
- pay you what it would cost us to repair or replace your home or contents new for old.

The meaning of new for old is defined below.

We will not:

- pay extra to replace your home, contents or landlord's fixtures and fittings to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' below
- fix a fault that existed before the loss or damage occurred.

New for old means:

– **new materials, new items**

we replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.

– **new for old, regardless of age**

we replace or repair new for old regardless of age, with no allowance for depreciation.

For example, a leather lounge which was purchased 5 years ago for \$5,000 and now worth \$2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to \$2,000.

– **same type, standard and specification as when new**

we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item **or**
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

Refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old**Paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)**

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for that item.

When the sum insured is not enough to pay a claim**Pro rata adjustment of the sum insured**

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

- + increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and
- subtract from this an amount for unused period of insurance.

The adjustment will not apply to any listed contents items, portable cover or landlord's fixtures and fittings.

For example

If your home is underinsured and is destroyed by fire after **6** months period of insurance and the current annual adjustment we are using is **10%**, then we would increase your sum insured by an annual adjustment of **5%**.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still underinsured**Home claims**

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild your home, then we will add the cover provided by optional cover 4 (safety net home protection) if you have this option (see page 43).

If you are still underinsured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims

How we settle home claims

If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- repair damage new for old **or**
- rebuild your home new for old **or**
- pay you what it would cost us to repair or rebuild your home new for old.

When we repair or rebuild your home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.



If you are not satisfied with the materials we find as the closest match:



If we agree, you can pay the extra cost of replacing undamaged parts of your home to achieve a uniform appearance.

Or we will pay you what it would have cost us to repair or rebuild the damaged part.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

- **one garage door is damaged**
we will only replace or repair the damaged one, not other doors
- **roof tiles are damaged**
we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs
- **roof sheeting is damaged**
we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade or colour to the undamaged roof sheeting
- **an external wall is damaged**
we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of your home.

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
we will pay up to **\$750** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
(e.g. paint, wallpaper, wood panels, but not tiles)
we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damage occurred
- **floor coverings are damaged** (including tiles)
we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
this is described below.

*For definitions of these terms refer to the diagrams on pages 66 to 67.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continuously joined to the damaged parts (this is one 'section')
- made out of the same materials **and**
- on the same level.

See the case study on the next page for a visual explanation.

Note

Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

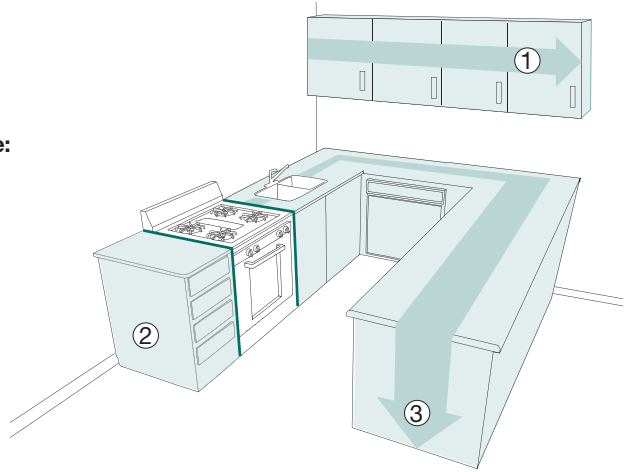
The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continuously joined and
- on the same level and
- made of the same material.

In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).



What we mean by same room, stairs, hallway or passageway

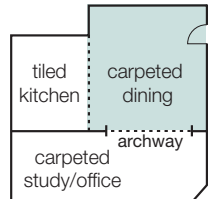
Same room

A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

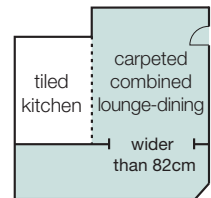
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

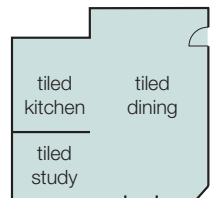
- they are lounge and dining rooms and
- the shared doorway, archway or similar opening is wider than 82cm and
- the floor or wall covering is the same in both rooms.



Open plan areas

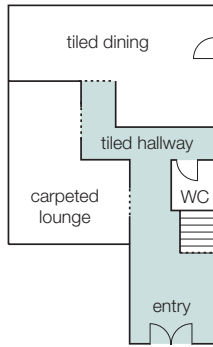
When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



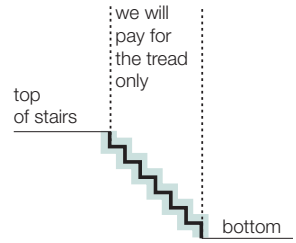
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



Same stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- Solid lines represent floor to ceiling walls.
- Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at your home.

If undamaged defective parts of your home will not support repairs

If undamaged defective parts of your home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished

If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

When we repair or rebuild your home, we guarantee the quality of materials and workmanship of that work for the lifetime of your home if we:

- authorise and
- arrange and
- pay the builder or repairer directly for this work.

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

This section will also apply to your landlord's fixtures and fittings claim.

How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old **or**
- replace your contents new for old **or**
- pay you what it would cost us to repair or replace your contents new for old.

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find a match we will use the closest match reasonably available to us.



If you are not satisfied with what we choose:



If we agree, you can pay the extra cost of replacing other parts of your contents to achieve a uniform appearance.



Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

If you have a claim for the following items:

- obsolete electrical appliances
- paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating.

Please see pages 62 to 63 for details on how we settle these claims.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.

– carpets or other floor coverings

if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

*For definitions of these terms refer to the diagrams in the section 'Home Claims' on pages 66 to 67.

Does your claim affect your cover?

After a home claim

If we only pay part of the sum insured to you, your home policy continues for the period of insurance.

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or reduce your contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for listed contents

If we pay you the sum insured for a listed content item (e.g. a \$5,000 engagement ring), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item.

What we will do after a claim is paid

Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

More details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Other Important Information

Your responsibilities

You must:

- keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities we may:

- reduce or refuse to pay your claim or
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to call us

When your home will be unoccupied

When your home will be unoccupied for more than **60** consecutive days all cover stops unless we agree in writing to continue cover and you:

- secure the home or unit against intruders (e.g. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any increased excess that we impose.

When you alter, extend or renovate your home

When you plan to alter, extend or renovate we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than **\$50,000** on building, altering or renovating.

Also contact us when:

- you become aware that your home has a defect or is in a state of disrepair (e.g. the roof leaks when it rains)
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this, or a government authority issued a demolition order
- you move out and let your home to tenants
- trespassers (squatters) occupy your home
- you are operating or intend to operate a business activity at your home. There is no need to tell us about letting **1** or **2** bedrooms to paying guests, boarders or tenants or using **1** or **2** rooms as a home office
- details on your certificate of insurance are no longer accurate.

What we will do when you contact us

We will re-evaluate your policy and if we agree or disagree to continue cover, we will tell you in writing. We may decide to impose an additional excess, charge an additional premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Cancellation fee' on page 6 and 'Paying your premium' on page 7.

Terms explained

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

accident

An incident you did not intend or expect to happen.

actions or movements of the sea

Includes:

- rises in the level of the ocean or sea
- storm surge
- sea waves
- high tides or king tides
- any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

aircraft

A machine or craft designed to fly or glide in the air.

at the home or at the insured address

For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or occupy.

For a non-strata residential flat, it means in the flat you occupy.

boarder or bed-and-breakfast guest

A person who pays to live in your home with you.

break-in

Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

business activity

A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than 2 bedrooms at the home or unit are let for this purpose.

certificate of insurance

The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

collection

A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

common areas

Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

compensation

Money you are legally liable to pay as a result of:

- a judgement made against you by a court of law or
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

computers

An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as a PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:

- CPU
- monitor
- processor
- hard drive
- keyboard and mouse.

contents

Your contents shown as insured on page 10.

duty of disclosure

You have a duty of disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:

- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

excess

See 'Your excess' on page 61.

family or your family

Your spouse, your partner or your de facto who lives with you, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters.

fixed

Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

flood

Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:

- naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:

- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

forcible entry or forced entry

Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

home

Your home shown as insured on page 8.

For 'at the home or at the insured address' see page 73.

home office

A room or part of the home used as an office for business activities.

home office equipment

The following office equipment if used for a business activity (part time or full time):

- computers and their accessories including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information)
- filing cabinets
- fax machines and photocopiers
- phones
- chairs, tables, desks and other office furniture
- office stationery.

incident or event

A single occurrence which is not intended or expected to happen by you.

insured events

The insured events 1 to 12 on pages 19 to 26.

insured address

For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or live in.

For a non-strata residential flat, it means in the flat you live in.

interim cover

Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

limit

The most you can claim for any one incident. It includes GST.

living and live in

Someone occupying a home and eating and sleeping there.

malicious damage

Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

memorabilia

An item collected for the sake of memory that has extra value for a collector in addition to its material value.

mobile home

A motor vehicle designed to accommodate people overnight and be driven on a road.

motor cycle

A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:

- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards but not mobility scooters designed to accommodate physical disabilities or the elderly.

motor vehicle

A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:

- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

new for old

See page 62 for details.

paraplegia

Permanent and total paralysis of both legs caused by an injury to the spine.

period of insurance

When this insurance cover starts to when it ends. It is shown on your certificate of insurance.

policy

Your insurance contract. It consists of this PDS and any SPDS we have given you, and your latest certificate of insurance.

premium

The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

public place

An area open to the public and also includes the common areas of residential units and flats.

quadriplegia

Permanent and total paralysis of both arms and both legs caused by an injury to the spine.

rent

The amount of rent (after deducting any managing agent's commission that applies) that a tenant pays to occupy the home or unit. If the home or unit is unoccupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us.

retaining wall

A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

set

A group of similar or complementary items that belong or function together.

For example:

- golf clubs are a 'set' (the bag and buggy are separate items)
- a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new
- a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.

sporting equipment

Personal and portable items used for sport and recreation, **but not:**

- bicycles
- diving equipment
- water skis, snow skis, snow boards
- motorised golf carts with 4 wheels
- portable fridges
- GPS navigational devices
- motor vehicles, motor cycles, aircraft
- parachutes
- watercraft including canoes, kayaks, sailboards, surfboards, kneeboards, wave boards, towable boat tubes
- model vehicles or craft
- fridges, power generators
- toys
- animals, birds or pets.

storm

A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

storm surge

An increase in the sea level caused by a cyclone.

strata or strata title

Strata, group, body corporate, unit or community title.

sum insured

The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on your home and contents includes any adjustment to which you are entitled under additional feature 3 (automatic adjustments to the sum insured).

supplementary PDS (SPDS)

A document that updates or adds to the information in the PDS.

tenant

The person or persons who pay rent to occupy the home.

tools of trade

Tools or equipment used for any business activity (but not home office equipment).

tsunami

An ocean wave caused by an undersea earthquake or volcanic eruption.

unit

The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

unit building

The strata or unit title building where you own a unit and insure contents in that unit under this policy.

unoccupied and occupied

Unoccupied means:

- your home is not furnished enough to be lived in or
- no-one is eating, sleeping and living at your home or
- the home is not connected to electrical power.

Occupied means:

- your home is furnished enough to be lived in and
- someone is eating, sleeping and living at the home and
- the home is connected to electrical power.

Furnished means your home contains at least:

- a bed and
- a clothes and linen storage area and
- an eating table or bench and
- a refrigerator and a cooking appliance.

water containers

- pipes and taps
but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (e.g. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

watercraft

Any vessel designed for use on or in water.

we, our and us

Suncorp Metway Insurance Limited
ABN 83 075 695 966.

what it costs us

- for repairs, it means what it costs us to repair the item
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

you and your

The people or entity shown as the insured on your certificate of insurance and these people if they live at the home with you most of the time:

- your spouse, your partner or your de facto
- your brothers and sisters who are not married, or not living with their partner or their de facto
- your parents and parents-in-law
- your children and the children of your partner, your spouse or your de facto.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

- Phone us on** 1800 689 762 (FREE CALL)
Fax us on 1300 767 337
Write to us at Reply Paid 1453 Customer Relations Unit RE058
GPO Box 1453, BRISBANE QLD 4001 or
Email us on customer.relations@suncorp.com.au

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Financial Ombudsman Service. You need to do this within **2** years of receiving our final decision.

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Their contact details are:

- Telephone** 1300 780 808 (for the cost of a local call)
Address GPO Box 3
Melbourne, Victoria 3001
Email info@fos.org.au
Website www.fos.org.au

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills
- staged vehicle or home incidents
- false or inflated home or vehicle claims
- home and vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud, call 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling 1300 13 10 60.

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draft 1

PDS dated 26 May 2010
PDS active 13 September 2010

This insurance is issued by
Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

Level 18
36 Wickham Terrace
Brisbane QLD 4000

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How to contact us



Call 13 11 55



Claims 13 25 24



**Insurance Fraud
Hotline 1300 881 725**

www suncorp.com.au



Visit your local branch

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