



Investor Home & Contents Insurance Product Disclosure Statement



Investor Home and Contents Insurance

Product Disclosure Statement

This product disclosure statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Welcome

This insurance product is specially designed to provide quality insurance cover for investment homes and units that are tenanted.

Depending on the type of investment property you own, you can choose a policy with these covers.

You own an unfurnished home*	You own a furnished home*	You own an unfurnished unit	You own a furnished unit
<ul style="list-style-type: none">• Home cover plus• Contents cover on basic furnishings you own eg:<ul style="list-style-type: none">• carpets• curtains• blinds	<ul style="list-style-type: none">• Home cover plus• Contents cover on the furnishings you own	<ul style="list-style-type: none">• Contents cover on basic furnishings you own eg:<ul style="list-style-type: none">• carpets• curtains• blinds	<ul style="list-style-type: none">• Contents cover on the furnishings you own
You can also choose to add optional covers to your policy			

* A 'Home' includes a non-body corporate or non-strata residential building which may contain individual flats.

Index

Summary of covers	5
Important terms explained	7
Your responsibilities	15
• Your duty of disclosure	15
• Keeping details up to date	15
• Making sure your sum insured is adequate	15
• Keeping proof of purchase or valuations	16
• When you alter, extend or renovate	16
• When the home is unoccupied for more than 60 days	16
• Your other responsibilities	16
• Not meeting your responsibilities	16
• Paying your premiums	17
• Paying premiums monthly	17
• Cancellations	17
Types of cover you can choose	18
Home cover	18
• What we cover as the home	18
• Limits on home cover	19
Contents cover	20
• What we cover as your contents	20
• Limits on contents cover	21
Insured Events 1 to 12	22
1. Fire	22
2. Explosion	22
3. (a) Theft by tenants or their guests	22
(b) Theft by people who are not tenants	23
4. Lightning	23
5. Earthquake and tsunami	23
6. Storm and flood	24
7. Burst pipes, leaks and overflows	25
8. (a) Vandalism and malicious damage by tenants	26
(b) Vandalism and malicious damage by people who are not your tenants	26
9. Riot or civil commotion	26
10. Impact	27
11. Damage by an animal	28
12. Breakage of fixed glass	28

Index (cont)

Additional Features	29
1. (a) Loss of rent caused by an insured incident	29
(b) Loss of rent caused by prevention of access	30
(c) Default of rent when under a fixed rental agreement	31
(d) Legal costs to recover unpaid rent	32
2. (a) Removal of debris.....	33
(b) Extra costs to meet home building regulations	34
(c) Rainwater tank or solar heating system.....	35
3. Replacement of locks.....	36
4. Mortgagee’s discharge costs	36
5. Legal liability	37
6. Automatic adjustments to the sum insured	40
Optional Covers	41
1. Motor burnout.....	41
2. Accidental damage	42
3. Mortgagee’s interest	43
4. Safety net home protection	43
What is not covered under any part of your policy	44
How claims are paid	48
Making a claim	58
Excess	59
Your premium	59
Other costs, fees and charges	61
General Insurance Code of Practice	62
If you have a complaint	62
Insurance fraud	63
How to contact us.....	see back cover
Who we are	see back cover

Summary of covers

The tables below summarise the insured events, additional features and optional covers available or not available under the various policies we offer. For further details of the cover and amounts we will pay for any claim, please read this Product Disclosure Statement (PDS). These tables are a guide only.

Summary of insured events	Home	Contents	Page
Burst pipes, leaks and overflows	✓	✓	25
Breakage of fixed glass	✓	✓	28
Damage by animals	✓	✓	28
Earthquake and tsunami	✓	✓	23
Explosion	✓	✓	22
Fire	✓	✓	22
Impact	✓	✓	27
Lightning	✓	✓	23
Vandalism & malicious damage by tenants or their guests	✓	✓	26
Vandalism & malicious damage by people who are not tenants	✓	✓	26
Riots	✓	✓	26
Storm and flood	✓	✓	24
Theft by tenants or their guests	✓	✓	22
Theft by people who are not tenants or their guests	✓	✓	23
Summary of additional features	Home	Contents	Page
Automatic sum insured adjustment	✓	✓	40
Extra costs to rebuild	✓	✗	34
Extra cover to install a rainwater storage or solar powered heating facility up to \$2,500	✓	✗	35
Legal liability cover	✓	✓	37
Mortgagee's discharge costs	Up to \$1,000	✗	36

Summary of covers (cont.)

Summary of additional features (cont.)	Home	Contents	Page
Rent loss by default	14 weeks Maximum \$4,000	14 weeks Maximum \$4,000 when contents in a unit are insured	31
Rent loss from an insured incident	10% of the sum insured	10% of the sum insured when contents in a unit are insured	29
Rent recovery legal costs	Up to \$5,000	Up to \$5,000 when contents in a unit are insured	32
Rent loss from prevention of access	Up to 14 weeks	Up to 14 weeks when contents in a unit are insured	30
Removal of debris and extra rebuilding costs	15% of the sum insured	10% of the sum insured	33
Replacement of locks when keys are stolen	Up to \$800	Up to \$800	36
Summary of optional covers	Home	Contents	Page
Accidental damage	✓	✓	42
Mortgagee's interest (available for unit owners with a mortgage on their unit)	✗	Available as an option to a contents cover in a unit	43
Motor burnout	✓	✓	41
Safety net home protection up to 25% of your home sum insured	✓	✗	43

✓ Covered for insured events and additional features, available for optional covers

✗ Not covered for insured events and additional features, not available for optional covers

Cover is limited on some claims. All limits shown in this PDS include GST.

Important terms explained

The following table defines and explains the meaning of some 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 below.

term	meaning
accident	An incident you did not intend or expect to happen.
actions or movements of the sea	Includes: <ul style="list-style-type: none">• 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.
additional features	See pages 29 to 40 for details.
aircraft	A machine or craft designed to fly or glide in the air.
at the home or at the insured address	For at the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance. For a unit, it means in the unit where you have insured your contents under this policy.
break-in	Unlawful entry into 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 the home or unit.
business equipment	Business equipment, tools or stock used for any business activity.
certificate of insurance	The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.
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.

Important terms explained (cont.)

term	meaning
compensation	<p>Money you are legally liable to pay as a result of:</p> <ul style="list-style-type: none">• a judgement made against you by a court of law or• a settlement by us of legal action against you. <p>It does not include fines, penalties, punitive, aggravated or exemplary damages.</p>
computer	<p>An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:</p> <ul style="list-style-type: none">• CPU• monitor• processor• hard drive• key board and mouse.
contents	<p>Your contents shown as insured on page 20.</p>
duty of disclosure	<p>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.</p> <p>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.</p> <p>The information you tell us can affect:</p> <ul style="list-style-type: none">• the amount of your premium• if we will insure you• if special conditions will apply to your policy. <p>You do not need to tell us of anything which:</p> <ul style="list-style-type: none">• 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. <p>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.</p>

Important terms explained (cont.)

term	meaning
excess	See 'Excess' on page 59.
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	<p>Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:</p> <ul style="list-style-type: none">• naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs• wet areas of land (eg. marshes)• dry roads and streets• normally dry areas of land. <p>Flood also includes water escaping, overflowing or being released from a dam or reservoir.</p> <p>Flood is not:</p> <ul style="list-style-type: none">• 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 the home or unit, 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 18. For 'at the home' see page 7.
home office	A room or part of the home used as an office for business activities.

Important terms explained (cont.)

term	meaning
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 22 to 28.
insured address	For the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance. For a unit, it means in the unit where you have insured your contents under this policy.
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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

Important terms explained (cont.)

term	meaning
<p>new for old</p>	<p>This is:</p> <ul style="list-style-type: none"> • replacing or repairing with new items or new materials that are available at the time of replacement or repair from Australian suppliers and • new for old regardless of age, with no allowance for depreciation and • of the same type, standard and specification as when new. <p>If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.</p> <p>New for old does not:</p> <ul style="list-style-type: none"> • 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. <p>For refrigerators, freezers, dishwashers, air-conditioners, washing machines & dryers with less than a 3 star energy rating</p> <p>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.</p> <div data-bbox="367 788 505 903" data-label="Image"> </div> <p><i>An appliance with a 3-star energy rating is identified with this label.</i></p> <p>For obsolete electrical appliances</p> <p>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.</p> <p>For paintings, pictures, works of art, sculptures and art objects.</p> <p>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.</p>
<p>option or optional cover</p>	<p>See page 41 to page 43 for details.</p>

Important terms explained (cont.)

term	meaning
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 may have given you, your application for insurance 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 the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.
rent	<p>The net amount* 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.</p> <p>* Net amount means the amount of rent you receive after deducting any managing agent's commission that applies.</p>
rental agreement	A current written contract between you and your tenant which sets out the term of the rental period and the rent, bond and conditions for occupying the home or unit.
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.

Important terms explained (cont.)

term	meaning
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 6 (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 or the unit. Tenant also includes anyone who usually lives in the home or unit.
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	<p>Unoccupied means:</p> <ul style="list-style-type: none"> • the home or unit is not furnished enough to be lived in or • no-one is eating, sleeping and living at the home or unit or • the home or unit is not connected to electrical power. <p>Occupied means:</p> <ul style="list-style-type: none"> • someone is eating, sleeping and living at the home or unit and • the home or unit is connected to electrical power.

Important terms explained (cont.)

term	meaning
water containers	<ul style="list-style-type: none">• pipes and taps but not agricultural pipes, agricultural hoses or irrigation systems• roof gutters and rainwater downpipes• tanks (eg. 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 airconditioners.
watercraft	Any vessel designed for use on or in water.
we, our and us	Please see 'who we are' on the back cover.
what it costs us	<ul style="list-style-type: none">• 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.

Your responsibilities

When you buy insurance from us, you are responsible for keeping your details up to date with us and providing correct information to us.

Your duty of disclosure

You must comply with your duty of disclosure when you apply for insurance with us and each time you renew or alter your cover (See page 8 for details).

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your certificate of insurance are incorrect or have changed
- the occupancy or use of the home or unit changes from a residence to include any business activity, or ceases to be tenanted
- trespassers (squatters) have occupied the home or unit
- the home or unit has fallen into a state of disrepair
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish the home, have lodged an application to do this, or a government authority issued a demolition order.
- you become aware of any new potential threats or risks to the home or the contents that could increase the risk of loss, damage or liability occurring.

Making sure your sum insured is adequate

Under-insurance can expose you to serious financial loss if a claim occurs. Make sure the home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

You should insure the home for what it costs to rebuild the home at any time using new materials. This amount should be the home sum insured.

Unless you recently built the home, it can be difficult to work out what it would cost to rebuild the home. You can use our free online home building costs calculator as a guide (suncorp.com.au) or you can choose the services of a quantity surveyor or builder for an expert opinion. Remember to include the cost of replacing garages, garden sheds, fencing, driveways, your in-ground pools, patios, pergolas and other fixtures.

If using a loan valuation for the home sum insured, make sure it shows what it costs to rebuild the home as new. Loan valuations that only show the depreciated value of the buildings along with land value may not be sufficient. You need to know the new rebuilding cost.

Keeping proof of purchase or valuations

You need to keep proof of purchase or valuations for contents items you bought recently, especially electrical items, in case you need to make a claim (See 'Making a Claim' on page 58). Keep your proofs and valuations safe from fire, water damage and theft by storing them in a fire proof security container (available from some hardware stores), a safe, in a bank or other secure places. You may choose to use our 'virtual safe' which is a free software program that helps you store proofs on your own computer. Visit our website (suncorp.com.au).

When you alter, extend or renovate your home or unit

When you make building alterations, extensions or renovations to the home or unit, we will not cover you for some insured incidents if you open up or remove the exterior walls or roof. Your legal liability cover will also be affected if you spend more than **\$50,000** on building, altering or renovating (see page 47 for more details).

When the home is unoccupied for more than 60 days

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

- tell us this beforehand
- secure the home or unit against intruders (eg. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for a weekly inspection and maintenance while unoccupied
- agree to any additional excess we impose and
- pay us any extra premium for the increased risk.

Your other responsibilities

You must:

- keep the home, unit and contents in good condition. This includes:
 - maintaining locks or alarms in good working condition, especially if we relied on security being installed when accepting your insurance
 - repairing faults or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and conditions 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 outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or reduce the amount we pay or cancel your policy.

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

Paying your premiums

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date to get this insurance cover.

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy, without notifying you if payment is **1** month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Cancellations

You can cancel the cover at any time. The cancellation takes effect on the date we receive your request. A cancellation fee might apply (See page 61). We might require your request for cancellation to be in writing.

We can cancel your cover at any time according to law. If you make a yearly payment, we can cancel your cover if you do not pay the premium by the due date. If you pay by monthly instalments and an instalment is unpaid for **1** month or more, we can cancel your cover without notifying you.

If your policy is cancelled, we will refund any money we owe you less any cancellation fee and non-refundable Government charges.

If we pay out a claim for the full sum insured on the home or contents, that cover (including additional features and optional covers) stops. In those circumstances, we do not refund any premium for an unexpired period of insurance. 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. If the home and contents are replaced, you can choose to apply for insurance with us.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Types of cover you can choose

This policy lets you insure the home and contents or just home or contents. You decide which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover

When we insure the home, we will cover it for loss or damage which:

- is caused by an insured event and
- happens in the period of insurance.

What we cover as the home

What we cover as the home	NOT covered as the home
<p>‘Home’ means the residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.</p> <p>Home also includes:</p> <ul style="list-style-type: none"> ✓ fixed wall coverings such as paint, wallpaper, and wall tiles ✓ fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs (carpet and rugs are covered under contents) ✓ electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply ✓ fixed or ducted air-conditioners or vacuum systems (air-conditioners attached to windows are covered under contents) ✓ dishwashers housed in a cabinet (mobile dishwashers are covered under contents) ✓ fixed swimming pools and spas and their accessories 	<ul style="list-style-type: none"> ✗ any domestic outbuilding occupied as a residence with its own electric metering ✗ chemicals, fertilisers and pesticides that have been used or applied ✗ a home being built that has not reached its lock-up stage ✗ carpets (fixed or unfixed) or floor rugs ✗ lawns, trees, plants, shrubs or hedges ✗ a caravan, motor vehicle, motor-cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft ✗ inflatable swimming pools or portable spas or their accessories ✗ water in tanks, swimming pools, spas or any other water container ✗ loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or a gravel driveway) <p><i>but we will pay</i></p> <ul style="list-style-type: none"> ✓ the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home.

What we cover as the home (cont.)

What we cover as the home	NOT covered as the home
<ul style="list-style-type: none"> ✓ garden borders, paths and paving ✓ driveway or road surfaced with bitumen (limits apply) ✓ walls, gates and fencing (limits apply) ✓ service pipes and cables that you own or are legally responsible for ✓ boat jetties and pontoons ✓ unfixd home building materials and uninstalled home fittings (limits apply). 	

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Limits apply to	Limit for any one incident
Unfixd home building materials and uninstalled home fittings <i>(eg. tiles stored in the shed or an oven that is yet to be installed)</i>	up to \$500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Optional covers	the amount or limit shown for that option (see page 41)
Additional features	the amount or limit shown for that feature (see page 29)

Contents cover

When we insure your contents we will cover them while they are at the home or unit at the insured address for loss or damage which:

- is caused by an insured event and
- happens in the period of insurance.

What we cover as your contents

What we cover as your contents	NOT covered as your contents
<p>'Contents' means unfixed household goods and furnishings that you own.</p> <p>Contents also includes:</p> <ul style="list-style-type: none">✓ curtains and internal blinds✓ manchester and linen✓ carpets and rugs (fixed and unfixed)✓ furniture and furnishings✓ washing machines, dryers, refrigerators and mobile dishwashers✓ TVs, stereos, VCR and DVD players and non-portable entertainment systems✓ portable heaters, vacuum cleaners✓ cutlery, crockery and kitchenware✓ household tools and gardening equipment including ride-on mowers✓ plants in pots✓ inflatable or portable swimming pools and spas and their accessories✓ contents items that you are legally responsible for under a written contract (eg. a hire agreement)	<ul style="list-style-type: none">✗ personal effects and personal valuables designed to be worn or carried by a person including:<ul style="list-style-type: none">jewellery, precious stones, watches, clothing and footwear, baggage, handbags, wallets, furs, sporting equipment or firearms✗ portable battery operated appliances including:<ul style="list-style-type: none">cameras, mobile phones, iPods, MP3 players✗ computers (see meaning on page 8) and their printers or software✗ electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply✗ dishwashers housed in a cabinet✗ CDs, DVDs or any other media discs or tapes✗ cash, money, coins, phone cards and any document able to be cashed✗ stamps, medals, collections or memorabilia✗ gold or silver nuggets or ingots, or items plated with silver or gold or solid silver or gold items✗ bicycles✗ lawns, trees, shrubs, plants, hedges✗ fixed swimming pools or spas and their accessories✗ water in tanks, swimming pools, spas or any other water container✗ animals, including fish, reptiles, pets and livestock✗ business equipment✗ unfixed home building materials and uninstalled home fittings✗ loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways)

What we cover as your contents (cont.)

What we cover as your contents	NOT covered as your contents
<p>If contents are insured in a unit Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:</p> <ul style="list-style-type: none"> • wall paint and paper if your unit is located in NSW • lino if it is not stuck down • floating wooden floors paid for by you after the building was built • air conditioners and spas for the sole use of the unit owner or occupier. 	<ul style="list-style-type: none"> ✗ motor vehicles, motor cycles, mini-motor cycles or motorised bicycles, aircraft, or any accessories for these vehicles or craft ✗ caravans, mobile homes or any of their contents ✗ any item forming part of the home for insurance purposes or which is legally part of a home unit building ✗ contents in storage at the insured address which are not for the tenant's use (You can choose to take out a separate contents policy for this).

Limits on contents cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the table below.

Limits apply to	Limit for any one insured incident
Hand-woven carpets and rugs	up to \$2,000 for each carpet or rug
Paintings, pictures and works of art	up to \$2,000 for each item or set but not more than a total of \$10,000
Optional covers	The amount or limit shown for that option (see page 41)
Additional features	The amount or limit shown for that feature (see page 29)

Insured Events 1 to 12

We cover	We do NOT cover
<p>1 Fire</p>	<p>X damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire <i>but we will pay for</i> ✓ damage which is caused by a burning building within 10 metres of the home</p> <p>X damage by smoke, pollution or vapour from a home heater or a cooking appliance <i>but we will pay for</i> ✓ fire damage to the home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of the home and contents</p> <p>X damage from cigarette or cigar marks or burns <i>but we will pay for</i> ✓ damage caused by a fire which spreads from the initial burn spot.</p>
<p>2 Explosion</p>	<p>X the cost of repairing or replacing the tank or container that exploded (eg. claiming for a new gas water heater when it leaks or explodes)</p> <p>X damage caused by nuclear or biological bombs.</p>
<p>3 (a) Theft by tenants or their guests</p> <p>From any claim we pay, we will deduct a \$500 excess.</p> <p>This is in addition to any other excess that applies to the claim.</p>	<p>X theft or damage without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or areas of residential flats, units, townhouses or villas <i>but we will cover</i> ✓ theft without a break-in from a fully enclosed garage of a villa, townhouse or duplex, where the garage is part of the unit.</p>

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
<p>3 (b) Theft by people who are not tenants or their guests</p>	<p>Theft or damage:</p> <ul style="list-style-type: none"> ✗ by you or a tenant ✗ by someone who entered the home or unit: <ul style="list-style-type: none"> • with your consent or the consent of a tenant • with the consent of someone with your authority to access the home or unit ✗ without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or parking areas of residential flats, units, townhouses or villas <p><i>but we will cover</i></p> <ul style="list-style-type: none"> ✓ without a break-in from a fully enclosed garage of a villa, townhouse or duplex and the garage is part of the unit <p>✗ if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting your policy or continuing your policy.</p>
<p>4 Lightning</p>	<ul style="list-style-type: none"> ✗ any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage ✗ any claim without written confirmation from a qualified repairer saying that lightning was the actual cause of damage ✗ damage caused by power failures or surges by your power provider.
<p>5 Earthquake and tsunami</p>	<ul style="list-style-type: none"> ✗ damage that occurs more than 72 hours after an earthquake or earth tremor.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
6 Storm and flood	<ul style="list-style-type: none">X damage by actions or movements of the sea <i>but we will cover damage caused by</i><ul style="list-style-type: none">✓ a tsunami✓ storm surge if it occurs at the same time your home or contents are damaged by a storm or floodX retaining walls, garden borders and free standing wallsX the surface of a tennis courtX a wharf, jetty, pontoon or sea wallX water in a tank, swimming pool or spa or their liners or coversX the cost of cleaning mud or debris out of tanks, swimming pools or spasX damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath themX paint when there is no structural storm damage to other parts of the homeX gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
<p>7 Burst pipes, leaks and overflows</p> <p>We cover damage from leaking, overflowing or bursting pipes and water containers at the home including:</p> <ul style="list-style-type: none"> • dishwashers and washing machines • roof gutters and rainwater downpipes, drainage and sewerage systems • tanks (eg. rainwater tanks, hot water systems, fish tanks but not fish bowls) • swimming pools or spas • water beds, baths, sinks, toilets and basins • water collection trays in freezers, refrigerators and air conditioners. <p>We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home.</p> <p>Exploratory costs</p> <p>We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to your home, but only if the leaking liquid is causing permanent damage to your home or contents.</p> <p>If we pay for damage or exploratory costs we will also pay up to \$750 extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.</p>	<ul style="list-style-type: none"> ✗ damage to retaining walls ✗ the repair of a leaking shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak ✗ fixing or finding leaks that have not caused permanent damage to your home or contents (eg. a pipe leaking water over an outdoor pathway) ✗ repair or replacement of the tank, pipe or container that water or liquid escaped from (eg. we will not pay for replacing a hot water system that leaks) ✗ leaks from agricultural pipes (eg. pipes manufactured with holes in them) ✗ fixing normal wear and tear (eg. replacing worn out tile grouting) ✗ damage caused by people splashing water from shower bases, baths, basins or tubs over time ✗ your claim if you repair or renovate a damaged area of your home before we can inspect it and find the cause ✗ damage caused by liquid from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
<p>8 (a) Vandalism and malicious damage by tenants or their guests</p> <p>From any claim we pay, we will deduct a \$500 excess. This is in addition to any other excess that applies to the claim.</p>	<ul style="list-style-type: none"> ✗ accidental or unintended damage ✗ the cost of cleaning, repairing or restoring the home or contents caused by neglect, or untidy, unclean or unhygienic habits of tenants or their guests, such as the cost of cleaning or repairing: <ul style="list-style-type: none"> • liquid or food stains • drawings or paintings on walls • water damage and stains from over-watered pot plants • water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths.
<p>8 (b) Vandalism and malicious damage by people other than tenants or their guest</p>	<p>Loss or damage by:</p> <ul style="list-style-type: none"> ✗ you or a tenant ✗ someone who entered the home: <ul style="list-style-type: none"> • with your consent or the consent of a tenant • with the consent of someone with your authority to access the home.
<p>9 Riot or civil commotion</p>	<p>Loss or damage by:</p> <ul style="list-style-type: none"> ✗ you or a tenant ✗ someone who entered the home: <ul style="list-style-type: none"> • with your consent or the consent of a tenant • with the consent of someone with your authority to access the home.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
<p>10 Impact at the home</p> <p>Impact at the home from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.</p> <p>When you have home cover</p> <p>When your home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.</p> <p>When you have contents cover</p> <p>When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.</p>	<ul style="list-style-type: none"> ✗ damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment. When impacted by trees, we also do not cover: <ul style="list-style-type: none"> ✗ removing or lopping fallen trees or branches that have not damaged the home ✗ the cost of lopping or removing potentially dangerous trees which have not caused damage to the home ✗ damage caused by trees being lopped or transplanted by you or someone authorised by you ✗ removal of tree stumps or roots that are still in the ground ✗ damage to the portion of a fence or wall that is owned by your neighbour ✗ damage caused by roots of trees, plants, hedges or shrubs <i>but we will cover</i> <ul style="list-style-type: none"> ✓ sudden damage caused by roots as a tree falls over.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
<p>11 Damage by an animal</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> ✗ animals owned by you, a tenant or anyone usually living at the home or unit ✗ animals allowed into the home or unit by you, or by a tenant or anyone usually living in the home or unit ✗ animals pecking, biting, clawing or chewing the home or contents or damage by their urine or excrement <p><i>but we will cover</i></p> <ul style="list-style-type: none"> ✓ damage to contents caused by an animal accidentally trapped inside the home which does not belong to you or anyone living in the home <ul style="list-style-type: none"> ✗ insects or vermin (eg. termites, rats, mice and rabbits).
<p>12 Breakage of fixed glass</p> <p>If you have home cover We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets.</p> <p>If you have contents cover We cover accidental breakage of fitted glass in furniture, pictures and unfixd hanging mirrors.</p> <p>We will also pay The cost of repairing or replacing frames holding glass if they need to be replaced along with the glass.</p>	<ul style="list-style-type: none"> ✗ costs to remove broken glass from carpets or other parts of the home or unit ✗ we will not pay to fix damage where there is no break from the outer to the inner surface (eg. chips or scratches) ✗ glass in a glasshouse or greenhouse ✗ ceramic tiles ✗ hand-held mirrors ✗ drinking glasses and any glass or crystal items carried by hand ✗ a TV screen or computer monitor ✗ glass that is part of a radio or clock, vase, decanter, jug, ornament or lamp ✗ shower bases.

Additional features

When you insure the home or contents under this policy, we will provide the cover shown under these additional features, if the incident that results in a claim happens in the period of insurance (any limits shown include GST).

We cover	We do NOT cover
<p>1 (a) Loss of rent caused by an insured incident</p> <p>When you have home cover if an insured incident damages your home to the extent it cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the home so it can be lived in again.</p> <p>When you have contents cover if an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.</p> <p>The most we will pay for this feature is</p> <ul style="list-style-type: none"> • 52 weeks lost rent or • 10% of the home sum insured for a home claim • 10% of the contents sum insured for a contents claim. <p>We will pay this in addition to the sum insured for the home and contents.</p>	<p>Loss of rent:</p> <ul style="list-style-type: none"> ✗ beyond the period it should reasonably take to replace or repair the home or unit so it can be lived in again or 52 weeks (whichever is shorter) ✗ if you do not intend to repair or rebuild your home ✗ if you do not intend to repair or replace your contents ✗ if you were planning or had applied to demolish the home before the insured incident happened ✗ If the reason for the loss of rent is damage to the unit building ✗ if the home or unit was not occupied by a tenant paying rent at the time of the loss or damage <p><i>but we will pay rent if</i></p> <ul style="list-style-type: none"> ✓ the home or unit would have been rented during the time taken to repair the home or contents and you give us evidence of this.

Additional features (cont.)

We cover	We do NOT cover
<p>1 (b) Loss of rent caused by damage to a nearby building preventing access</p> <p>If the home or your contents in a unit are insured under this policy and you lose rent because a nearby building is so damaged that your tenant cannot access the home or unit, <i>then we will pay</i></p> <ul style="list-style-type: none">✓ the amount of rent lost for the time the tenant cannot access the home or unit. <p>Nearby means within 500 metres of the insured address.</p> <p>The most we will pay for this feature is:</p> <ul style="list-style-type: none">• up to 14 weeks lost rent or• \$4,000 <p>whichever is less.</p> <p>We will pay this in addition to the sum insured for the home and contents.</p>	<ul style="list-style-type: none">✗ Loss of rent if the home or unit was not occupied by a tenant paying rent <i>but we will pay rent if</i><ul style="list-style-type: none">✓ the home or unit would have been rented during the time your tenant could not access the home or unit and✓ you give us evidence of this.

Additional features (cont.)

We cover	We do NOT cover
<p>1 (c) Default or non-payment of rent when under a fixed rental agreement</p> <p><i>Summary</i> <i>This cover insures default of rent occurring in the fixed term of a rental agreement. There is NO cover for default of rent that occurs:</i></p> <ul style="list-style-type: none">• <i>outside the fixed term of a rental agreement or</i>• <i>if you didn't have a signed rental agreement in place.</i> <p>If:</p> <ul style="list-style-type: none">• you insure your home or your contents in a unit under this policy and• there is a rental agreement in place with the tenant and• your tenant stops paying you rent during the fixed term of your rental agreement for at least 4 consecutive weeks <p><i>we will pay</i></p> <ul style="list-style-type: none">• up to 14 weeks loss of rent for unpaid rent during the fixed term of your rental agreement starting from the beginning of the 5th consecutive week of unpaid rent or• \$4,000. <p>whichever is less.</p> <p>If there is more than one period of unpaid rent, we will deduct the first 4 weeks unpaid rent from each consecutive period in which the tenant does not pay rent. This is in addition to any other excess that applies to the claim.</p>	<p>Unpaid rent:</p> <ul style="list-style-type: none">✗ owing to you for the first 4 consecutive weeks that the tenant does not pay any rent✗ if the tenant stopped paying rent or defaulted before the period of insurance started✗ if the tenant stopped paying rent or defaulted either prior to or after the fixed term stated in the rental agreement✗ if there is no signed rental agreement in place✗ if you or your managing agent have not made reasonable attempts to collect unpaid rent or find a replacement tenant✗ if the home cannot be lived in because of an insured incident (See additional feature 1 (a) and 1 (b) for the cover provided).

Additional features (cont.)

We cover	We do NOT cover
<p>1 (d) Legal costs to recover unpaid rent</p> <p>If you:</p> <ul style="list-style-type: none">• have made a claim for unpaid rent under additional feature 1 (c) and• obtained our permission in writing before incurring legal costs trying to recover the unpaid rent <p><i>we will pay:</i></p> <ul style="list-style-type: none">✓ agreed legal costs to recover the rent owed to you✓ reasonable costs charged by a managing agent for attending a court or tribunal to try to recover the unpaid rent. <p>You must repay us any rent you recover that you previously claimed under additional feature 1 (c).</p> <p>The most we will pay for all claims against any one tenant is \$5,000.</p>	<p>Legal cost:</p> <ul style="list-style-type: none">✗ for which you have not first obtained our written permission✗ not related to recovering rent from the tenant✗ if we have not paid a claim under additional feature 1 (c).

Additional features (cont.)

We cover	We do NOT cover
<p>2 (a) Removal of debris and extra rebuilding costs</p> <p>Removal of debris and making the home safe When the home is damaged by an insured incident, we will pay the reasonable and necessary costs to:</p> <ul style="list-style-type: none">✓ remove the damaged parts of the home from the insured address✓ demolish the home if necessary and✓ make the home safe if it can't be lived in. <p>If we authorise the repair or rebuilding of the home, we will also pay the reasonable and necessary cost of:</p> <ul style="list-style-type: none">✓ temporary fencing✓ quantity surveyors, land surveyors, architects and engineers fees✓ building application fees and legal work to repair or rebuild. <p>The limit for this additional feature for any one insured incident is 15% of the home sum insured. We will pay this in addition to the sum insured for the home.</p> <p>Removal of debris and keeping contents safe When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:</p> <ul style="list-style-type: none">✓ dispose of damaged contents and✓ store undamaged contents during the reasonable time it should take to repair the home. <p>The limit for this additional feature for any one insured incident is 10% of the contents sum insured. We will pay this in addition to the sum insured for the contents.</p>	<p>The following costs if you had planned to demolish the home before the insured incident:</p> <ul style="list-style-type: none">✗ costs to remove debris✗ extra rebuilding costs✗ costs to demolish your home or make your home safe.

Additional features (cont.)

We cover	We do NOT cover
<p>2 (b) Extra costs to comply with the latest home building regulations</p> <p>When rebuilding or repairing damaged parts of the home, we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.</p> <p>The extent of the upgrade needed will depend on how old the home is and what building regulations have changed since the home was built. The cover in this feature is not paid in addition to the home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.</p>	<ul style="list-style-type: none">✗ costs to upgrade undamaged parts of the home to comply with the latest building regulations✗ costs to make the home comply with building regulations that existed when the home was originally built or altered.

Additional features (cont.)

We cover	We do NOT cover
<p>2 (c) Rainwater tank or solar heating system</p> <p>When the home is insured under this policy, we will pay up to \$2,500 of your net costs* to install a rainwater tank, solar heating system or both at the home.</p> <p>This benefit is payable when:</p> <ul style="list-style-type: none"> • 80% or more of the home is damaged by an insured incident and • the home does not have a rainwater tank or solar heating system and • your sum insured plus safety net is adequate to repair or rebuild the home and • we have authorised or arranged the repair or rebuilding of the home. <p>* Net cost is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.</p> <p>Rainwater tank includes:</p> <ul style="list-style-type: none"> • a rainwater tank or bladder • an electric pump and wiring • a tank stand and base • pipes connecting roof drainage to the tank, pump and parts of the home • installation costs. <p>Solar heating system includes:</p> <ul style="list-style-type: none"> • collector panels and tubes that catch and store the sun's energy • a water tank electric pump and wiring • a tank stand and base • pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of the home • installation costs. 	<ul style="list-style-type: none"> ✗ any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within 30 days of settling your claim ✗ any amount covered under additional feature 2 (b) (extra costs to comply with the latest home building regulations).

Additional Features (cont.)

We cover	We do NOT cover
<p>3 Replacement of locks</p> <p>When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.</p> <p>The limit is \$800 for any incident resulting in a claim.</p>	<p>✗ replacement of locks or lock barrels for more than one incident while the same tenant occupies the home or unit.</p>
<p>4 Mortgagee's discharge costs</p> <p>When you have home cover and we pay a claim for the home to a credit provider that fully repays the home loan, then we will pay the administrative and legal costs of:</p> <ul style="list-style-type: none">✓ discharging the mortgage and✓ deleting the mortgagee from the land title on the home. <p>The most we will pay for this feature in any one period of insurance is \$1,000.</p>	<p>✗ penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.</p>

Additional features (cont.)

We Cover	We do NOT cover
<p>5 (a) Legal liability when you have home cover</p> <p>When you have home cover under this policy</p> <ul style="list-style-type: none"> ✓ we cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens: <ul style="list-style-type: none"> • in connection with you owning the home and • at the insured address. 	<ul style="list-style-type: none"> ✗ an incident which does not happen at the insured address ✗ any incident which falls within 'Legal Liability - what is not insured' on the following pages.
<p>5 (b) Legal liability when you have contents cover in a unit under this policy</p> <p>When you have contents cover under this policy</p> <ul style="list-style-type: none"> ✓ we cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens: <ul style="list-style-type: none"> • in connection with you owning the unit at the insured address and • in the unit or in the common areas of the home unit building. 	<ul style="list-style-type: none"> ✗ an incident which does not happen in the unit or in the common areas of the home unit building ✗ any incident which falls within 'Legal Liability - what is not insured' on the following pages.

The most we will pay under home and contents legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **\$20 million**, including all associated legal costs we have agreed to pay following your claim.

Additional features (cont.)

Legal Liability – what is not insured	
See right column for full details	We will not cover legal liability caused by or resulting from:
agreements you entered into	<p>✗ any agreement or contract you enter into <i>but we will cover your legal liability</i> ✓ if it would have existed with or without any agreement or contract.</p>
aircraft	<p>✗ using or owning any aircraft.</p>
building, altering or renovating	<p>✗ building, altering or renovating the home (if you have home cover) or the unit (if you have cover for contents in that unit) <i>unless</i> ✓ the home or the contents in the unit are insured by your policy and the total costs of building, altering or renovating are no more than \$50,000.</p>
buildings, property or land which are not at the insured address	<p>✗ you owning, occupying or leasing any building, property or land <i>except for:</i> ✓ the home and domestic land at the insured address, when you insure the home under this policy ✓ the unit at the insured address and the common areas of the home unit building, when you insure your contents in the unit under this policy.</p>
business activity	<p>✗ any business activity <i>unless this income is from:</i> ✓ the tenancy of the home or part of the home insured by your policy ✓ the tenancy of a unit where your contents are insured by your policy.</p>
caravans and trailers	<p>✗ using or owning a caravan, mobile home or trailer.</p>
committing an offence or breaking the law	<p>✗ 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, by-law, order or direction relating to:</p> <ul style="list-style-type: none"> • installing smoke alarms • pool fencing • failing to install a balcony railing or balustrade when required • dangerous goods, gases and liquids • fixing defects or making the home or unit safe.

Additional features (cont.)

Legal Liability – what is not insured	
See right column for full details	We will not cover legal liability caused by or resulting from:
death or injury	<p>death or injury of:</p> <ul style="list-style-type: none"> ✗ 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 in your usual place of residence <i>unless the person is</i> <ul style="list-style-type: none"> • a tenant of the home or unit and not a person under 18 who is: <ul style="list-style-type: none"> • your child or • the child of your spouse, de facto or partner.
deliberate act or lack of action by you	<p>Any act, by you or by someone acting with your given or implied consent that is:</p> <ul style="list-style-type: none"> ✗ deliberate ✗ demonstrates a reckless disregard for the consequences of that action ✗ a deliberate lack of action.
disease or illness	<ul style="list-style-type: none"> ✗ disease caused by asbestos in any form ✗ a disease, illness or sickness, you knowingly spread or failed to take due care to prevent spreading, after you knew about it.
illegal drugs	<ul style="list-style-type: none"> ✗ an incident which: <ul style="list-style-type: none"> • occurred when you were under the influence of, or your judgment was affected by, any illegal substance or illegal drug or • you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.
legal action in other countries	<ul style="list-style-type: none"> ✗ legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.
libel or slander	<ul style="list-style-type: none"> ✗ libel or slander.
motor vehicles or motor cycles	<ul style="list-style-type: none"> ✗ using or owning a motor vehicle or motor cycle or instructing someone how to use it <ul style="list-style-type: none"> ✓ unless at the time of the incident the vehicle <ul style="list-style-type: none"> • was being used for domestic gardening and • did not require compulsory third party insurance.
property owned by you or property in your legal custody	<p>damage to property which:</p> <ul style="list-style-type: none"> ✗ is owned by you or your family ✗ belongs to someone else and is in your physical and legal custody or control.
watercraft	<ul style="list-style-type: none"> ✗ using or owning any watercraft.
your employees	<ul style="list-style-type: none"> ✗ death or injury of your employees or damage to their property while they are working for you.

Additional features (cont.)

When you insure the home or contents under this policy, we will also provide this additional feature.

Additional Features

6 Automatic adjustments to the sum insured

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding the home. This may help reduce the risk of any potential under-insurance of the home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under-insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Review the adjusted sum insured

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated on page 48.

Optional Covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available. We will tell you if this is the case. Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance and
- you will be covered for loss, damage or injury:
 - under that option and
 - caused by an accident or incident in the period of insurance.

(Any limits shown include GST).

We cover	We do NOT cover
<p>1 Motor burnout</p> <p>We cover:</p> <ul style="list-style-type: none"> ✓ the burning out or fusing of a household electric motor which is part of the insured home or contents. <p>Cover includes repairing or replacing:</p> <ul style="list-style-type: none"> ✓ the electric motor or compressor containing the motor ✓ an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit ✓ a swimming pool water pump combined with its electric motor, if the replacement pump motor cannot be bought on its own. <p>When the motor cannot be replaced</p> <p>If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for replacement of the whole appliance.</p>	<ul style="list-style-type: none"> ✗ any motor or sealed unit aged 11 years or more ✗ the cost of extracting or reinstalling a submersible pump ✗ damage to a refrigerator or freezer caused by spoiled food ✗ any amount you can recover under a manufacturer's guarantee or warranty <p>Motors in any:</p> <ul style="list-style-type: none"> ✗ television, video recorder, DVD player or recorder ✗ radio, stereo, hi-fi or other sound equipment ✗ computer, printer or computer equipment ✗ microwave oven ✗ appliance or fixture that is used for a business activity.

Optional Covers (cont.)

We cover	We do NOT cover
<p>2 Accidental damage</p> <p>We cover accidental damage to the home or contents (eg. breaking or damaging something).</p> <p><i>Examples of accidental loss or damage which would be covered under this option are:</i></p> <ul style="list-style-type: none"> ✓ accidentally dropping a heavy saucepan onto your kitchen tiles (home cover) ✓ accidentally spilling a bottle of red wine on your carpet (contents cover). <p>Even though these are not covered under insured events 1 to 12, this option also covers:</p> <ul style="list-style-type: none"> ✓ the cost of removing glass fragments from home or contents items ✓ accidental damage: <ul style="list-style-type: none"> • to ceramic tiles • to drinking glasses, decanters, jugs and any glass or crystal items carried by hand • to a TV screen or computer monitor • to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors • caused by watering systems and hoses if it happens suddenly as the result of one incident • by scorching with a hot object even though there is fire but not scorching or burning by cigars, cigarettes or pipes • caused by animals or birds but not damage from biting, pecking, clawing, urine or excrement. <p>Even though this is not covered under optional cover 1 (motor burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.</p>	<ul style="list-style-type: none"> ✗ other than as shown on the left, a loss is not covered under this option if it is excluded elsewhere in this policy (eg. exclusions in insured events, additional features and options) ✗ swimming pool liners or covers ✗ contents away from the insured address ✗ loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date <p>Accidental loss damage caused by:</p> <ul style="list-style-type: none"> ✗ a deliberate act by you ✗ a computer virus or computer malfunction ✗ building, renovating or altering the home (except for spilling paint) ✗ food spoilage ✗ failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this. ✗ wear, tear, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, rust, corrosion, wet or dry rot ✗ scorching or burning by cigarettes, cigars or pipes ✗ animals, birds or insects biting, pecking or clawing the home or contents, or damage caused by their excrement

Optional Covers (cont.)

We cover	We do NOT cover
<p>3 Mortgagee's interest for unit owners with a mortgage</p> <p>This optional cover is only available if you insure contents in a unit under this policy, we will cover:</p> <ul style="list-style-type: none"> ✓ the mortgagee's interest in the unit if: <ul style="list-style-type: none"> • the unit suffers loss or damage caused by an insured incident in the period of insurance • the home unit building insurance doesn't apply or doesn't fully cover the cost of repairing the building and • the mortgagee claims under your policy for repayment of the mortgage. <p>The most we will pay for mortgagee's interest is the lowest of these 3 amounts:</p> <ul style="list-style-type: none"> • the difference between the unit building insurance cover and the cost of repairing the damage or • the amount to fully repay the mortgage at the time of the loss or • the sum insured for the mortgagee's interest shown on your certificate of insurance. 	<p>✗ Additional features 1 to 6.</p>
<p>4 Safety net home protection</p> <p>When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further 25% of the home sum insured to:</p> <ul style="list-style-type: none"> • repair damage or • replace the home or • pay you what it would cost us to repair or replace the home. <p>Contact us immediately if you increase the size of the home.</p> <p>After you take out this policy, if you ever increase the size of the home (eg. extending a room or adding a garage) you need to tell us and review the home sum insured. This is important because the cost to rebuild the home may have increased.</p> <p>If the increase to the size of your home is more than 10% and you do not contact us to appropriately adjust your sum insured, the most we will pay under this feature reduces from 25% to 12.5% of your sum insured.</p>	<p>Note:</p> <p>The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.</p> <p><i>For example, the most we will pay for removal of debris for a home claim is 15% of the home sum insured. The sum insured for this feature is not increased as a result of having Safety net home protection.</i></p>

What is not covered under any part of your policy

See right column for full details	We will NOT cover loss or damage
anything you don't own	✗ to any home or contents you don't own.
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: <ul style="list-style-type: none"> ✓ using a part of the 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.
erosion, subsidence	✗ caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement <i>but we will cover:</i> subsidence damage to the home if it is caused by: <ul style="list-style-type: none"> ✓ insured event 7 (burst pipes, leaks and overflows) ✓ these insured events if the damage occurs within 72 hours of the event happening: <ul style="list-style-type: none"> • insured event 2 (explosion) • insured event 5 (earthquake and tsunami) • insured event 6 (storm and flood).
actions or movements of the sea	✗ caused by actions or movements of the sea <i>but we will cover:</i> <ul style="list-style-type: none"> ✓ damage caused by insured event 5 (tsunami) ✓ damage caused by storm surge to the extent it is covered under insured event 6 (storm and flood).
seepage of water through the earth	✗ caused by water seeping or running: <ul style="list-style-type: none"> • through the earth (sometimes called hydrostatic water seepage) • through or down the sides of earth or earth fill that is up against the 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.
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 <i>but we will cover</i> these events if this policy began on the same day: <ul style="list-style-type: none"> ✓ you bought the home or unit ✓ 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).
breaking the law	✗ when you or someone with your knowledge or permission uses any part of the home or unit for criminal or unlawful purposes ✗ you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

What is not covered under any part of your policy

See right column for full details	We will NOT cover loss or damage
not complying with building regulations	<p>✗ caused by or contributed to because the home or unit did not comply with building laws or regulations</p> <p><i>except</i></p> <ul style="list-style-type: none"> ✓ those laws or regulations introduced after the home was originally built or last altered which you are not required to comply with.
confiscation or damage by a legal authority	<p>✗ caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.</p>
defect, structural fault, faulty design	<p>✗ 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, damage or legal liability occurred (eg. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).</p>
failing to take care of the home or contents	<p>✗ caused by, or as a result of, your failure to:</p> <ul style="list-style-type: none"> • take reasonable care of the 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.
deliberate actions by you	<p>✗ caused by an act or omission by you, your family or any owner or part owner of the home or contents, or anyone acting with your consent which:</p> <ul style="list-style-type: none"> • is deliberate • demonstrates a reckless disregard for the consequences of that act or omission.
insects, birds and vermin	<p>✗ caused by insects, birds or vermin (such as termites, rats, rabbits and mice) <i>but we will cover</i></p> <ul style="list-style-type: none"> ✓ accidental damage as covered under option 2 (if you have chosen this option) ✓ fire damage they cause under insured event 1 (fire) ✓ damage under insured event 12 (breakage of fixed glass).
roots of trees, shrubs and plants	<p>✗ caused by the roots of trees, shrubs or plants <i>but we will cover</i></p> <ul style="list-style-type: none"> ✓ damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 7 (burst pipes, leaks and overflows).
home or unit unoccupied for longer than 60 days	<p>✗ after the home or unit has been unoccupied for longer than 60 consecutive days <i>unless</i></p> <ul style="list-style-type: none"> ✓ you have told us about this and we have agreed to provide cover in writing (see page 16 for details).
failing to establish an insured incident	<p>✗ loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.</p>

What is not covered under any part of your policy (cont.)

See right column for full details	We will NOT cover loss, damage or liability
revolution, war	<p>✗ 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.</p>
biological, chemical other pollutant or contaminant	<p>✗ caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents <i>but we will cover</i></p> <ul style="list-style-type: none"> ✓ fire damage that is covered by insured event 1 (fire) ✓ your legal liability under additional feature 5 (legal liability) caused by your legal use of pesticides or herbicides at the insured address.
radioactivity	<p>✗ 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.</p>
flood caused by deliberate damage to a reservoir or dam	<p>✗ flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam or any looting or rioting following these incidents.</p>
See right column for full details	We do NOT cover the cost of repairing, replacing or fixing
power surge, mechanical or electrical breakdown	<p>✗ equipment which doesn't operate properly because of power surge, mechanical or electrical breakdown <i>unless</i></p> <ul style="list-style-type: none"> ✓ it is covered by motor burnout (if you have chosen and are covered for option 1) ✓ it is covered by insured event 4 (lightning) ✓ it is covered by insured event 10 (impact).
wear, tear, rust, mould	<p>✗ 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 <i>unless this is covered under:</i></p> <ul style="list-style-type: none"> ✓ storm and flood (insured event 6) ✓ burst pipes, leaks and overflows (insured event 7).
photographs, electronic data and images	<p>✗ electronic data or files that are corrupted, damaged or lost <i>but we will cover them:</i></p> <ul style="list-style-type: none"> ✓ 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 <p>✗ photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost <i>but we will cover</i></p> <ul style="list-style-type: none"> ✓ photographs purchased as a work of art or furnishing from a retail outlet.

What is not covered under any part of your policy (cont.)

See right column for full details	We do NOT cover
<p>building extensions, alterations or renovations affecting the roof or external walls</p>	<p>When the home or unit’s exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, <i>we do not cover:</i></p> <ul style="list-style-type: none"> X damage caused by water entering the home or unit through openings in the walls or roof or other unfinished parts of the home or unit building X storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work X 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) X theft of building materials or fixtures before they are installed or fixed in place, <i>or</i> X legal liability for accidents under additional feature 5 (Legal Liability) caused by or arising out of building, altering or renovating a home or unit unless the total cost of building, altering or renovating is \$50,000 or less, and <ul style="list-style-type: none"> ✓ the home is insured by your policy (for an incident at the home) or ✓ the contents in the unit are insured (for an incident in the unit) <p>If you want insurance for what is not covered, call us about our construction insurance product.</p>
<p>extra costs following an insured incident</p>	<ul style="list-style-type: none"> X consequential losses or extra costs following an insured incident including: <ul style="list-style-type: none"> • loss of income or wages • cost of your time to prove your loss or to help us assess your claim • the 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 the home • loss of water from a bursting or leaking pipe or water container <p><i>unless</i></p> <ul style="list-style-type: none"> ✓ this is covered by an additional feature or option under this policy.

How claims are paid

Home and contents claims

We choose how your claim is settled. If we agree to pay a claim for loss, theft or damage to your home or contents, 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 home or contents new for old.

We will not:

- ✗ pay extra to repair or replace an item to a better standard, specification or quality than it was before the loss or damage, except as outlined in the meaning of new for old (see page 11)
- ✗ fix a fault that existed before the loss or damage occurred
- ✗ pay to replace undamaged parts of the home or contents items to create a uniform appearance
unless
 - ✓ it is in the room, hallway, stairs or passageway where the damage occurred

AND

it is for the necessary repair or replacement of:

- ✓ paint, wallpaper or wall coverings
- ✓ internal blinds
- ✓ carpets or other floor coverings.

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.

For example

*If the home is under-insured 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 under-insured

Safety net home protection for home claims

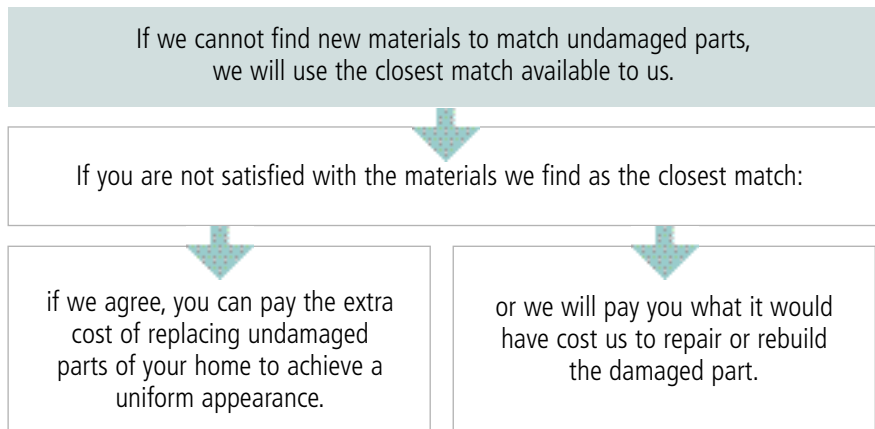
If the home sum insured after the pro rata adjustment is not enough to repair or rebuild the home, then we will add the cover provided by optional cover 4 safety net home protection on page 43.

If you are still under-insured 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 - when we cannot match materials



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 below.

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 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**

(eg. 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 51 to 53.

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.

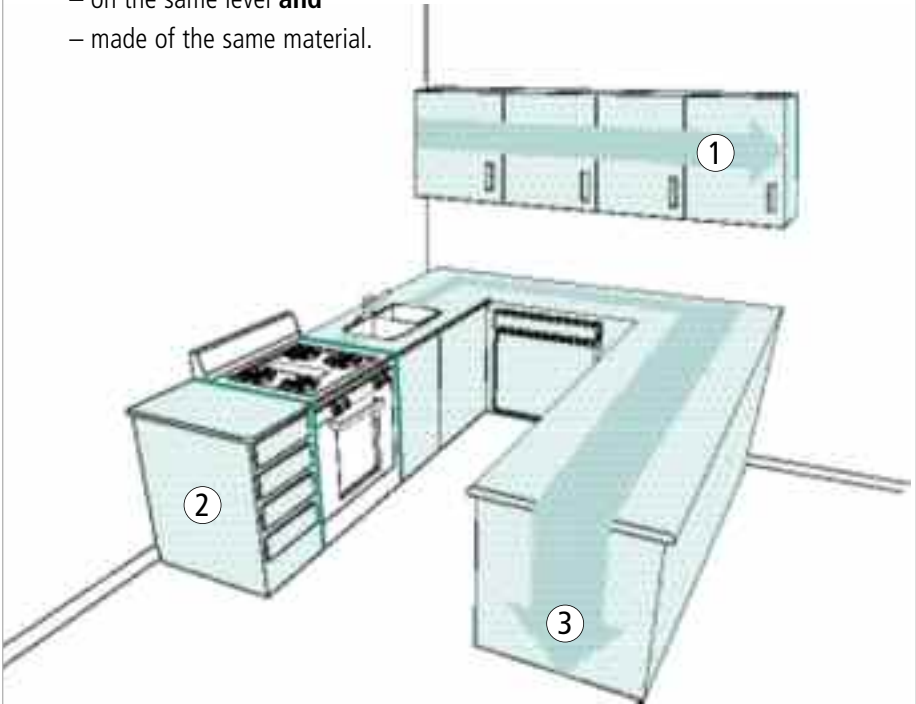
Note: Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

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 (eg. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

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

This applies to repairs to floor and wall coverings for home and contents claims (eg. tiles, carpet, wallpaper).

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.

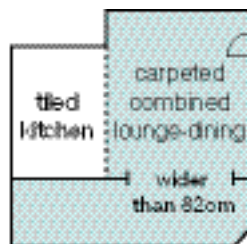
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

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

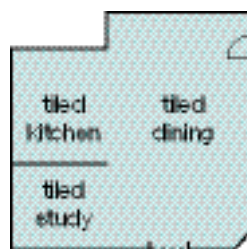
- they are lounge and dining rooms **and**
- the shared doorway, archway or similar opening is wider than **82cm and**
- the floor or wall covering is the same in both rooms.



Open plan areas

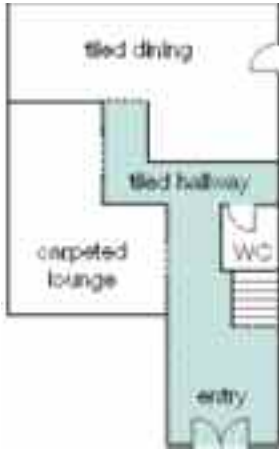
When there is no wall, archway, doorway or similar opening, the room continues until:

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



What we mean by same room, hallway, passageway or stairs (Cont.)

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, passageway, hallway or stairs.
- Solid lines** represent floor to ceiling walls.
- Dotted lines** show boundaries of a room or area where there is no physical barrier present (eg. 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 the 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 the 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 the 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 the home.

If undamaged defective parts of the home will not support repairs

If undamaged defective parts of the 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 the 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.

GST and Input Tax Credits

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.

Home claims

Choosing to rebuild on another site

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

If you want to change the design of your home

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

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.

Home claims (cont)

What we guarantee

We guarantee the materials 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 the 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

If you do not want to replace or repair an item, we will pay you what it would have cost us to repair or replace the item, but only if we agree to this.

If an item is part of a pair, set, collection or suite of furniture or setting, we will only pay for repair or replacement of the lost, stolen or damaged part.

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.

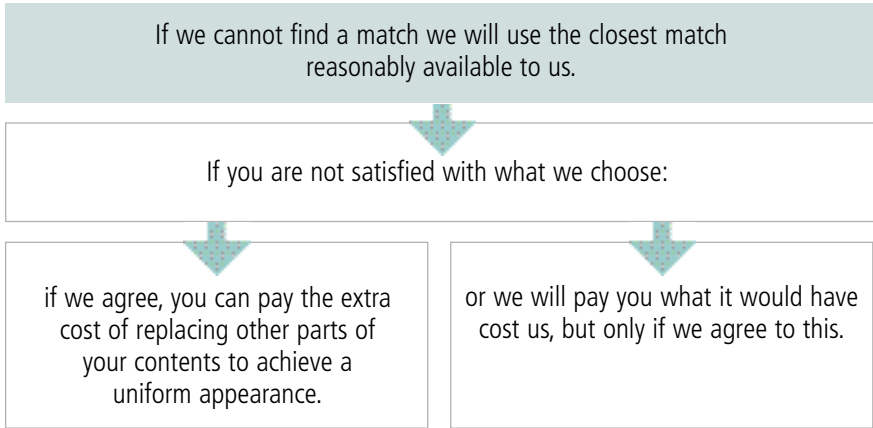
We will not pay:

- ✗ to replace undamaged parts or for any decrease in the value of a pair, set, collection, furniture suite or setting
- ✗ the cost of rewriting lost or damaged data, audio or video files or records on computers, or any other electronic media
- ✗ for replacing photographic images on films, photographs, videos or any other media that stores or reproduces images or photographs

but we will pay for

- ✓ framed photographs purchased as art from a retail outlet.

Contents claims - when we cannot match materials



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, hallway, stairs 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, hallway, stairs or passageway where the damage occurred.

* For definitions of these terms refer to the diagrams in the home claims, pages 52 to 53

Making a claim

What you must do if there is an incident that could lead to a claim

If you suffer loss or damage, or there is an accident you must:

- ✓ call us as soon as possible and tell us what happened – we're available **24** hours a day
- ✓ do everything you can to prevent further loss, damage or liability
- ✓ immediately report loss or damage from arson, any illegal act or theft to the police and give them and us a list of all stolen or damaged items. You must also give us the name of the police officer, station reported to and date reported
- ✓ give us any information and help we need to handle, assess or investigate your claim
- ✓ let us enter the home or unit to investigate the cause of the loss or damage
- ✓ show us the damaged goods or property if we ask
- ✓ give us access to records that would be acceptable for tax reporting showing the rent received for your home or unit in the **12** months before the incident
- ✓ show us any rental agreement that you have with your tenant
- ✓ give us evidence of value and ownership of lost, stolen or damaged goods or property, especially for articles such as recently purchased electrical items such as stereos, TVs, DVD players and artworks if we ask for this
- ✓ immediately send us any correspondence or demands received about any legal liability matter
- ✓ immediately tell us about any pending court actions or offers of settlement arising from legal liability accidents or claims.

If you suffer loss or damage or an accident occurs, you must NOT:

- ✗ get rid of damaged goods or property unless we agree
- ✗ carry out or authorise repairs without our consent
- ✗ wash or clean or remove debris from any area damaged by fire, unless we agree
- ✗ admit liability or responsibility to anyone else unless we agree
- ✗ negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply with all these conditions, we can reduce or refuse the claim.

If you make a claim which is covered under this policy, we can decide to:

- defend you, settle any claim against you or represent you at an inquest or official enquiry
- take legal action in your name to recover money from the person or entity who caused loss, damage or liability.

If we decide to defend you, settle any claim against you, represent you or try to recover money from the person who caused the loss or damage, you must give us all the help we need, including help after your claim has been settled.

Excess

Excess is the amount you have to pay for each incident if you make a claim.

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

The amount and types of excess are shown on your certificate of insurance. Your excess is increased by the amount shown in your PDS for any claim under:

- theft by tenants (insured event 3 (a)) (see page 22)
- vandalism and malicious damage by tenants (insured event 8 (a)) (see page 26) or
- default or non-payment of rent (additional feature 1 (c)) (see page 31).

We will deduct the excess from the amount of cover under your policy and then pay you, or we will ask you to pay the excess to a supplier, repairer or us.

When you claim for both home and contents because of the same incident you must pay the excess for your home claim plus the excess for your contents claim *unless you make a claim under:*

- theft by tenants (insured event 3 (a)) (see page 22) or
- vandalism and malicious damage by tenants (insured event 8 (a)) (see page 26).

For these claims you only pay one excess. If they are different, you pay the bigger excess.

Your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charge and fire services levy that applies. When you apply for this insurance you must pay us the premium to be covered by this policy. You must pay your renewal premium by the due date to renew your policy.

How we calculate premiums

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium (see table on the right for some examples). We also take into account the premiums we collect from all policy holders weighed up against the cost of all current and future possible claims plus expenses and other business costs.

Premium discounts

At times, we may offer premium discounts to particular customers (eg. those in a certain age group, or people with a number of policies insured with us). The amount and type of discounts offered can change at any time before you take out this policy, or at your next renewal.

Why the cost of insurance can change

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by:

- the cost of claims we have paid to other customers
- the cost of claims we expect to pay in the future
- any changes in government taxes or charges
- our expenses of doing business.

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

Examples of rating factors that may affect your premium

RATING FACTOR	LOWER PREMIUM	HIGHER PREMIUM
Location of the home and contents	Area of low risk for natural perils or thefts	Area of high risk for natural perils or thefts
What the home is made of	Brick walls, steel roofing	Fibro asbestos walls and roofing, slate roofing
Age of the home	New	Old or heritage listed
How the home is secured against burglars	Local or monitored alarm, deadlocks on doors and keyed window locks	No alarm, no deadlocks or window locks
Level of excess you pay	High excess	Low excess
Cover and options you choose	No optional covers	Optional covers added
Frequency of premium payments	Annually	By the month

Other costs, fees and charges

The other costs, fees and charges that you might have to pay are listed in the table below.

Type of cost, fee or charge	Details
<p>Cancellation fee:</p> <p>We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. You also pay any relevant government charges.</p> <p>If you cancel your cover in the period of insurance, we can charge a fee.</p> <p>We will not charge a fee if:</p> <ul style="list-style-type: none">• you are transferring cover to another home or contents policy with us• you are moving cover to an area where we do not offer insurance• you cancel the cover within the cooling off period• we cancel the cover for any reason.	<p>How we calculate cancellation fees</p> <p>The amount of the fee is \$30 (plus relevant government charges) for all home and contents cover for one insured address.</p> <p>The most we will charge you is \$60 (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued.</p> <p>Refunds</p> <p>The cancellation fee is deducted from any refund. A refund will not be issued if the cancellation fee is a greater amount, although we will not charge you any additional amounts to cover the difference.</p>
<p>Pay by the month fees</p>	<p>The monthly fee is 15% of the premium for the period of insurance. Your monthly payment equals your premium plus this fee plus stamp duty, GST and any additional government charges, divided by the number of months in the period of insurance.</p>
<p>Excess</p>	<p>The excess is the amount you have to pay for each incident if you make a claim.</p> <p>See page 59 for full details.</p>

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. A copy of the Code can be obtained from the Insurance Council of Australia by:

- visiting ica.com.au
- phoning (02) 9253 5100.

If you have a complaint

If you have a complaint concerning 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
- 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 contact the Financial Ombudsman Service. You need to do this within **3** months of receiving our final decision.

You can contact the Financial Ombudsman Service by:

- 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

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.

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.

Suncorp actively pursues 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.

Index (A-E)

- A**
 - accidental damage 42
 - additional features 29–40
 - air conditioners 11, 18, 21, 25
 - alarms 23
 - alterations 16, 47
 - animals 20, 28, 42, 45
 - asbestos 39
 - automatic adjustments to sum insured 13, 40, 48
- B**
 - breakage of fixed glass 28
 - break-in 7, 22-23
 - building materials 19–20, 47
 - building regulations 34, 35, 45
 - burst pipes, leaks, overflows 25, 44-46
 - business activity 7, 9, 15, 38, 44
 - business equipment 7, 20
- C**
 - cancelling your policy 17, 61
 - carpets 18, 20–1, 26, 48, 57
 - certificate of insurance 7
 - claims
 - contents claims 56–7
 - excess 59
 - home claims 55–6
 - making a claim 58
 - settlement 48–57
 - common areas 7, 22, 23
 - complaints 62
 - confiscation or damage by legal authority 45
 - contents cover 20–1
 - contents in storage 21
 - cooling off period 2
 - curtains 20, 57
- D**
 - damage by an animal 28
 - damage by legal authority 45
 - death 39
 - debris removal 24, 33
 - default or non-payment of rent 31
 - defects 54
 - demolitions 15, 29, 33, 55
 - design faults 45, 54
 - dishwashers 11, 14, 18, 20, 25
 - driveways 18, 27
 - duty of disclosure 8, 15
- E**
 - earthquakes 23
 - electrical appliances 18, 20
 - electronic data, images 46, 56
 - employees 39
 - erosion 44
 - excess 59
 - exclusions **not covered under this policy**
 - exploratory costs 25
 - explosions 22
 - extra costs following an insured incident 47
 - extra costs to comply with building regulations 34

Index (F-O)

F

family 9
fees 61 see also premiums
fire 22, 44
fittings 19–20
fixed 9
floods 9, 24, 44, 46
floors 21, 50, 52, 57
food spoilage 42
forcible entry 9
fraud 63
freezers 11, 14, 25, 41–2
furniture, furnishings 20

G

gardens 19, 24
General Insurance Code of Practice 62
glass 28, 42
GST 6, 10, 12–13, 29, 41, 55, 59
guarantee on repairs 55–6
gutters 14, 16, 25

H

home cover 18–19
home office 9

I

impact at the home 27
injury 39
input tax credits 55
insured address 10, 38
insured events 22–8, 45
interim cover 10

J

jewellery 20

K

kitchens 50–1

L

legal liability 37
lightning 23
limit 10
limits to cover
 contents cover 21
 home cover 19
locks 23, 36
loss of rent 29–32

M

maintenance responsibilities 16
making a claim 58
malicious damage see vandalism and malicious damage
matching materials 49, 57
mortgagee's discharge costs 36
mortgagee's interest 43
motor burnout 41

N

'new for old' 11, 48

not covered under this policy

44–47
 home 18–19
 contents 20–21
 additional features 29–40
 insured events 22–28
 optional covers 41–43

O

'occupied' 13
optional covers 41–3
outbuildings 18

Index (P-T)

P

period of insurance 12
pipes 14, 19, 25 *see also* burst pipes, leaks, overflows
police 45
policy 17
pollution 46
power surges 46
premiums 12, 17, 59–60 *see also* fees
proofs of purchase 16

R

radioactivity 46
rainwater tanks 25, 35
rebuilding 55
redesigning 55
refrigerators 11, 14, 20, 25, 41–2
removal of debris 33
renovations 16, 38, 47
rent 12
 default or non-payment 31
 legal costs re unpaid rent 32
 loss of 29–30
rental agreements 12, 31
repairs 25, 49–53, 55
replacement of locks 36
revolution 46
riot or civil commotion 26
roofing 49

S

safety net home protection 43
same room 52–3
scorching 22, 42
seepage 44
service pipes, cables 19
showers 26
smoke damage 22
soil 18, 20
solar heating systems 35
spas 18, 20–1
squatters 15
storage of contents 21, 22, 23
storms 13, 24, 44 *see also* floods; tsunami
strata 13
structural faults 45, 54
subsidence 44
sum insured 13, 15, 40, 48
swimming pools 18, 20, 24, 41–2

T

tanks 25, 35
tenants 13
theft
 by people other than tenants or guests 23
 by tenants and their guests 22
trees
 damage from 27, 45
 removal 27
trespassers 15
tsunami 13, 23–4

Index (U-Z)

U

- under-insurance 15, 48–9
- units 13
 - fixtures and fittings 21
 - mortgagee's interest 43
- unlawful activities 38–9, 44
- unoccupied 13
 - longer than 60 days 45
 - notification of lack of occupancy 16
 - when unlivable 29

V

- valuations 16
- vandalism and malicious damage 10
 - by people other than tenants or guests 26
 - by tenants or their guests 26

W

- walls
 - coverings 18, 48, 50, 52
 - external 47, 50
 - fences 19, 24
 - retaining 12, 24–5
- war 46
- washing machines 11, 14, 20, 25
- water *see also* burst pipes, leaks, overflows; flood
 - actions of the sea 7, 44
 - containers 14
 - in pools, tanks, spas 18, 20, 24
 - seepage 44
- wear and tear 46

XYZ

- 'you' and 'your' 14

How to contact us

- Phone us 24 hours a day - every day.
- For questions or to change your details 13 11 55.
- For claims 13 25 24.
- Report any suspected insurance fraud to our hotline on 1300 881 725.
- Come into one of our branches.
- Find us on the web at suncorp.com.au

Who we are

This Home and Contents insurance is issued by
Suncorp Metway Insurance Ltd

ABN 83 075 695 966

AFSL No. 229869

Level 18

36 Wickham Terrace

Brisbane Qld 4000