



SUNCORP

p l a t i n u m

# Home and Contents Insurance

## Product Disclosure Statement

# Platinum 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 cover for quality homes and contents. If you live in a house, unit, apartment or flat, you can choose a policy depending on your circumstances and what you want to cover. Minimum levels of sums insured apply – please ask us for details.



You own and live in a house	You own and live in a unit	You live in a house, apartment or flat as a tenant	You own an investment house or unit
<ul style="list-style-type: none"> <li>• home cover plus</li> <li>• contents cover</li> </ul>	<ul style="list-style-type: none"> <li>• contents cover</li> </ul> <p>In some states, strata or unit title laws allow owners to separately insure their units eg. <i>villas or townhouses</i>, under a home policy. If so, you can choose to apply for home cover under this product.</p>	<ul style="list-style-type: none"> <li>• contents cover</li> </ul>	<p>This policy does NOT insure investment homes or contents in investment units eg. <i>a home or unit let to your tenants</i>.</p> <p>Instead, you can choose to apply for our Investor home and contents insurance. Ask us for details.</p>
<p>You can also choose to add optional covers to your policy</p>			

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# Summary of covers

The tables below summarise the covers, 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 PDS. These tables are a guide only.

Summary of cover available	Home	Contents	Page
Accidental loss or damage	✓	✓	13

Summary of additional features	Home	Contents	Page
Temporary accommodation costs up to <b>10%</b> of the sum insured when you cannot live in your home or unit	✓	✓ if you live in a unit or you rent a home	23
Temporary accommodation costs up to <b>12 weeks</b> when you cannot access your home or unit	✓	✓ if you live in a unit or you rent a home	25
Removal of debris and extra rebuilding costs up to <b>20%</b> of the sum insured	✓	✓	26
Extra costs to meet home building regulations	✓	✗	27
Extra cover to install a rainwater storage or solar powered heating facility up to <b>\$2,500</b>	✓	✗	28
Motor burnout of motors less than <b>11 years</b> old	✓	✓	29
Spoilage of food up to <b>\$2,000</b>	✗	✓	30
Removal of fallen trees after damage	✓	✓	30
Exploration costs to find the source of leaks from pipes	✓	✗	31
Replacement of locks when keys are stolen up to <b>\$2,500</b>	✓	✓ if you live in a unit	31
Fees charged by a security provider up to <b>\$2,500</b>	✓	✓	32
Credit card fraud up to <b>\$5,000</b>	✗	✓	32
Identity theft cover up to <b>\$2,000</b>	✗	✓	33
Moving to a new home address in Australia	✗	✓	34
Cost to re-establish important documents up to <b>\$2,000</b>	✗	✓	34

✓ Covered for insured incidents and additional features, available for optional covers.

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

## Summary of covers (cont.)

Summary of additional features (cont.)	Home	Contents	Page
Plants, shrubs and trees in gardens up to <b>\$1,500</b>	✓	✓ if you live in a unit	35
Uninsured contents belonging to visitors and your employees up to <b>\$2,000</b>	✗	✓	35
Accessories for motor vehicles and craft up to <b>\$2,000</b>	✗	✓	36
Funeral expenses due to an insured incident up to <b>\$5,000</b>	✓	✓	36
Home modifications due to paraplegia caused by an insured incident up to <b>\$10,000</b>	✓	✓ if you live in a unit	36
Mortgage discharge costs up to <b>\$2,000</b>	✓	✗	37
Legal liability up to <b>\$20 million</b>	✓	✓	38
Automatic adjustments to the sum insured	✓	✓	44

Summary of optional covers	Home	Contents	Page
Safety net home protection	✗	✓	45
Injury to pet dogs and cats up to <b>\$2,000</b>	✗	✓	46
Mortgagee's interest for strata unit owners	✗	✓ if you live in a unit	47

✓ Covered for insured incidents and additional features, available for optional covers.

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

# 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 have a duty of disclosure when you apply for insurance with us and each time you renew or alter your cover.

This means that you must tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms. It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

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

You do not need to tell us of anything which:

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

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

## 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
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this or a government authority issued a demolition order.
- trespassers (squatters) have occupied the home
- the home has fallen into a state of disrepair
- 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
- the use of your home or unit changes from you occupying it to being let to tenants or used for any business activity

*but we do not need to know about:*

- you letting part of your home to bed and breakfast guests or boarders, if no more than **2** bedrooms are let for this purpose. If more than **2** bedrooms are used, your cover under this policy will reduce or stop

# Your responsibilities (cont.)

- using part of the home for a home office.

Changes in these circumstances could affect whether we will continue to insure you, the terms of cover and the amount we will pay for a claim.

## Make sure your sum insured is adequate

Under-insurance can expose you to serious financial loss if a claim occurs. Make sure your 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.

## How much home cover do you need?

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

## Calculate the cost to rebuild

Unless you recently built your home, it can be difficult to work out what it would cost to rebuild your home. You can use our free online home building costs calculator as a guide ([suncorp.com.au](http://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 your home sum insured

Make sure it shows what it costs to rebuild your 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.

## How much contents cover do you need?

You should insure your contents for the amount it costs to replace all your contents new for old. This amount is called your contents sum insured. Always use current prices to calculate your sum insured, not the depreciated value. This especially applies to items that are old, purchased secondhand or no longer available.

### **For electronic and hi-tech items**

Since the prices of these items are constantly changing, the original purchase price may not be an accurate figure for the sum insured. Choose a sum insured that covers the cost to replace the technology in current prices (eg. if a camcorder was purchased 5 years ago for \$1600 and may now be replaced for \$600, the sum insured is \$600).

# Your responsibilities (cont.)

## **For secondhand purchases**

Since we replace these items new, regardless of their age or condition, insure them for the cost to replace them new in current prices. Do not insure them for the secondhand purchase price or the depreciated value.

## **For obsolete items**

Since an obsolete item is no longer available, insure it for the cost to replace it with an item of a similar standard (eg. if an old colour television is now obsolete, insure it for the cost to replace it with a base model in the next generation of technology with the same size screen).

## **Review your sum insured regularly**

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required. New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods. If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

## **We will adjust your sum insured at renewal**

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs, the cost of rebuilding your home and replacing contents and other factors. However this adjustment does not affect listed items and you will need to revalue them yourself. For more information, see additional feature 21 (automatic adjustments to your sum insured) on page 44.

## **If you over-insure**

We will not pay more than it costs us to rebuild, repair or replace. We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

## **Proof of ownership and value**

For valuable contents, get an Australian valuation from a professional valuer and keep proof of purchase and ownership in case you need to make a claim. This especially applies to:

- paintings, pictures, works of art, sculptures, art objects and hand-woven carpets or rugs, silver or gold items and items plated with silver or gold
- stamps, stamp collections, collector's pins, medals and collector's non-negotiable currency
- collections and memorabilia
- jewellery and watches (obtain valuations from an expert jeweller showing full descriptions and specification) and
- listed contents items – see flexi-limits on page 21 for details.

## Your responsibilities (cont.)

You will also need to keep proof of purchase and ownership of items for **5** years from the date of purchase. This particularly applies to electrical items such as TVs, video recorders, stereos, computers, mobile phones, digital cameras and power tools. You will need to show us this proof if you make a claim.

For details on providing proof of value and ownership, see 'Claims – what you must prove' on page 59 for full details. We suggest you store proofs and valuations in a fireproof area or container.

### When you alter, extend or renovate

When you make building alterations, extensions or renovations to your home or unit (eg. add an extra storey, add a new garage), we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than **\$100,000** on building, altering or renovating. See page 54 for more details.

### When your home or unit is unoccupied for more than 100 days

When your home or unit is unoccupied for more than **100** 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 monitored alarm with smoke detectors if we ask for this
- arrange for a weekly inspection and maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any additional excess that we impose.

### 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 burglary security and monitored smoke detectors 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 responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

# Your responsibilities (cont.)

## 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. 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.

## Cancellation by you or us

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request.

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 more than **1** month, we can cancel your cover without notifying you. We will refund any money we owe you less any cancellation fee that might apply (see page 81 for details) and non-refundable government charges.

## Cancellation if we pay out the full sum insured on your home

If we pay out a claim for the full sum insured on your home, 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.

## No cancellation if we pay out the full sum insured on your contents

If we pay out a claim for the full sum insured on your contents your cover will continue for the period of insurance at no extra cost. Depending on your circumstances, you can:

- change your sum insured or
- ask us to change your insured address if you no longer live at the insured address shown on your certificate of insurance.

If you reduce your sum insured after the claim, we will not refund any premium for that period of insurance.

### **Cancellation if we pay out the full sum insured on a listed contents item**

If we pay out a claim for the full sum insured for a listed contents item or replace the item in full, cover for that item stops. We do not refund any premium for the unexpired period of insurance. You must apply to insure your new items.

## 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

You can choose to insure your home and contents or just home or contents under this policy. You decide which covers you need and the policy options you want to add.

If we agree to insure you and you pay us the premium, the cover or covers you have chosen will be shown on your certificate of insurance.



## Home cover

**When we insure your home:**

✓ **we will cover it for accidental loss or damage which happens:**

- **at the insured address and**
- **in the period of insurance.**

'Accidental loss or damage' includes loss or damage from incidents you did not intend to happen, eg. accidentally breaking kitchen tiles, scorching a bench top or breaking a window. It also includes loss or damage from incidents such as:

- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:

- as 'not insured' in additional features and optional covers on pages 23 to 47 of this PDS and
- as 'what is not insured' on pages 48 to 56 of this PDS.

# What we cover as your home

What we cover as your home	NOT covered as your home
<p>Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.</p> <p><b>Home also includes:</b></p> <ul style="list-style-type: none"><li>✓ fixed wall coverings such as paint, wallpaper and wall tiles</li><li>✓ fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs (carpet and rugs are covered under contents)</li><li>✓ dishwashers housed in a cabinet (mobile dishwashers are covered under contents)</li><li>✓ fixed or ducted air-conditioners or vacuum systems (air-conditioners attached to windows are covered under contents)</li><li>✓ electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply</li><li>✓ fixed swimming pools and spas and their accessories</li><li>✓ service pipes or cables you own or are legally responsible for</li><li>✓ garden borders, paths and paving</li><li>✓ boat jetties and pontoons</li><li>✓ driveway or road surfaced with bitumen (limits apply)</li><li>✓ walls, gates and fencing (limits apply)</li><li>✓ unfixed home building materials and uninstalled home fittings (limits apply).</li></ul>	<p><b>Home does not include:</b></p> <ul style="list-style-type: none"><li>✗ any domestic outbuilding occupied as a residence with its own electric metering</li><li>✗ chemicals, fertilisers and pesticides that have been used or applied</li><li>✗ lawns, trees, shrubs, plants, hedges for more than they are covered under additional feature 14</li><li>✗ a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft, or watercraft</li><li>✗ inflatable swimming pools or portable spas or their accessories</li><li>✗ water in tanks, swimming pools, spas or any other water container</li><li>✗ loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or a gravel driveway) <i>but we will pay</i><ul style="list-style-type: none"><li>✓ the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home</li></ul></li><li>✗ carpets (fixed or unfixed) or floor rugs.</li></ul>

## 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.

<b>Fixed limits apply to:</b>	<b>Limit for any one insured incident</b>
Unfixed home building materials and uninstalled home fittings (eg. tiles stored in the shed or an oven that is not yet installed)	up to <b>\$2,000</b>
Fencing	up to <b>2 kilometres</b>
Bitumen surfaced driveway or roadway	up to <b>500 metres</b>
Options	the amount or limit shown for that option
Additional features	the amount or limit shown for that additional feature

# Contents cover

## When we insure your contents:

✓ we will cover them for accidental loss or damage or theft which happens:

- in the period of insurance and
- in the 3 locations shown in 'where your contents are covered' on page 18.



'Accidental loss or damage' includes loss or damage from incidents you did not intend to happen, eg. accidentally staining carpets, breaking glass table tops or damage to a painting accidentally falling off a wall. It also includes loss or damage from incidents such as:

- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:




- as 'not insured' in additional features and optional covers on pages 23 to 47 of the PDS and
- as 'what is not insured' on pages 48 to 56 of the PDS.

# What we cover as your contents

What we cover as your contents	NOT covered as your contents
<p>Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.</p> <p><b>Contents also includes:</b></p> <ul style="list-style-type: none"><li>✓ carpets and rugs – (fixed and unfixed)</li><li>✓ internal blinds and curtains</li><li>✓ wheelchairs and mobility scooters</li><li>✓ household tools and gardening equipment including ride-on mowers</li><li>✓ mobile dishwashers</li><li>✓ plants in pots</li><li>✓ food and medicines</li><li>✓ inflatable or portable swimming pools and portable spas and their accessories</li><li>✓ surfboards, sailboards, canoes, kayaks and non-motorised surf skis</li><li>✓ remote-controlled model or toy:<ul style="list-style-type: none"><li>• motor vehicles</li><li>• aircraft with a wingspan up to 1.5 metres</li><li>• watercraft</li></ul></li><li>✓ items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)</li><li>✓ your fixtures and fittings installed in a home that you rent.</li></ul> <p><b>If contents are insured in a unit</b></p> <p>Contents also includes your fixtures and fittings in a unit which are <b>not</b> insured by the unit building policy according to state regulation.</p> <p>For example:</p> <ul style="list-style-type: none"><li>• wall paint and paper if your unit is located in NSW</li><li>• lino if it is not stuck down</li><li>• floating wooden floors paid for by you after the building was built</li><li>• air conditioners and spas for the sole use of the unit owner or occupier</li><li>• fixtures owned by you as a tenant which will be removed when vacating.</li></ul>	<p><b>Contents does not include:</b></p> <ul style="list-style-type: none"><li>✗ electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply</li><li>✗ air conditioners that leave a hole in the wall if removed</li><li>✗ dishwashers housed in a cabinet</li><li>✗ chemicals, fertilisers and pesticides that have been used or applied</li><li>✗ plants not in pot</li><li>✗ lawns, trees, shrubs, hedges unless covered under additional feature 14</li><li>✗ fixed swimming pools or spas and their accessories</li><li>✗ water in tanks, swimming pools, spas or any other water container</li><li>✗ animals including fish, reptiles, pets and livestock</li><li>✗ stock for a past, present or future business activity</li><li>✗ travel or other tickets, coupons or gift vouchers</li><li>✗ unfixed home building materials and uninstalled home fixtures or fittings</li><li>✗ loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways)</li><li>✗ motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 16</li><li>✗ caravans, mobile homes or any of their contents</li><li>✗ trailers, horse floats, or horse-drawn carriages</li><li>✗ aircraft other than remote-controlled models or toys, with a wingspan less than 1.5 metres</li><li>✗ watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surf skis.</li></ul>

## Where your contents are covered

The table below shows the cover we provide in different locations.

1. At the insured address	2. Elsewhere in Australia and New Zealand	3. Elsewhere in the world <i>(listed jewellery and watches* only)</i>
 <p>✓ We will cover your contents at the insured address.</p>	 <p>✓ We will cover your contents anywhere in Australia or New Zealand for up to <b>185</b> days when they are temporarily away from the insured address <i>but we will not cover</i> ✗ the items shown on page 19.</p>	 <p>We will cover jewellery and watches listed under your contents policy when they are outside Australia and New Zealand for up to <b>100</b> days. *See page 22 for full details on listing your contents items.</p>

## Where your contents are covered (cont.)

### Things that are not covered when elsewhere in Australia and New Zealand



We will not cover loss or theft of, or damage to:

- X cash or documents able to be cashed
- X tools of trade
- X any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery
- X accessories to any:
  - motor vehicle or trailer
  - motor cycle
  - powered watercraft
  - sailing craft *unless* it is an accessory to a sailboard
  - aircraft *unless* it is an accessory to a model aircraft with a wingspan no longer than 1.5 metres
- X contents being packed, carried or transported from your current insured address to a new address on a permanent basis
  - ✓ *but some incidents are covered by additional feature 12 (a).*

We will not cover theft of:

- X watercraft eg. a surfboard, wave board, sailboard, canoe, kayak or surf ski, when in a public place *unless* at the time of the theft it was locked:
  - ✓ inside a motor vehicle or
  - ✓ inside a roof box carrier on a motor vehicle
- X bicycles in a public place *unless* at the time of the theft it was locked:
  - ✓ to a fixed object
  - ✓ to a rack or carrier attached to a motor vehicle
  - ✓ inside a motor vehicle.

# 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 tables below. There are two types of limits: fixed and flexi-limits.

## Fixed limits – these cannot be increased

Fixed limits are shown in the table below. Items worth more than the 'Fixed limits' cannot be covered for more under this policy. For more cover on home office equipment, tools of trade and equipment used for a business activity, ask about our business insurance products.

Fixed limits apply to:	Limit for any one insured incident
Home office equipment	up to <b>\$20,000</b> in total
Tools of trade and equipment used for a business activity (not 'home office equipment')	up to <b>\$5,000</b> in total
Refrigerated or frozen food and medicines	up to <b>\$2,000</b> in total
Uncut and unset gems, gold or silver nuggets and ingots (not jewellery)	up to <b>\$1,000</b> in total
Cash, smart cards, phone cards and documents able to be cashed	up to <b>\$500</b> in total
Options	the amount or limit shown for that option
Additional features	the amount or limit shown for that additional feature

## Flexi-limits

Flexi-limits are shown in the table below. You can choose either Essential or Essential Plus limits for your cover. Essential limits will apply unless you ask us for Essential Plus and you pay the extra premium that applies. Your choice of Essential or Essential Plus will be shown on your certificate of insurance.

Limits apply to:	Limit for any one insured incident	
	Essential limits	Essential Plus limits
Jewellery and watches	up to <b>\$5,000</b> for each item or set, but no more than <b>\$20,000</b> in total	up to <b>\$10,000</b> for each item or set, but no more than <b>\$40,000</b> in total
Silver or gold items, items plated with silver or gold unless limited elsewhere in 'contents limits'	up to <b>\$50,000</b> in total	up to <b>\$100,000</b> in total
Paintings, pictures, works of art, sculptures and art objects	up to <b>\$100,000</b> in total	up to <b>\$200,000</b> in total
Stamps, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to <b>\$25,000</b> in total	up to <b>\$50,000</b> in total
Collections and memorabilia (Note – wine is not a 'collection' and has no special limit)	up to <b>\$25,000</b> in total	up to <b>\$50,000</b> in total

## Insuring items worth more than flexi-limits

You can apply to insure individual items if you own:

- individual items worth more than the flexi-limits or
- a number of items in the same flexi-limits category with a total value more than the flexi-limits.

*For example, if you have Essential limits and you own:*

- *a jewellery item worth \$10,000, you can list this item individually for \$10,000. The flexi-limit of \$5,000 per item and \$20,000 in total will apply to all other jewellery you own*
- *3 paintings worth \$50,000 each, with a total value of \$150,000, and want more cover than the \$100,000 flexi-limit, you can list one of the paintings with a value of \$50,000 to give yourself \$150,000 cover in total for paintings.*



## Listing items individually

Steps	What to do	Extra information
1	Obtain an Australian valuation and proof of ownership for each item, set or collection to be insured.	You will need an Australian valuation. We might ask to see this before we accept cover.
2	Ask us to insure each item, set or collection and pay us the extra premium that applies.	If we agree to insure the item, it will be shown on your certificate of insurance. You must install extra burglary security and extra fire protection if we ask for this.
3	Keep valuations and proofs of ownership safe from theft, fire and other loss or damage. You will need to show us these if you make a claim.	For safe storage you may consider using a fireproof security box (available from some hardware retailers) or a bank safety deposit box or another safe place of your choice.

# Additional features

When we cover your home or contents, we will provide the cover shown under these additional features, if the incident that results in a claim happens in the period of insurance.

We cover	We do NOT cover
<p><b>1. (a) Temporary accommodation costs when you have home cover</b></p> <p>When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay</p> <ul style="list-style-type: none"> <li>✓ for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition.</li> </ul> <p>We will pay:</p> <ul style="list-style-type: none"> <li>• up to <b>2</b> weeks in short term accommodation agreed to by us (eg. standard rates for a hotel, motel or serviced apartment), then if necessary:</li> <li>• up to another <b>50</b> weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licensed local property manager to assess this amount.</li> </ul> <p>The limit for temporary accommodation is <b>10%</b> of your home sum insured and the longest period you can claim for is <b>52</b> weeks. We will pay this in addition to the home sum insured.</p>	<p>Temporary accommodation costs:</p> <ul style="list-style-type: none"> <li>✗ if you were not living in the home at the time of the loss or damage</li> <li>✗ if damage to the contents is the reason why you cannot live there</li> <li>✗ if you did not intend to live at your home during the repair period had your home not been damaged</li> <li>✗ if you do not intend to repair or rebuild your home</li> <li>✗ if you do not need to pay for the temporary accommodation</li> <li>✗ beyond the period it should reasonably take to replace or repair your home so you can live there again</li> <li>✗ if before the insured incident, you had planned to demolish your home.</li> </ul>

# Additional features (cont.)

We cover	We do NOT cover
<p><b>1. (b) Temporary accommodation costs when you have contents cover</b></p> <p>When you have contents cover and damage to your contents by an insured incident is the sole reason you cannot live at your home or unit, we will pay</p> <ul style="list-style-type: none"><li>✓ for your temporary accommodation costs for the time it takes to repair or replace your contents to a liveable condition.</li></ul> <p>We will pay:</p> <ul style="list-style-type: none"><li>• up to <b>2</b> weeks in short term accommodation agreed to by us (eg. standard rates for a hotel, motel or serviced apartment), then if necessary:</li><li>• up to another <b>50</b> weeks in residential accommodation of a similar standard to your home or unit. The amount we will pay is based on the weekly rent you would receive for your home or unit at the time of the claim. We will ask a licensed local property manager to assess this amount.</li></ul> <p>If you don't have to pay rent during the repair period, we will deduct the amount you would pay for rent from what we pay you.</p> <p>The limit for temporary accommodation is <b>10%</b> of your contents sum insured and the longest period you can claim for is <b>52</b> weeks. We will pay this in addition to the sum insured for your contents.</p>	<p>Temporary accommodation costs:</p> <ul style="list-style-type: none"><li>✗ if damage to the home or building is the reason why you cannot live there</li><li>✗ if you do not need to pay for temporary accommodation</li><li>✗ beyond the period it should reasonably take to replace or repair your contents so you can live in your home or unit again</li><li>✗ if you were not living at the home or unit at the time of the loss or damage</li><li>✗ if you did not intend to live at your home or unit during the repair period had your contents not been damaged.</li></ul>

# Additional features (cont.)

We cover	We do NOT cover
<p data-bbox="128 212 576 268"><b>1. (c) Temporary accommodation costs when you cannot access your home or unit</b></p> <p data-bbox="128 306 568 362">This additional feature provides cover when you have:</p> <ul data-bbox="128 367 509 478" style="list-style-type: none"><li>• home cover or</li><li>• contents cover in a unit or</li><li>• contents cover in a home that you are renting.</li></ul> <p data-bbox="128 483 565 568">If you cannot access your home or unit because one of the following incidents happens within <b>500 metres</b> from the insured address:</p> <ul data-bbox="128 572 492 716" style="list-style-type: none"><li>• damage to a building, road or street</li><li>• burst water main</li><li>• bomb threat or bomb damage</li><li>• street riot</li><li>• emergency services refuse you access</li></ul> <p data-bbox="128 724 285 751"><i>then we will pay</i></p> <ul data-bbox="128 756 560 841" style="list-style-type: none"><li>✓ the cost of temporarily accommodating you in a home of a similar standard to the insured address.</li></ul> <p data-bbox="128 850 520 935">The amount we pay will be based on the market's weekly rental value of your home, unit or rented home.</p> <p data-bbox="128 946 576 1090">We will pay for accommodation up to the time you can access your home, unit or rented home again, but we will not pay for more than <b>12 weeks</b> accommodation. We will pay this in addition to the sum insured for your contents.</p>	<p data-bbox="604 306 912 333">Temporary accommodation costs:</p> <ul data-bbox="604 338 1052 598" style="list-style-type: none"><li>✗ caused by incidents happening more than <b>500 metres</b> from the insured address</li><li>✗ if you were not living in your home or unit at the time of the loss or damage</li><li>✗ if your temporary accommodation is free</li><li>✗ caused by the threat of, or damage by, a nuclear or biological bomb</li><li>✗ when you own and live in your home and do not insure your home under this policy.</li></ul>

# Additional features (cont.)

We cover	We do NOT cover
<p><b>2. Removal of debris and extra rebuilding costs</b></p> <p><b>Home</b> When your home is damaged by an insured incident, we will pay the reasonable and necessary costs to:</p> <ul style="list-style-type: none"><li>✓ remove the damaged parts of your home from the insured address</li><li>✓ demolish the home if necessary <b>and</b></li><li>✓ make the home safe if it can't be lived in.</li></ul> <p>If we authorise the repair or rebuilding of your home, we will also pay the reasonable and necessary cost of:</p> <ul style="list-style-type: none"><li>✓ temporary fencing</li><li>✓ quantity surveyors, land surveyors, architects and engineers fees</li><li>✓ building application fees and legal work to repair or rebuild.</li></ul> <p>The limit for this additional feature for any one insured incident is <b>20%</b> of the home sum insured. We will pay this in addition to the sum insured for the home.</p> <p><b>Contents</b> 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"><li>✓ dispose of damaged contents <b>and</b></li><li>✓ store undamaged contents during the reasonable time it should take to repair the home.</li></ul> <p>The limit for this additional feature for any one insured incident is <b>20%</b> of your contents sum insured. We will pay this in addition to the sum insured for your contents.</p>	<p>The following costs if you had planned to demolish your home before the insured incident:</p> <ul style="list-style-type: none"><li>✗ costs to remove debris</li><li>✗ extra rebuilding costs</li><li>✗ costs to demolish your home or make your home safe.</li></ul>

# Additional features (cont.)

We cover	We do NOT cover
<p><b>3. (a) Extra costs to comply with the latest home building regulations</b></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 upgrade needed will depend on how old your home is and what building regulations have changed since your home was built. The cover in this feature is not paid in addition to your home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.</p>	<p>✗ costs to make the home comply with building regulations that existed when the home was originally built or altered</p> <p>✗ cost to upgrade undamaged parts of your home to comply with the latest building regulations.</p>

## Additional features (cont.)

We cover	We do NOT cover
<p><b>3. (b) Rainwater tank or solar heating system</b></p> <p>When your home is insured under this policy, we will pay up to <b>\$2,500</b> of your net costs* to install a rainwater tank, solar heating system or both at your home.</p> <p>This benefit is payable when:</p> <ul style="list-style-type: none"><li>• <b>80%</b> or more of your home is damaged by an insured incident <b>and</b></li><li>• your home does not have a rainwater tank or solar heating system <b>and</b></li><li>• your sum insured plus safety net is adequate to repair or rebuild your home <b>and</b></li><li>• we have authorised or arranged the repairs or rebuilding of your home.</li></ul> <p><b>*Net cost</b> 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><b>Rainwater tank includes:</b></p> <ul style="list-style-type: none"><li>• a rainwater tank or bladder</li><li>• an electric pump and wiring</li><li>• a tank stand and base</li><li>• pipes connecting roof drainage to the tank, pump and parts of your home</li><li>• installation costs.</li></ul> <p><b>Solar heating system includes:</b></p> <ul style="list-style-type: none"><li>• collector panels and tubes that catch and store the sun's energy</li><li>• a water tank electric pump and wiring</li><li>• a tank stand and base</li><li>• pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of your home</li><li>• installation costs.</li></ul>	<ul style="list-style-type: none"><li>✗ any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within <b>30</b> days of settling your claim</li><li>✗ any amount covered under additional feature 3 (a) extra costs to comply with the latest home building regulations.</li></ul>

# Additional features (cont.)

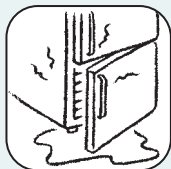
We cover	We do NOT cover
<p><b>4. Motor burnout</b></p> <p>We will cover:</p> <ul style="list-style-type: none"> <li>✓ the burning out or fusing of a household electric motor which is part of the insured home or contents.</li> </ul> <p>Cover includes repairing or replacing:</p> <ul style="list-style-type: none"> <li>✓ the electric motor or compressor containing the motor</li> <li>✓ an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit</li> <li>✓ a swimming pool water pump combined with its electric motor, if the replacement pump motor cannot be bought on its own.</li> </ul>	<ul style="list-style-type: none"> <li>✗ any motor or sealed unit aged <b>11</b> years or more</li> <li>✗ the cost of extracting or reinstalling a submersible pump</li> <li>✗ any amount you can recover under a manufacturer’s guarantee or warranty</li> </ul> <p>Motors in any:</p> <ul style="list-style-type: none"> <li>✗ television, video recorder, DVD player or recorder</li> <li>✗ computer, printer or computer equipment</li> <li>✗ microwave oven</li> <li>✗ radio, stereo, hi-fi or other sound equipment</li> <li>✗ appliance or fixture that is used for a business activity.</li> </ul>

## Motor burnout – when the motor cannot be replaced


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.

## Additional features (cont.)

We cover	We do NOT cover
<p><b>5. Spoilage of food</b></p> <p>When your contents are insured, we will cover:</p> <ul style="list-style-type: none"><li>✓ spoilage of frozen or refrigerated food or medicines caused by:<ul style="list-style-type: none"><li>• the burning out or fusing of a household electric motor which is part of the insured home or contents</li><li>• the power to your freezer or refrigerator being accidentally switched off or failing due to an electricity safety device cutting out</li><li>• any other incident insured by this policy.</li></ul></li></ul> <p>The limit we will pay is <b>\$2,000</b> for any incident resulting in a claim.</p>	<p>Food or medicine spoilage resulting from:</p> <ul style="list-style-type: none"><li>✗ the burning out of any motor or sealed unit aged <b>11</b> years or more</li><li>✗ a deliberate act or shut-down by you or your power provider</li><li>✗ the failure of your power provider to meet demand in power supply</li><li>✗ the failure of or breakdown of any part of the refrigerator or freezer other than:<ul style="list-style-type: none"><li>✓ the motor or motor in a sealed unit (eg. leaking gas).</li></ul></li></ul>
<p><b>6. Removal of trees that have fallen and damaged your home</b></p> <p>When your home is damaged by a falling tree, in addition to repairing your home we will cover:</p> <ul style="list-style-type: none"><li>✓ the cost of removing fallen trees from your home to enable repair and disposing of them at the nearest waste disposal facility.</li></ul> <p>When your contents are insured we will also cover:</p> <ul style="list-style-type: none"><li>✓ the cost of removing the fallen tree, if it has:<ul style="list-style-type: none"><li>• damaged your contents in the open air and</li><li>• not damaged your home.</li></ul></li></ul>	<ul style="list-style-type: none"><li>✗ The cost of removing or disposing of:<ul style="list-style-type: none"><li>• tree stumps or roots that are still in the ground</li><li>• fallen trees or branches that have not damaged the home</li><li>• potentially dangerous trees which have not damaged your home.</li></ul></li></ul>



# Additional features (cont.)

We cover	We do NOT cover
<p><b>7. Exploration costs to find the source of leaks from pipes and drains</b></p>  <p>When we insure your home we will cover:</p> <ul style="list-style-type: none"> <li>✓ the reasonable cost of searching for the unknown cause of leaks in pipes in your home but only if the leaking liquid is causing permanent damage to your home or contents.</li> </ul> <p>After we find the cause of a leak, we will:</p> <ul style="list-style-type: none"> <li>✓ pay up to <b>\$500</b> plumbing costs to repair or replace a leaking pipe</li> <li>✓ repair and restore damage caused by our exploratory work</li> <li>✓ if necessary, pay extra to match or complement undamaged materials to new materials in the same room, hallway, stairs or passageway where the damage occurred.</li> </ul> <p>We will pay:</p> <ul style="list-style-type: none"> <li>✓ up to <b>\$1,000</b> for wall tiles</li> <li>✓ the full cost of replacing floor and other wall coverings.</li> </ul>	<ul style="list-style-type: none"> <li>✗ damage to retaining walls</li> <li>✗ fixing or finding leaks that have not caused permanent damage to your home or contents (eg. a pipe leaking water over an outdoor pathway)</li> <li>✗ searching for leaks in a shower floor or base, shower cubicle walls, shower glass screening or shower doors, or fixing them or upgrading them so they do not leak <i>unless</i> the damage is caused by             <ul style="list-style-type: none"> <li>✓ water leaking from pipes in walls or floors (not forming part of a shower floor or base)</li> </ul> </li> <li>✗ fixing broken, worn or aged tiles or grouting in walls in showers, bathrooms, kitchens or laundries <i>unless</i> the damage is caused by             <ul style="list-style-type: none"> <li>✓ liquid leaking from pipes in walls or floors (not forming part of a shower floor or base).</li> </ul> </li> </ul>
<p><b>8. Replacement of locks when you have the home or contents insured</b></p> <p>When you have home or contents cover, we will pay:</p> <ul style="list-style-type: none"> <li>✓ 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.</li> </ul> <p>The limit is <b>\$2,500</b> for any incident resulting in a claim.</p>	

## Additional features (cont.)

We cover	We do NOT cover
<p><b>9. Fees charged by the security services provider for your monitored alarm</b></p> <p>If your home or unit is illegally broken into by an intruder and your monitored alarm is activated, we will pay:</p> <ul style="list-style-type: none"><li>✓ the fee charged by your security provider to respond.</li></ul> <p>The limit is <b>\$2,500</b> for any incident resulting in a claim.</p>	<p>Fees charged:</p> <ul style="list-style-type: none"><li>✗ when your home or unit has not been broken into</li><li>✗ following a false alarm (eg. a cat or dog has triggered the alarm).</li></ul>
<p><b>10. Credit or financial transactions card cover when your contents are insured</b></p> <p>If your credit or financial transaction card is lost or stolen from your home or unit, then we will pay:</p> <ul style="list-style-type: none"><li>✓ for loss or theft of your money because your card has been used fraudulently.</li></ul> <p>The limit for this feature is <b>\$5,000</b> for any incident resulting in a claim.</p> <p>Any amount we agree to pay will be reduced by the amount your financial institution or credit provider reimburses or agrees to reimburse you for the theft.</p>	<ul style="list-style-type: none"><li>✗ loss or theft occurring because you did not follow the terms and conditions of use for your card and:<ul style="list-style-type: none"><li>• someone used your card after they found or had access to your PIN or</li><li>• you did not tell the financial institution or credit provider who issued your card within <b>24</b> hours after you discover the card is lost or stolen.</li></ul></li><li>✗ theft by you or anyone who lives with you in your home.</li></ul>

# Additional features (cont.)

We cover	We do NOT cover
<p><b>11. Identity theft cover when your contents are insured</b></p> <p>When you have contents cover and you are a victim of identity theft, then we will pay the costs you have to pay in trying to re-establish your personal credit history, including:</p> <ul style="list-style-type: none"><li>✓ your unpaid wages for any time you had to take off work because of this</li><li>✓ extra loan application fees that you incur from having to reapply for a loan declined because of false credit history as the result of identity theft</li><li>✓ costs to obtain and correct your credit rating report</li><li>✓ telephone, fax and postage costs spent on recreating your credit worthiness</li><li>✓ travel costs including fares for trains, trams, buses, aircraft and taxis spent on recreating your credit worthiness</li><li>✓ legal fees we have agreed in writing to pay (before you incurred them) to:<ul style="list-style-type: none"><li>• defend actions brought against you incorrectly by retailers and collection agencies following the theft of your identity</li><li>• remove wrongly recorded civil judgements against you</li><li>• challenge the accuracy of any Australian credit reporting agency or bureau</li><li>• prepare legal statements, statutory declaration or affidavits required by the police, your bank or credit provider.</li></ul></li></ul> <p>The most we will pay under this additional feature for all claims made in the period of insurance is <b>\$2,000</b>.</p>	<ul style="list-style-type: none"><li>✗ payment of any debts resulting from identity theft</li><li>✗ any costs or fees incurred in reinstating your credit status or good name relating to or for a business activity</li><li>✗ speeding or parking fines or infringements</li><li>✗ costs to re-establish identity or credit records outside Australia</li><li>✗ any costs recoverable from your bank, credit card or credit provider</li><li>✗ identity theft which happened because you did not follow the terms and conditions of any bank, credit provider or other financial institution for keeping your identification or access details safe (eg. <i>keeping your PIN details with the card</i>)</li><li>✗ costs not supported by written evidence showing us:<ul style="list-style-type: none"><li>• when they were incurred</li><li>• that they clearly resulted from a claim under this additional feature</li></ul></li><li>✗ legal fees or costs:<ul style="list-style-type: none"><li>• for actions in courts outside Australia and</li><li>• not approved by us in writing before you incurred them.</li></ul></li></ul>

## Additional features (cont.)

We cover	We do NOT cover
<p><b>12. (a) Moving to a new home address in Australia</b></p> <p>When you have contents cover and you are moving to a new address in Australia:</p> <ul style="list-style-type: none"> <li>✓ we will cover your contents while they are being moved for loss or damage caused by:               <ul style="list-style-type: none"> <li>• fire</li> <li>• flood</li> <li>• collision or overturning of the vehicle carrying them.</li> </ul> </li> </ul> <p><i>(Note – if you want extra cover, you can apply for separate goods in transit insurance. Ask us for more information.)</i></p>	<ul style="list-style-type: none"> <li>✗ loss or damage caused by an incident not shown as insured.</li> </ul>
<p><b>12. (b) Moving to a new home address cover</b></p> <p>When you have contents cover:</p> <ul style="list-style-type: none"> <li>✓ we will cover your contents at your new address and old insured address for up to <b>14 days</b> from the date you begin to move.</li> </ul>	<ul style="list-style-type: none"> <li>✗ contents cover at your new address after <b>14 days</b>, unless you tell us to change your insured address and we agree to cover your contents there.</li> </ul>
<p><b>13. Extra costs to re-establish important documents</b></p> <p>When you have contents cover:</p> <ul style="list-style-type: none"> <li>✓ we will pay the costs to replace these documents if they are damaged by an insured incident:               <ul style="list-style-type: none"> <li>• valuations for your home and contents items</li> <li>• passports</li> <li>• wills</li> <li>• the land title to your home</li> <li>• driver licences</li> <li>• marriage certificates</li> <li>• birth certificates</li> <li>• Australian citizenship certificates</li> <li>• tertiary education certificates.</li> </ul> </li> </ul> <p>The limit for any incident resulting in a claim is <b>\$2,000</b>.</p>	<ul style="list-style-type: none"> <li>✗ any document not shown as insured.</li> </ul>

# Additional features (cont.)

We cover	We do NOT cover
<p><b>14. Plants, shrubs and trees in gardens</b></p> <p>When you have home cover or contents cover in a unit:</p> <ul style="list-style-type: none"><li>✓ we will also insure your plants, shrubs and trees at the insured address for loss or damage caused by:<ul style="list-style-type: none"><li>• fire</li><li>• vandals and people rioting</li><li>• thieves and</li><li>• impact by a vehicle or aircraft.</li></ul></li></ul> <p>The amount we pay will be based on the cost of replacing the plant, shrub or tree with one that we consider is reasonably similar to the one lost or damaged.</p> <p>The limit for any incident resulting in a claim is <b>\$1,500.</b></p>	<ul style="list-style-type: none"><li>✗ lawns and grass</li><li>✗ loss or damage caused by herbicide or poison.</li></ul>
<p><b>15. Uninsured contents owned by visitors or employees</b></p> <p>When you have contents cover, we will cover loss or damage by an insured incident at the insured address to:</p> <ul style="list-style-type: none"><li>✓ uninsured contents of your visitors when they are staying overnight at your home or unit</li><li>✓ uninsured contents owned by your domestic employees.</li></ul> <p>The limit for any incident resulting in a claim is <b>\$2,000.</b></p>	<ul style="list-style-type: none"><li>✗ incidents happening away from the insured address</li><li>✗ any item insured under another policy</li><li>✗ jewellery</li><li>✗ cash or documents able to be cashed</li><li>✗ mobile phones or devices with mobile phone functionality.</li></ul>


# Additional features (cont.)

We cover	We do NOT cover
<p><b>16. Accessories and spare parts of vehicles and craft</b></p> <p>When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address:</p> <ul style="list-style-type: none"> <li>✓ motor vehicles or trailers, motor cycles, mini-motor cycles</li> <li>✓ motorised scooters or motorised bicycles</li> <li>✓ watercraft (but not outboard motors)</li> <li>✓ aircraft.</li> </ul> <p>The insured incidents we cover under this feature are:</p> <ul style="list-style-type: none"> <li>• fire</li> <li>• theft.</li> </ul> <p>The limit is <b>\$2,000</b> for any incident resulting in a claim.</p>	<ul style="list-style-type: none"> <li>✗ keys for these vehicles or craft or replacement of their locks</li> <li>✗ outboard motors</li> <li>✗ spare parts or accessories that are in or on the vehicle or craft at the time of the fire or theft.</li> </ul>
<p><b>17. Funeral expenses</b></p> <p>When you have home or contents cover we will pay the cost of your funeral expenses if:</p> <ul style="list-style-type: none"> <li>• you die as a direct result of an insured incident <b>and</b></li> <li>• we have paid a claim for loss or damage to your home or contents resulting from that incident.</li> </ul> <p>The limit for this feature in any one period of insurance is <b>\$5,000</b>.</p>	<p>Funeral expenses:</p> <ul style="list-style-type: none"> <li>✗ resulting from an incident that happens away from the insured address</li> <li>✗ for death occurring more than <b>90</b> days after the incident that caused it.</li> </ul>
<p><b>18. Home modifications due to paraplegia or quadriplegia</b></p> <p>When you have home or contents cover in a unit that you own, we will pay the necessary cost of modifying your home to help your mobility if:</p> <ul style="list-style-type: none"> <li>• you are injured as a direct result of an insured incident <b>and</b></li> <li>• this injury results in permanent paraplegia or quadriplegia <b>and</b></li> <li>• we have paid a claim for loss or damage to your home or contents resulting from this incident.</li> </ul> <p>The limit for this feature in any one period of insurance is <b>\$10,000</b>.</p>	<ul style="list-style-type: none"> <li>✗ injury resulting from an incident that happens away from the insured address</li> <li>✗ for paraplegia or quadriplegia occurring more than <b>90</b> days after the incident that caused it.</li> </ul>

# Additional features (cont.)

We cover	We do NOT cover
<p><b>19. Mortgage discharge costs</b></p> <p>When you have home cover and we pay a claim for your 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"><li>✓ discharging the mortgage <b>and</b></li><li>✓ deleting the mortgagee from the land title on your home.</li></ul> <p>The limit for this feature in any one period of insurance is <b>\$2,000</b>.</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><b>20. (a) Legal liability when you have home cover</b></p>  <p>When you have home cover under this policy we cover:</p> <ul style="list-style-type: none"><li>✓ 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"><li>• in connection with you owning or living in the home <b>and</b></li><li>• at the insured address.</li></ul></li></ul>	<ul style="list-style-type: none"><li>✗ an incident which happens away from the insured address</li><li>✗ any incident which is within 'Legal liability – what is not insured' on the following pages.</li></ul>
<p><b>20. (b) Legal liability when you have contents cover</b></p> <p>When you have contents cover under this policy we cover:</p> <ul style="list-style-type: none"><li>✓ 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 <i>which happens anywhere in</i><ul style="list-style-type: none"><li>• Australia or New Zealand.</li></ul></li></ul>	<ul style="list-style-type: none"><li>✗ an incident which happens outside Australia or New Zealand</li><li>✗ any incident which is within 'Legal liability – what is not insured' on the following pages.</li></ul>

# Additional features (cont.)

## 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.

## Legal liability – what is NOT insured

Legal liability – what is NOT insured	
<i>See right column for full details</i>	We will NOT cover legal liability caused by or resulting from:
<b>agreements you enter into</b>	<ul style="list-style-type: none"> <li>✗ any agreement or contract you enter into <i>but we will cover</i> your legal liability:               <ul style="list-style-type: none"> <li>✓ if it would have existed had you not entered into the agreement or contract</li> <li>✓ if you have contents cover and your liability is:                   <ul style="list-style-type: none"> <li>• under a tenancy rental agreement <b>and</b></li> <li>• for damage to your landlord’s property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.</li> </ul> </li> </ul> </li> </ul>
<b>aircraft</b>	<ul style="list-style-type: none"> <li>✗ using or owning any aircraft <i>unless it is a</i> <ul style="list-style-type: none"> <li>✓ a remote-controlled model aircraft with a wingspan up to <b>1.5</b> metres</li> <li>✓ a kite designed to be held by a person on land or attached to a watercraft (eg. a surf kite).</li> </ul> </li> </ul>

# Additional features (cont.)

## Legal liability – what is NOT insured (cont.)

Legal liability – what is NOT insured	
See right column for full details	We will NOT cover legal liability caused by or resulting from:
buildings, property or land not at the insured address	<p><b>X</b> you owning, occupying or leasing any building, property or land <i>except for</i>:</p> <ul style="list-style-type: none"> <li>✓ your home and domestic land at the insured address <b>when you insure your home under this policy</b></li> <li>✓ the unit you live in at the insured address and the common areas around the unit, <b>when you insure your contents in the unit under this policy</b></li> <li>✓ the additional cover for a vacant lot of land shown below.</li> </ul> <p><b>Additional cover for a vacant block of residential land</b> When we cover your contents</p> <ul style="list-style-type: none"> <li>✓ we will also cover your legal liability resulting from an incident which happens on a vacant block of land that:           <ul style="list-style-type: none"> <li>• you own and</li> <li>• is zoned for residential housing <b>and</b></li> <li>• is no more than <b>20 acres or 8 hectares and</b></li> <li>• is where you intend to build your future home.</li> </ul> </li> </ul> <p>The longest we will provide this cover is for <b>24 months</b> from the time you became the owner of the land. It stops when you insure a home on the land or sell the land.</p> <p><b>Additional cover for a block of land where your home was destroyed</b> If we covered your contents at the time your home was destroyed and you continue to insure your contents with us</p> <ul style="list-style-type: none"> <li>✓ we will also cover your legal liability resulting from an incident which happens on a residential block of land where:           <ul style="list-style-type: none"> <li>• your home policy stopped because we paid a total loss claim and</li> <li>• you intend to rebuild your home on this land.</li> </ul> </li> </ul> <p>The longest we will provide this cover is for <b>24 months</b> from the time your home was destroyed by an insured incident. It stops if you insure a new home on the land or sell the land.</p>
business activity	<p><b>X</b> any business activity <i>except</i>:</p> <ul style="list-style-type: none"> <li>✓ accommodating boarders or bed-and-breakfast guests in your home or unit, but only if:           <ul style="list-style-type: none"> <li>• no more than <b>2 bedrooms</b> are let for this purpose <b>and</b></li> <li>• you still live at the insured address.</li> </ul> </li> <li>✓ part-time casual baby sitting where you do not need to be registered or licensed to do this.</li> </ul>

# Additional features (cont.)

## Legal liability – what is NOT insured (cont.)

Legal liability – what is NOT insured	
<i>See right column for full details</i>	We will NOT cover legal liability caused by or resulting from:
caravans and trailers	<ul style="list-style-type: none"> <li>✗ using or owning a caravan, mobile home or trailer.</li> </ul>
committee members or officials	<ul style="list-style-type: none"> <li>✗ your actions or duties as a committee member or director of a club or association, as a coach, referee or official at a game or organised sporting activity.</li> </ul>
committing an offence or breaking the law	<ul style="list-style-type: none"> <li>✗ committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage</li> <li>✗ not obeying any commonwealth, state, territory or local government law, including laws relating to:               <ul style="list-style-type: none"> <li>• installing smoke alarms</li> <li>• pool fencing</li> <li>• failing to install a balcony railing or balustrade when required</li> <li>• dangerous goods and liquids</li> <li>• firearms</li> <li>• control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.</li> </ul> </li> </ul>
death or injury	<ul style="list-style-type: none"> <li>✗ death or injury of:               <ul style="list-style-type: none"> <li>• you</li> <li>• a child (born or unborn) under <b>18</b> years who is your child or the child of your spouse, de facto or partner</li> <li>• your pets</li> <li>• anyone who usually lives with you in the home or unit</li> </ul> <p><i>unless:</i></p> <ul style="list-style-type: none"> <li>✓ the person is a paying boarder or bed-and-breakfast guest in your home or unit and is not your child or the child of your spouse, de facto or partner <b>and</b></li> <li>✓ no more than <b>2</b> bedrooms are available for accommodating boarders or guests.</li> </ul> </li> </ul>
deliberate act or lack of action by you	<ul style="list-style-type: none"> <li>✗ any act by you or by someone acting with your given or implied consent that is:               <ul style="list-style-type: none"> <li>• deliberate</li> <li>• demonstrates a reckless disregard for the consequences of that action</li> <li>• a deliberate lack of action.</li> </ul> </li> </ul>

# Additional features (cont.)

## Legal liability – what is NOT insured (cont.)

Legal liability – what is NOT insured	
<i>See right column for full details</i>	We will NOT cover legal liability caused by or resulting from:
<b>disease or illness</b>	<ul style="list-style-type: none"> <li>✗ disease caused by asbestos in any form</li> <li>✗ a disease, illness or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.</li> </ul>
<b>illegal drugs</b>	<ul style="list-style-type: none"> <li>✗ an incident which:               <ul style="list-style-type: none"> <li>• occurred when you were under the influence of, or your judgment was affected by, any illegal substance or drug</li> <li>• you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.</li> </ul> </li> </ul>
<b>legal action in other countries</b>	✗ legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.
<b>libel or slander</b>	✗ libel or slander.
<b>motor vehicles or motor cycles</b>	<ul style="list-style-type: none"> <li>✗ the use or ownership of a motor vehicle or motor cycle (see meaning on page 85) or instructing someone on how to use it <i>unless</i>:               <ul style="list-style-type: none"> <li>at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:                   <ul style="list-style-type: none"> <li>• a remote-controlled model car</li> <li>• a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly</li> <li>• a golf cart or buggy</li> <li>• domestic gardening equipment (eg. a ride-on mower).</li> </ul> </li> </ul> </li> </ul>

# Additional features (cont.)

## Legal liability – what is NOT insured (cont.)

Legal liability – what is NOT insured	
<i>See right column for full details</i>	We will NOT cover legal liability caused by or resulting from:
property owned by you or property in your legal custody or owned by your employer	<p>✗ damage to property which:</p> <ul style="list-style-type: none"> <li>• is owned by you or your family, or anyone who usually lives with you in the home or unit</li> <li>• belongs to someone else and is in your physical and legal custody or control</li> <li>• is owned by your employer (eg. you accidentally damage office equipment at your work place)</li> </ul> <p><i>but we will cover</i></p> <p>✓ your legal liability under a tenancy rental agreement contract when your contents in your landlord’s residential property are insured under your policy, for damage caused by:</p> <ul style="list-style-type: none"> <li>• water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs</li> <li>• fire damage to your landlord’s property.</li> </ul>
watercraft	<p>✗ using or owning any watercraft</p> <p><i>unless</i></p> <p>✓ it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote-controlled model watercraft.</p>
your employees	<p>✗ death or injury of your employees or damage to their property while they are working for you.</p>

# Additional features (cont.)

## Additional features

### **21. Automatic adjustments to the sum insured**

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

#### **When your home policy is due for renewal**

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

We will use data such as past experience, industry home building cost guides, home building values, 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 certificate of insurance 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:

- any listed contents item (you need to revalue these items regularly to make sure they are insured for the new for old replacement cost)
- mortgagee's interest option.

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 67.

# 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 and 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 caused by an accident or incident in the period of insurance.

## We cover

### 1. Safety net home protection

#### **Why is this feature useful?**

*Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.*

*You are responsible for insuring your home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.*

*Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.*

#### **We cover:**

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 **30%** of your home sum insured to:

- repair damage or
- replace your home or
- pay you what it would cost us to repair or replace your home.

**Note:** 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.


For example, the most we will pay for removal of debris for a home claim is **20%** of your home sum insured. The sum insured for this feature is not increased as a result of having safety net home protection.

## Contact us immediately if you increase the size of your home

After you take out this policy, if you ever increase the size of your home (eg. extending a room or adding a garage) you need to tell us and review your home sum insured. This is important because the cost to rebuild your home may have increased.

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 **30%** to **15%** of your sum insured.

# Optional covers (cont.)

We cover	We do NOT cover
<p data-bbox="90 217 389 240"><b>2. Injury to pet dogs and cats</b></p> <p data-bbox="90 264 365 347">This option covers accidents to your pet dog or cat, it does not cover illnesses.</p> <p data-bbox="90 355 350 405">Some examples of accidents covered:</p> <ul data-bbox="90 413 432 555" style="list-style-type: none"><li>• shoulder, leg, muscle or ligament sprains</li><li>• accidents with vehicles or bicycles</li><li>• falls</li><li>• tick and snake bites.</li></ul> <p data-bbox="90 568 521 681">If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay for <b>✓</b> necessary veterinary treatment.</p> <p data-bbox="90 694 529 777">The most we will pay for all treatment (initial and ongoing) resulting from any one accident is <b>\$2,000</b>.</p> 	<ul data-bbox="568 264 1016 970" style="list-style-type: none"><li><b>X</b> treatment for:<ul data-bbox="596 296 1016 587" style="list-style-type: none"><li>• any illness</li><li>• harm caused by something the animal has eaten or any other digestive system ailment</li><li>• coronary failure or coronary thrombosis (eg. a heart attack)</li><li>• insect bites or infestation by insects such as heart worm, fleas or mites <i>but we will cover</i><ul data-bbox="624 560 904 587" style="list-style-type: none"><li><b>✓</b> tick bite and tick poisoning</li></ul></li></ul></li><li><b>X</b> veterinary expenses incurred after your pet dies (eg. autopsy or disposal costs)</li><li><b>X</b> routine, elective or preventative veterinary treatment such as vaccinations, de-sexing or heartworm testing</li><li><b>X</b> any condition or injury that existed before you took out this cover (pre-existing conditions)</li><li><b>X</b> injury from doing a business activity such as security, racing, farming and grazing <i>but we will cover</i><ul data-bbox="596 911 1016 970" style="list-style-type: none"><li><b>✓</b> dogs and cats kept or used for breeding or showing.</li></ul></li></ul>

# Optional covers (cont.)

We cover	We do NOT cover
<p data-bbox="128 215 576 263"><b>3. Mortgagee's interest for unit owners with a mortgage</b></p> <p data-bbox="128 279 576 335">This optional cover is only available if you insure contents in a unit under this policy.</p> <p data-bbox="128 343 576 399">If the unit shown on your certificate of insurance suffers loss or damage by an insured incident:</p> <ul data-bbox="128 406 576 805" style="list-style-type: none"><li data-bbox="128 406 576 494">• AND the body corporate building insurance either doesn't apply or fully cover the cost of repairing the building,</li><li data-bbox="128 502 576 590">• AND the mortgagee on your unit makes a claim under your policy for repayment of the mortgage</li><li data-bbox="128 598 576 805">• THEN we will pay the mortgagee the lowest of these 2 amounts:<ul data-bbox="156 654 576 805" style="list-style-type: none"><li data-bbox="156 654 576 710">• the amount to fully repay your mortgage at the time of the loss, or</li><li data-bbox="156 718 576 805">• the sum insured for the mortgagee's interest shown on your certificate of insurance.</li></ul></li></ul>	<ul data-bbox="604 279 991 343" style="list-style-type: none"><li data-bbox="604 279 991 311">✗ Additional features 1 to 21</li><li data-bbox="604 311 991 343">✗ Any incident not insured by this policy.</li></ul>

# What is not insured under this policy

<i>See right column for full details</i>	We do NOT cover
<b>failing to take care of the home or contents</b>	<p>✗ loss or damage caused by, or as a result of, your failure to:</p> <ul style="list-style-type: none"> <li>• take reasonable care of your home and contents</li> <li>• keep the home and contents in good condition and well maintained</li> <li>• fix faults and defects as soon as you become aware of them.</li> </ul>
<b>defect, structural fault or faulty design</b>	<p>✗ loss or damage caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (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>
<b>tanks that explode</b>	<p>✗ the cost of repairing or replacing tanks or containers that explode <i>but we will cover</i></p> <ul style="list-style-type: none"> <li>✓ damage to the home and contents caused by the explosion.</li> </ul>
<b>water containers that burst or leak</b>	<p>✗ the cost of repairing or replacing water containers that burst or leak such as a hot water tank bursting or leaking <i>but we will cover</i></p> <ul style="list-style-type: none"> <li>✓ water or liquid damage to the home and contents caused by bursting or leaking water containers</li> <li>✓ bursting or breaking of glass in fish tanks but not fish bowls.</li> </ul>
<b>leaking pipes not causing permanent damage</b>	<p>✗ the cost of locating and fixing leaking or overflowing pipes, drains or water containers that have not, or are not causing permanent damage to your home or contents.</p>
<b>leaks in shower bases, shower floors or their walls</b>	<p>✗ the repair of a leaking shower floor or base, shower cubical walls, shower glass screening or shower doors, or any damage caused by the leak.</p>

# What is not insured under this policy

<i>See right column for full details</i>	<b>We do NOT cover</b>
<b>erosion, subsidence</b>	<p><b>X</b> loss or damage caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement</p> <p><i>but we will cover</i> subsidence damage to your home if it is caused by:</p> <ul style="list-style-type: none"> <li>✓ liquid bursting, leaking or overflowing of water or liquids from water containers</li> <li>✓ any of these insured incidents if the damage they cause happens within <b>72</b> hours of the insured incident:               <ul style="list-style-type: none"> <li>• storm and flood</li> <li>• explosion (except from any nuclear or radioactive cause)</li> <li>• earthquake or tsunami.</li> </ul> </li> </ul>
<b>mould, rising damp, rust, corrosion</b>	<p><b>X</b> loss or damage caused by mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot</p> <p><i>unless</i> it is caused by:</p> <ul style="list-style-type: none"> <li>✓ bursting, leaking or overflowing of water or liquid at the insured address from water containers (eg. a pipe bursting).</li> </ul>
<b>seepage of water through the earth</b>	<p><b>X</b> loss or damage caused by water seeping or running:</p> <ul style="list-style-type: none"> <li>• through the earth (sometimes called hydrostatic water seepage)</li> <li>• through or down the sides of earth or earth fill that is up against your home</li> <li>• down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves</li> <li>• against or through retaining walls and forcing them to move or crack</li> </ul> <p><i>but we will cover</i> damage caused by</p> <ul style="list-style-type: none"> <li>✓ water or liquid leaking or overflowing from water containers (eg. a pipe bursting) <i>but we will not cover</i> damage to retaining walls.</li> </ul>
<b>actions or movements of the sea</b>	<p><b>X</b> loss or damage caused by actions or movements of the sea</p> <p><i>but we will cover:</i></p> <ul style="list-style-type: none"> <li>✓ damage caused by tsunami</li> <li>✓ damage caused by storm surge if it occurs at the same time your home or contents are damaged by a storm or flood.</li> </ul>

# What is not insured under this policy (cont.)

<i>See right column for full details</i>	We do NOT cover
<b>not covered for storm or flood</b>	<ul style="list-style-type: none"> <li>✗ the cost of cleaning mud or debris out of tanks, swimming pools or spas</li> <li>✗ damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against their sides, or getting underneath them</li> <li>✗ storm or flood damage to:               <ul style="list-style-type: none"> <li>✗ retaining walls, garden borders or free standing walls</li> <li>✗ the surface of a tennis court</li> <li>✗ a wharf, jetty, pontoon or sea wall</li> <li>✗ water in a tank, swimming pool or spa</li> <li>✗ liners or covers for swimming pools or spas</li> <li>✗ paint when there is no structural storm damage to other parts of the home</li> </ul> </li> <li>✗ 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.</li> </ul>
<b>power surge or shut down by your power provider</b>	<ul style="list-style-type: none"> <li>✗ loss or damage caused by power surge or shut down by your power provider <i>but we will cover:</i> <ul style="list-style-type: none"> <li>✓ fire damage resulting from power surge</li> <li>✓ damage to electric motors under additional feature 4 (motor burnout)</li> <li>✓ damage from a power surge caused by lightning but only when:                   <ul style="list-style-type: none"> <li>• the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the damage <b>and</b></li> <li>• you show us written confirmation from a qualified repairer that lightning was the cause.</li> </ul> </li> </ul> </li> </ul>
<b>mechanical or electrical breakdown or computer virus or computer hacker</b>	<ul style="list-style-type: none"> <li>✗ the cost of repairing or replacing mechanical or electrical failure or breakdown, anything that fails to operate properly, or loss or damage caused by a computer virus or computer hacker <i>but we will cover:</i> <ul style="list-style-type: none"> <li>✓ damage to electric motors under additional feature 4 (motor burnout)</li> <li>✓ fire spreading from an electrical fault to other parts of your home and contents</li> <li>✓ damage caused by lightning when:                   <ul style="list-style-type: none"> <li>• the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the damage and</li> <li>• you show us written confirmation from a qualified repairer that lightning was the actual cause.</li> </ul> </li> </ul> </li> </ul>

# What is not insured under this policy (cont.)

<i>See right column for full details</i>	<b>We do NOT cover</b>
<b>tree, plant and shrub roots</b>	<p>✗ damage caused by the roots of trees, shrubs or plants <i>but we will cover</i></p> <ul style="list-style-type: none"> <li>✓ damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots.</li> </ul>
<b>wear, tear and gradual deterioration</b>	<p>✗ the cost of fixing or repairing wear, tear, rust, fading, gradual deterioration such as (but not limited to):</p> <ul style="list-style-type: none"> <li>• tiles and their adhesive or grouting breaking down</li> <li>• weathering of roof tiles or roof ridge capping or</li> <li>• gradual weathering and breakdown of bricks, mortar or concrete</li> <li>• leaking or bursting pipes or water containers such as tanks bursting or leaking</li> </ul> <p><i>but we will cover</i></p> <ul style="list-style-type: none"> <li>✓ damage to the home and contents caused by water or liquid leaking from water containers, pipes and drains.</li> </ul>
<b>loss or damage by tenants, paying guests or boarders</b>	<p>✗ loss or damage caused by tenants, paying guests or boarders, or someone who lives with them or a person who entered the home or unit with their consent</p> <p><i>but we will cover</i> these incidents if caused by them:</p> <ul style="list-style-type: none"> <li>✓ fire damage</li> <li>✓ explosion</li> <li>✓ impact by a vehicle</li> <li>✓ breakage of fixed glass and water containers</li> <li>✓ water or liquid leaking or overflowing from pipes or water containers.</li> </ul>
<b>theft or malicious damage by someone you invited into the home</b>	<p>✗ theft or malicious damage by:</p> <ul style="list-style-type: none"> <li>• you or someone who lives in the home or unit or</li> <li>• someone who entered the home or unit with:             <ul style="list-style-type: none"> <li>• your consent or</li> <li>• the consent of someone with your authority to access your home.</li> </ul> </li> </ul>
<b>when security or alarms are not working</b>	<p>✗ loss by theft 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 and continuing your policy (however, forgetting to turn on your alarm or to lock a door will not affect theft cover under your policy).</p>

# What is not insured under this policy (cont.)

<i>See right column for full details</i>	We do NOT cover
<b>anything you don't own</b>	<ul style="list-style-type: none"> <li>✗ loss or damage to any home, contents or property you don't own <i>but we will cover:</i> <ul style="list-style-type: none"> <li>✓ uninsured contents owned by visitors (additional feature 15)</li> <li>✓ contents you borrowed and are legally liable for under a written contract <b>but not</b> a tenancy rental agreement</li> <li>✓ your legal liability for loss or damage to the property of others under legal liability (additional feature 20).</li> </ul> </li> </ul>
<b>business activity</b>	<ul style="list-style-type: none"> <li>✗ to any part of your home used for any business activity or loss or damage to contents kept in this area <i>except when the business activity is:</i> <ul style="list-style-type: none"> <li>✓ letting up to 2 bedrooms to paying guests or boarders (eg. bed and breakfast accommodation)</li> <li>✓ using part of your home as a home office</li> <li>✓ one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.</li> </ul> </li> </ul>
<b>chemical damage when cleaning</b>	<ul style="list-style-type: none"> <li>✗ damage caused by chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.</li> </ul>
<b>food spoilage</b>	<ul style="list-style-type: none"> <li>✗ spoilage of food and medicines other than the cover provided under additional feature 5.</li> </ul>
<b>scorching, smoke, ash or soot when your home has not caught on fire</b>	<ul style="list-style-type: none"> <li>✗ 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> <ul style="list-style-type: none"> <li>✓ damage which is caused by a burning building within 10 metres of your home</li> </ul> </li> <li>✗ damage by smoke, pollution or vapour from a home heater or a cooking appliance <i>but we will pay for</i> <ul style="list-style-type: none"> <li>✓ fire damage to your home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of your home and contents</li> </ul> </li> <li>✗ damage caused by cigarette or cigar marks or burns <i>but we will pay for</i> <ul style="list-style-type: none"> <li>✓ damage caused by a fire which spreads from the initial burn spot.</li> </ul> </li> </ul>

# What is not insured under this policy (cont.)

<i>See right column for full details</i>	<b>We do NOT cover</b>
<p><b>loss or damage to sporting equipment or remote-controlled models when in use</b></p>	<p>✗ damage to sporting equipment or remote-controlled models when actively in use, such as:</p> <ul style="list-style-type: none"> <li>• breaking a tennis racquet or golf club when trying to hit a ball</li> <li>• losing or breaking a fishing rod when reeling in a fish or while being used to lure or trawl for fish</li> <li>• breaking a surfboard in surf</li> <li>• tearing a windsurfer's sail while windsurfing</li> <li>• impact damage while using a remote-control model or toy aircraft, motor vehicle or watercraft</li> </ul> <p><i>but we will pay for</i></p> <ul style="list-style-type: none"> <li>✓ damage to a bicycle while being ridden but not damage to the tyre of the bicycle.</li> </ul>
<p><b>animals biting, chewing, pecking or clawing</b></p>	<p>✗ damage caused by animals biting, pecking or clawing the home or contents or damage caused by their excrement or urine (eg. birds chewing and biting parts of your home made of wood or cats clawing furniture)</p> <p><i>but we will pay for</i></p> <ul style="list-style-type: none"> <li>✓ damage to your contents caused by an animal which does not belong to you or anyone living in your home while it is accidentally trapped inside your home.</li> </ul>
<p><b>insects, birds and vermin</b></p>	<p>✗ damage caused by insects, birds or vermin (eg. termites, rats, rabbits and mice)</p> <p><i>but we will cover</i></p> <ul style="list-style-type: none"> <li>✓ fire damage they cause.</li> </ul>
<p><b>you lopping trees</b></p>	<p>✗ damage caused by you or a person authorised by you, lopping, felling or transplanting trees.</p>
<p><b>photographs, electronic data and images</b></p>	<p>✗ the cost of repairing, replacing or fixing electronic data or files that are corrupted, damaged or lost</p> <p><i>but we will cover them</i></p> <ul style="list-style-type: none"> <li>✓ if the device they are stored on is lost or damaged by an insured incident and <ul style="list-style-type: none"> <li>• you can show us proof of purchase and</li> <li>• you cannot restore them through your supplier free of charge</li> </ul> </li> </ul> <p>✗ photographs, films or visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost</p> <p><i>but we will cover</i></p> <ul style="list-style-type: none"> <li>✓ photographs purchased as a work of art or furnishing from a rental outlet.</li> </ul>

# What is not insured under this policy (cont.)

<i>See right column for full details</i>	Other circumstances which we do NOT cover
<b>aircraft shock waves</b>	<ul style="list-style-type: none"> <li>✗ damage caused by the gradual affects of vibrations, or shock waves caused by aircraft travelling at high speeds unless you can clearly show us that the damage was caused by a single destructive incident (eg. sonic boom).</li> </ul>
<b>building extensions, alterations or renovations</b>	<p>when you make building alterations, extensions or renovations to your home or unit, we do not cover:</p> <ul style="list-style-type: none"> <li>✗ damage caused by cracking, collapse, subsidence or damage to your home or contents caused fully or partly by the new building work</li> <li>✗ damage caused by water entering your home through openings in the walls or roof or other unfinished parts of your home whether or not they are covered by tarpaulins at the time of the damage</li> <li>✗ damage caused by storm or flood to any part that is not fully built</li> <li>✗ malicious damage or vandalism to unfinished parts of the new work or contents in these areas</li> <li>✗ theft by someone who enters or leaves through an unfinished part of your home (even if that part of the home was temporarily secured or covered) or</li> <li>✗ legal liability for incidents under additional feature 20 as a result of building, altering or renovating your home               <ul style="list-style-type: none"> <li><i>unless</i></li> <li>✓ your home is insured by your policy and the total cost of building, altering or renovating is no more than <b>\$100,000</b>.</li> </ul> </li> </ul>
<b>home unoccupied for longer than 100 days</b>	<ul style="list-style-type: none"> <li>✗ we do not pay for loss or damage that occurs after your home has been unoccupied for longer than <b>100</b> consecutive days               <ul style="list-style-type: none"> <li><i>unless</i></li> <li>✓ you have told us about this and we have agreed to provide cover in writing.</li> <li>See page 10 for more details.</li> </ul> </li> </ul>
<b>not complying with building laws</b>	<ul style="list-style-type: none"> <li>✗ if your home does not comply with building laws or regulations               <ul style="list-style-type: none"> <li><i>except</i></li> <li>✓ those laws or regulations introduced after your home was originally built or altered which you are not legally required to comply with.</li> </ul> </li> </ul>

# What is not insured under this policy (cont.)

<i>See right column for full details</i>	Other circumstances when loss or damage is NOT covered
<p><b>the first 72 hours of cover for bushfires, storm or floods</b></p>	<p>✗ we do not cover damage 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 incidents if this policy began on the same day:</p> <ul style="list-style-type: none"> <li>✓ you bought your home</li> <li>✓ another policy covering your home or contents expired. If this is the case, we pay up to the sums insured covered under the expired policy. (any increase in sums insured will not be covered for these incidents in the first 72 hours).</li> </ul>
<p><b>extra costs following an insured incident</b></p>	<p>✗ consequential losses or extra costs following an insured incident including:</p> <ul style="list-style-type: none"> <li>• the cost of replacing or reapplying pest control chemicals and baits in or around your home</li> <li>• loss of water from a bursting or leaking pipe or water container</li> <li>• loss of income or wages</li> <li>• the cost of your time to prove your loss or to help us assess your claim</li> <li>• the cost of hiring appliances after yours are lost, damaged or stolen or</li> <li>• professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs</li> </ul> <p><i>but we will cover:</i></p> <ul style="list-style-type: none"> <li>✓ removal of debris and extra rebuilding costs (additional feature 2)</li> <li>✓ temporary accommodation (additional feature 1)</li> <li>✓ motor burnout (additional feature 4).</li> </ul>
<p><b>breaking the law</b></p>	<p>✗ when you or someone with your knowledge or permission uses any part of your home or unit for criminal or unlawful purposes</p> <p>✗ loss or damage you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.</p>

# What is not insured under this policy (cont.)

See right column for full details	We do NOT cover loss or damage or liability:
<b>confiscation or damage by a legal authority</b>	<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>
<b>deliberate actions by you</b>	<p>✗ caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which:</p> <ul style="list-style-type: none"> <li>• is deliberate</li> <li>• demonstrates a reckless disregard for the consequences of that action or omission.</li> </ul>
<b>revolution, war</b>	<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>
<b>biological chemical, other pollutant or contaminant</b>	<p>✗ caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these incidents</p> <p><i>but we will cover:</i></p> <ul style="list-style-type: none"> <li>✓ damage caused by smoke when we have paid a claim for fire damage to your home or contents</li> <li>✓ your legal liability (under additional feature 20) caused by your use of pesticides or herbicides at the insured address.</li> </ul>
<b>radioactivity</b>	<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>
<b>flood caused by deliberate damage to a reservoir or dam</b>	<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>

# Claims

## How to make a claim

### What you must do

<b>If you suffer loss or damage, or there is an incident that could result in a claim you must do the following:</b>	
<b>Contact us as soon as possible</b>	Call us as soon as possible and tell us what happened. We're available <b>24</b> hours a day. If you do not, we will not pay for any additional loss or damage caused by your delay.
<b>Try to prevent further loss, damage or liability</b>	Do everything you can to prevent further loss, damage or liability.
<b>Tell the police</b>	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.
<b>Give us details and information</b>	Give us all the details, information and proofs of ownership that we ask you for to help us handle, assess and investigate your claim.
<b>Let us enter your home</b>	Let us enter the home or unit to investigate the cause of the loss or damage, and to repair the home if we choose to do this.
<b>Show us the damaged home and contents</b>	Let us examine the damaged home and contents.
<b>Talk to an expert</b>	Talk to or go and see an expert we choose and fully describe items being claimed.
<b>Tell us your Input Tax Credit (ITC) entitlement</b>	Tell us your correct ITC entitlement (if any) for your claim. If you don't, we will not cover you for any resulting fines, penalties or tax charges.
<b>Report any demands on you to pay compensation for injury to others or damage to other people's property</b>	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 do not comply with 'what you must do' above, we can reduce or refuse your claim.**

# Claims (cont.)

## What you must NOT do

<b>When an incident occurs which could result in a claim, you must NOT do any of the following:</b>	
<b>Do NOT get rid of damaged items</b>	Do not get rid of damaged parts of your home or contents without our consent.
<b>Do NOT authorise repairs</b>	Do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents.
<b>Do NOT clean up or remove debris</b>	Do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or damage, or for sanitation reasons.
<b>Do NOT admit legal liability</b>	Do not admit liability or responsibility to anyone else unless we agree.
<b>Do NOT negotiate with other people claiming from you</b>	Do not negotiate, pay or settle a claim with anyone else unless we agree.

**If you do not comply with 'what you must NOT do' above, we can reduce or refuse the claim.**

# Claims (cont.)

## What you must prove

When making a claim for theft, loss or damage you must:

- provide us with evidence that an insured incident happened
- give us accurate and full details of what was lost, stolen or damaged and
- give us proof of value and ownership for items claimed.

If you do not do this, we may not pay your claim.

## Claims for damaged items

When you claim for something that is damaged, you must:

- allow us to inspect the damaged home or contents
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- if we ask for this, provide us with a quote for repair or replacement of the damaged home or contents and
- provide us with a full description of each item or set being claimed and any proof of ownership and value that we ask for.

## Proofs for stolen, lost or damaged items

For stolen, lost or damaged items, you must provide us with a full description of each item or set being claimed and any proof of ownership and value that we ask for. We will decide what is reasonable proof of ownership depending on what is claimed and its age and value.

Minimum requirements for proof of ownership and value apply to the contents items shown in the following tables. We might ask for similar proofs on other contents items, or ask for additional proofs for the items in the table. Where a valuation is required, we will only accept Australian valuations.

# Claims (cont.)

## Definition of proofs

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

Term	Meaning and explanation
<b>Proof of purchase</b>	Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.
<b>Sales receipt</b>	Includes the item description or code, a purchase price, date purchased and where the item was purchased.
<b>Full description</b>	The specifications particular to an item (eg. brand and model for an electrical appliance or the title and artist of a CD).
<b>Valuation</b>	A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.
<b>Close up photograph</b>	A photograph taken from one metre away from the item(s) that clearly shows the item(s).
<b>Original operating manual</b>	The original printed operation manuals that came with the item.
<b>Manufacturer's box</b>	The original box showing brand and model of the item.
<b>Certificate of authenticity</b>	The original documentation from the manufacturer.

# Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged. Whilst we understand it is not practical to keep proofs for every household item you own, there are items we do expect minimum proofs for and these are described on the following pages. We have the right to ask you for more proofs and if so, we will let you know.

## Jewellery

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

### When you receive jewellery as a gift

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

# Watches

Amount claimed for each watch	Minimum proofs for assessment
up to \$1,000	<p><b>If purchased over 12 months ago</b>            Details of when and where purchased and the price paid.</p> <p><b>If purchased new in the last 12 months</b>            One of the following:</p> <ul style="list-style-type: none"> <li>• proof of purchase that identifies the item</li> <li>• a certificate of authenticity</li> <li>• an original operating manual</li> <li>• the manufacturer’s box</li> <li>• a close up photograph.</li> </ul>
over \$1,000 to \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> <li>• proof of purchase that identifies the item</li> <li>• a certificate of authenticity</li> <li>• an original operating manual</li> <li>• the manufacturer’s box</li> <li>• a close up photograph.</li> </ul>
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> <li>• proof of purchase that identifies the item</li> <li>• a warranty, guarantee or certificate of authenticity showing the model or serial number</li> <li>• a manufacturer’s box if it has the model or serial number showing</li> <li>• a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.</li> </ul>

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

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

## Paintings, pictures, works of art, sculptures and art objects

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

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

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

## Stamps, stamp collections, collector’s pins, medals and collectors non-negotiable currency

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

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

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

## Collections or memorabilia

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

## Carpets or rugs that are handwoven

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

### For all other items

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

## When you cannot supply required proof

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

## How we settle your claim

### We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home 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.

The meaning of new for old is defined on the next page.

### **We will not:**

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

### **New for old means:**

- **new materials, new items**

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

- **new for old, regardless of age**

We replace or repair new for old regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased 5 years ago for \$5,000 and now worth \$2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to \$2,000.

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

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

### **New for old does not:**

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

### **When items may be replaced to a better standard**

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

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



*An appliance with a 3-star energy rating is identified with this label.*

### **Obsolete electrical appliances**

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

## When items cannot be replaced new for old

### **Paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)**

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

## When the sum insured is not enough to pay a claim

### **Pro rata adjustment of the sum insured**

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

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

#### *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 1 safety net home protection page 45.

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**

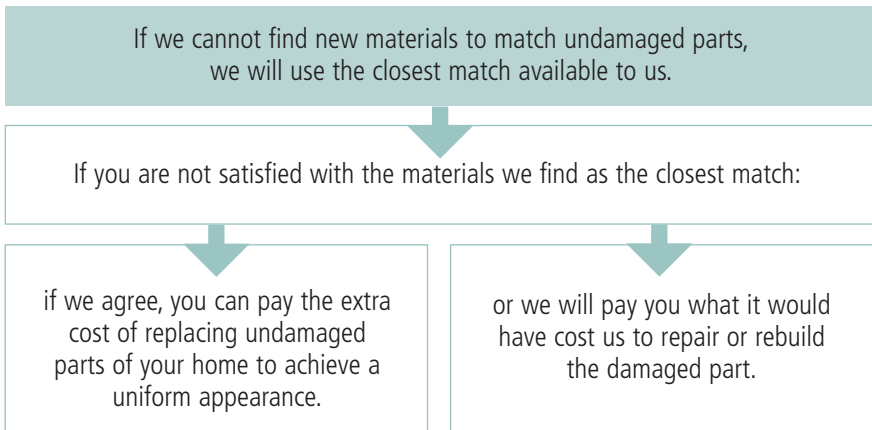
If the contents sum insured after the pro rata adjustment or a limit is not enough to repair or replace your contents, then we will pay you the contents sum insured or that limit.

# Home claims

## When we repair or rebuild your home

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

## 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 the following pages.

## When we will repair or rebuild undamaged parts

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

- **wall tiles are damaged**

we will pay up to **\$750** extra 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 on the next page.

\* For definitions of these terms refer to the diagrams on pages 70 to 72.

## 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

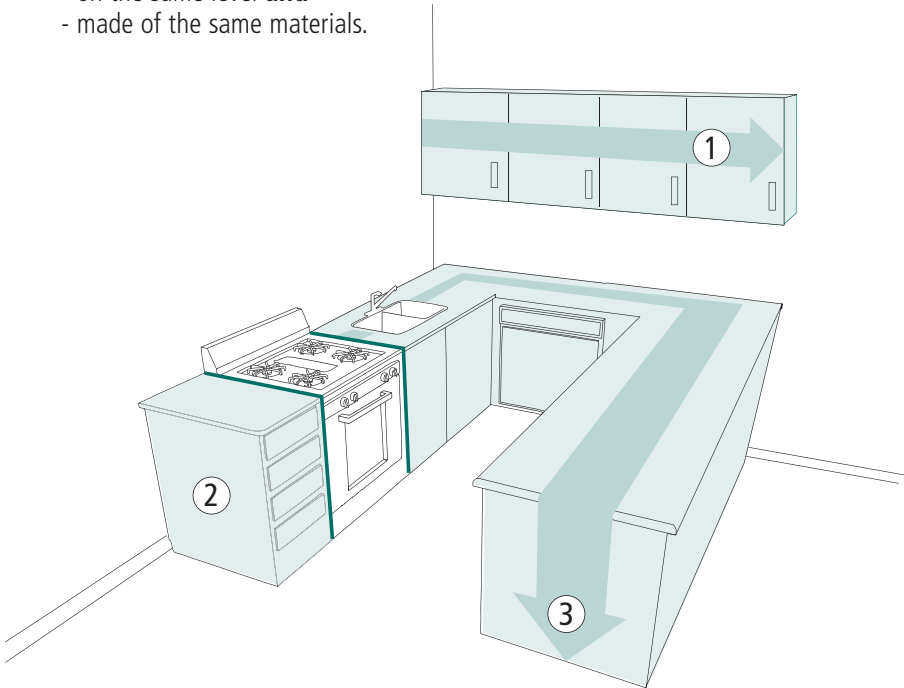
Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

## 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 materials.



### 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).

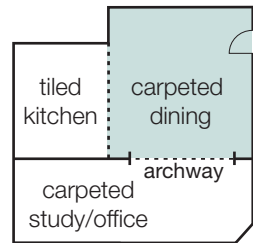
### Same room

#### 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.

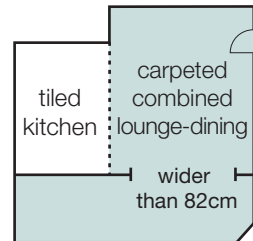
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



#### Combined lounge-dining room

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

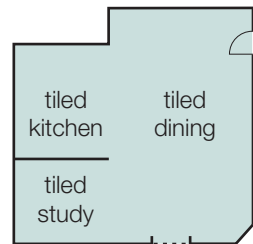
- they are lounge and dining rooms **and**
- the shared doorway, archway or similar opening is wider than **82cm and**
- the floor or wall covering is the same in both rooms.



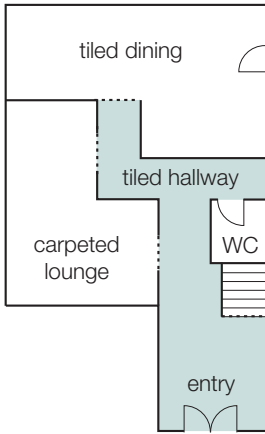
#### Open plan areas

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.



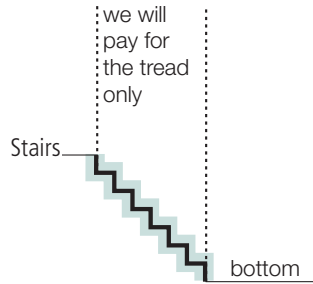
## Same passageway or hallway






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.

## Changes to your home

### **If you want to change the design of your home**

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

### **Choosing to rebuild on another site**

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

## Homes to be demolished

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

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

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

## Lifetime guarantee on home repairs

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

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

### What we guarantee

We guarantee the 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:

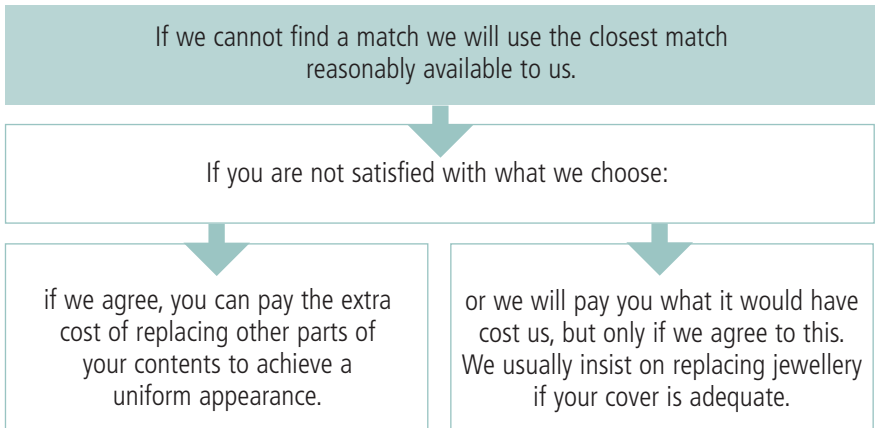
- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of the home (eg. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, 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

## When we repair or replace your contents

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

## Contents Claims - when we cannot match materials



## Repairing or replacing damaged contents

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

## When we will repair or replace undamaged parts

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

- **internal blinds and curtains**

If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, 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 71 to 72.

### **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.

### **Salvaged home or contents**

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

### **Our right to recover claims we pay from those responsible**

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

### **Legal liability claims**

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

- defend you
- settle any claim against you or
- represent you at an inquest, official enquiry or court proceedings.

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

# Excess

The 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.

We will deduct the excess from the amount of cover for the insured loss and then pay you, or we will ask you to pay the excess to a supplier, repairer or us.

*For example, if you have a jewellery item insured for \$5,000 which is worth \$6,000, and the item is stolen, the amount of cover is \$5,000 and the excess is deducted from this amount.*

## **One excess to pay when you claim for both home and contents**

When both the home and contents are lost or damaged because of the same insured incident, you only pay one excess. If they are different, you pay the higher excess.

There are 4 different kinds of excess:

### **1. Basic or flexible excess**

This applies to all home and contents claims. You choose the level of basic excess from a range of excesses that we offer. The excess you choose will affect your premium.

### **2. Additional or fixed excess**

In some cases before we accept your application for insurance or offer to renew your policy we impose an excess in addition to the basic or flexible excess. Some of the circumstances where we do this are:

- where we consider you have made more claims than usual
- your home may be unoccupied for more than **100** consecutive days
- your home is located on an island off the Australian mainland.

If we impose an additional excess we will always tell you before we accept your application for insurance or offer to renew your policy. We might also apply an additional excess in the period of insurance, if you change your policy or your insurance details change in the period of insurance and we agree to this.

### **3. Earthquake and tsunami excess**

This applies when the loss or damage was caused by an earthquake or tsunami. This amount applies in addition to any other applicable excess.

### **4. Injury to pet dogs and cats excess (option 1 excess)**

This applies if you have option 1 – injury to pet dogs and cats and make a claim under this option. Ask us what this excess is before you add this option.

# Your Premium

The premium is the amount we charge you for this insurance policy. This amount depends on the type of cover and options you choose and other factors outlined below.

Ask us for a quote for the cover you want. If you decide to buy home and contents insurance from us, the amount payable will also include GST and other government charges (such as stamp duty) and Fire Services Levy if applicable.

For new policies, the amount payable will be shown on your premium notice.

For renewals, the amount payable will be shown on the renewal notice we send you before we issue your renewal policy.

If the information you gave us to obtain a quote or to renew a policy, changes before you pay your premium, you must advise us because changes may affect our decision to insure you or the amount of your premium.

We might advertise special offers and benefits from time to time. If we have a special offer available that is not in this PDS, we can give you a separate terms and conditions brochure about the offer if you ask. The offers might be short term and we can withdraw them at any time.

## **How we calculate Premiums**

We calculate the total premium to be collected from policy holders by considering:

- the cost of current and future claims; and
- our business expenses, including administration costs and profit margins.

# Your Premium (cont.)

The premium paid by you is calculated using a wide range of factors called rating factors. The following table shows the main rating factors and how they can affect your premium.

Rating factor	Lower premium	Higher premium
The postcode, suburb or location of the home and contents	Area of low risk for natural perils or thefts	Area of high risk for natural perils or thefts
The sum you are insured for	Low sum insured	High sum insured
What the home is made of	Brick walls, steel roofing	Fibro walls and roofing, slate roofing
Your age	In a group making few claims or claims at low cost	In a group making many claims or claims at high cost
The age of the home	New	Old or heritage listed
How the home is secured against burglars	A local or monitored alarm, deadlocks on doors and keyed window locks on windows	No alarm, no deadlocks or window locks
The level of excess you pay	High excess	Low excess
The cover and options you choose	No listed contents insured No optional covers	A number of listed contents insured Optional covers added
How frequently you pay your premium	Annually	By the month

## Premium discounts

At times, we may offer premium discounts to particular customers – for example, those in a certain age group, or people who have multiple policies with us.

The amount and type of discounts can change over time. We can vary or withdraw a discount at any time. Changes will not affect the premium for an existing policy during its current period of insurance.

# Your Premium (cont.)

## Pay by the month

Your premium will be more if you pay by the month than if you pay annually. This is because:

- pay by the month is a rating factor; and
- we charge a fee to cover our increased administration costs shown in the table below:

<b>Pay by the month fees</b>	The fee is <b>15%</b> of the premium for the period of insurance.
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Your monthly payment equals your premium, plus any government taxes and charges applicable, divided by the number of months in the period of insurance, plus the pay by the month fee.

Your quote or certificate of insurance will show the amount payable for both annual and monthly payments.

## 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.

# 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><b>Cancellation fee:</b> 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. 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"> <li>• you are transferring cover to another home or contents policy with us</li> <li>• you are moving cover to an area where we do not offer insurance</li> <li>• you cancel the cover within the cooling off period</li> <li>• we cancel the cover for any reason.</li> </ul>	<p><b>How we calculate cancellation fees</b></p> <p>The amount of the fee is <b>\$30</b> (plus relevant government charges) for all home and contents cover for one insured address.</p> <p>The most we will charge you is <b>\$60</b> (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><b>Refunds</b></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><b>Excess</b></p>	<p>The excess is the amount you have to pay for each incident if you make claim.</p> <p>Depending on the circumstances, you might have to pay more than one type of excess when you claim.</p> <p>You must pay the excess in full.</p> <p>The amount and types of excess are shown on your certificate of insurance.</p> <p>For more details of types of excess see page 77.</p>

# 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 and explanation
<b>accident</b>	An incident you did not intend or expect to happen.
<b>actions or movements of the sea</b>	Includes: <ul style="list-style-type: none"> <li>• rises in the level of the ocean or sea</li> <li>• storm surge</li> <li>• sea waves</li> <li>• high tides or king tides</li> <li>• any other actions or movements of the sea.</li> </ul> Actions or movements of the sea does not include a tsunami.
<b>additional features</b>	See pages 23 to 44 for details.
<b>aircraft</b>	A machine or craft designed to fly or glide in the air.
<b>boarder or bed-and-breakfast guest</b>	A person who pays to live in your home with you.
<b>business activity</b>	A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than 2 bedrooms in your home or unit are let for this purpose.
<b>certificate of insurance</b>	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.
<b>collection</b>	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.
<b>common areas</b>	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 and explanation
<b>computer</b>	<p>An electronic digital device that stores, retrieves, and processes data, and can be programmed with instructions. It includes devices such as a PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:</p> <ul style="list-style-type: none"> <li>• CPU</li> <li>• monitor</li> <li>• processor</li> <li>• hard drive</li> <li>• key board and mouse.</li> </ul>
<b>compensation</b>	<p>Money you are legally liable to pay as a result of:</p> <ul style="list-style-type: none"> <li>• a judgement made against you by a court of law or</li> <li>• a settlement by us of legal action against you.</li> </ul> <p>It does not include fines, penalties, punitive, aggravated or exemplary damages.</p>
<b>contents</b>	<p>Your contents shown as insured on page 17.</p>
<b>duty of disclosure</b>	<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"> <li>• the amount of your premium</li> <li>• if we will insure you</li> <li>• if special conditions will apply to your policy.</li> </ul> <p>You do not need to tell us of anything which:</p> <ul style="list-style-type: none"> <li>• reduces the chances of you making a claim or</li> <li>• we should know about because of the business we are in or</li> <li>• we tell you we do not want to know.</li> </ul> <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>
<b>excess</b>	<p>see page 77.</p>
<b>family or your family</b>	<p>Your spouse, your partner or your defacto who lives with you, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters.</p>
<b>fixed</b>	<p>Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.</p>

# Important terms explained (cont.)

Term	Meaning and explanation
<b>flood</b>	<p>Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:</p> <ul style="list-style-type: none"><li>• naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs</li><li>• wet areas of land (eg. marshes)</li><li>• dry roads and streets</li><li>• storm water drains</li><li>• normally dry areas of land.</li></ul> <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"><li>• water from actions or movements of the sea</li><li>• a mixture of water from actions or movements in the sea combined with water from any other source.</li></ul>
<b>forcible entry or forced entry</b>	<p>Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.</p>
<b>home</b>	<p>Your home shown as insured on page 14.</p>
<b>home office</b>	<p>A room or part of the home used as an office for business activity.</p>
<b>home office equipment</b>	<p>The following office equipment if used for a business activity (part time or full time):</p> <ul style="list-style-type: none"><li>• computers and their accessories including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information)</li><li>• filing cabinets</li><li>• fax machines and photocopiers</li><li>• phones</li><li>• chairs, tables, desks and other office furniture</li><li>• office stationery.</li></ul>
<b>incident</b>	<p>A single occurrence which is not intended or expected to happen by you.</p>

## Important terms explained (cont.)

Term	Meaning and explanation
<b>insured address or at the insured address</b>	<p>For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.</p> <p>For a strata title unit, it means in the unit you own or live in.</p> <p>For a non-strata residential flat, it means in the flat you live in.</p>
<b>interim cover</b>	<p>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.</p>
<b>limit</b>	<p>The most you can claim for any one incident. It includes GST.</p>
<b>living and lives in</b>	<p>Someone occupying a home and eating and sleeping there.</p>
<b>malicious damage</b>	<p>Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.</p>
<b>memorabilia</b>	<p>An item collected for the sake of memory that has extra value for a collector in addition to its material value.</p>
<b>mobile home</b>	<p>A motor vehicle designed to accommodate people overnight and be driven on a road.</p>
<b>motor cycle</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• motor cycles and mini-motor cycles</li> <li>• motorised scooters, motorised bicycles and motorised skateboards <b>but not</b> mobility scooters designed to accommodate physical disabilities or the elderly.</li> </ul>
<b>motor vehicle</b>	<p>A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:</p> <ul style="list-style-type: none"> <li>• sedans, utilities, trucks, prime movers and trailers for any of these vehicles</li> <li>• tractors, back hoes, bob-cats, earth dozers or front-end loaders</li> <li>• quad bikes</li> <li>• go-carts</li> <li>• buses, trains or trams.</li> </ul> <p>It does <b>not</b> mean a remote control model or toy motor vehicle.</p>

## Important terms explained (cont.)

Term	Meaning and explanation
<b>new for old</b>	See page 66 for details.
<b>option or optional cover</b>	See pages 46 to 47 for details.
<b>paraplegia</b>	Permanent and total paralysis of both legs caused by an injury to the spine.
<b>period of insurance</b>	When this insurance cover starts to when it ends. It is shown on your certificate of insurance.
<b>policy</b>	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.
<b>premium</b>	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.
<b>product disclosure statement (PDS)</b>	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.
<b>public place</b>	An area open to the public and also includes the common areas of residential units and flats.
<b>quadriplegia</b>	Permanent and total paralysis of both arms and both legs caused by an injury to the spine.
<b>retaining wall</b>	A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.
<b>set</b>	A group of similar or complementary items that belong or function together. For example: <ul style="list-style-type: none"> <li>• golf clubs are a 'set' (the bag and buggy are separate items)</li> <li>• a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new.</li> <li>• a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.</li> </ul>
<b>storm</b>	A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.
<b>storm surge</b>	An increase in the sea level caused by a cyclone.

# Important terms explained (cont.)

Term	Meaning and explanation
<b>strata or strata title</b>	Strata, group, body corporate, unit or community title.
<b>sum insured</b>	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 21 (automatic adjustments to the sum insured).
<b>supplementary PDS</b>	A document that updates or adds to the information in the PDS.
<b>tools of trade</b>	Tools or equipment used for any business activity (but not home office equipment).
<b>tsunami</b>	An ocean wave caused by an undersea earthquake or volcanic eruption.
<b>unit</b>	The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.
<b>unit building</b>	The strata or unit title building where you own a unit and insure contents in that unit under this policy.
<b>unoccupied and occupied</b>	<p>Unoccupied means:</p> <ul style="list-style-type: none"> <li>• your home is not furnished enough to be lived in or</li> <li>• no-one is eating, sleeping and living at your home or</li> <li>• the home is not connected to electrical power.</li> </ul> <p>Occupied means:</p> <ul style="list-style-type: none"> <li>• your home is furnished enough to be lived in <b>and</b></li> <li>• someone is eating, sleeping and living at the home <b>and</b></li> <li>• the home is connected to electrical power.</li> </ul> <p>Furnished means your home contains at least:</p> <ul style="list-style-type: none"> <li>• a bed <b>and</b></li> <li>• a clothes and linen storage area <b>and</b></li> <li>• an eating table or bench <b>and</b></li> <li>• a refrigerator and a cooking appliance.</li> </ul>

# Important terms explained (cont.)

Term	Meaning and explanation
<b>water containers</b>	<ul style="list-style-type: none"><li>• pipes and taps <i>but not</i> agricultural pipes, agricultural hoses or irrigation systems</li><li>• roof gutters and rainwater downpipes</li><li>• tanks (eg. water supply tanks, hot water systems, fish tanks)</li><li>• swimming pools or spas</li><li>• water beds</li><li>• dishwashers and washing machines</li><li>• baths, sinks, toilets and basins</li><li>• drainage and sewerage systems</li><li>• water collection trays in freezers, refrigerators and air conditioners.</li></ul>
<b>watercraft</b>	Any vessel designed for use on or in water.
<b>we, our and us</b>	Please see 'who we are' on the back cover.
<b>what it costs us</b>	<ul style="list-style-type: none"><li>• For repairs, it means what it costs us to repair the item.</li><li>• 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.</li></ul>
<b>you and your</b>	<p>The people or entity shown as the insured on your certificate of insurance and these people if they live at the home with you most of the time:</p> <ul style="list-style-type: none"><li>• your spouse, your partner or your de facto</li><li>• your brothers and sisters who are not married, or not living with their partner or their de facto</li><li>• your parents and parents-in-law</li><li>• your children and the children of your partner, your spouse or your de facto.</li></ul>

# 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](http://ica.com.au) or
- by 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 or
- email us on [customer.relations@suncorp.com.au](mailto: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](mailto:info@fos.org.au)
- Website [www.fos.org.au](http://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.

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## How to contact us

- Phone us 24 hours a day – every day.
- For questions or to change your details 1800 170 467.
- For claims 1800 353 116.
- 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](http://suncorp.com.au)

## Who we are

This insurance is issued by Suncorp Metway Insurance Limited

ABN 83 075 695 966

AFSL No 229869

Level 18

36 Wickham Terrace

Brisbane QLD 4000



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forest



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