

coles

# Home Insurance

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Product disclosure  
statement



[coles.com.au/insurance](https://coles.com.au/insurance) or call 1300 265 374

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coles Financial Services

Issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681,  
part of Insurance Australia Group (IAG).

# coles Home Insurance

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Supplementary  
Product disclosure  
statement



[coles.com.au/insurance](http://coles.com.au/insurance) or call **1300 265 374**

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## Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) was prepared on 12 September 2018 and is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681.

The information in this SPDS updates and should be read with, the Coles Home Insurance Product Disclosure Statement (PDS) version COLPDS950020817 prepared on 1 May 2017.

This SPDS should be read with the PDS, any other applicable SPDS you received from us and your Policy Schedule.

This SPDS will apply to policies with a commencement date of 13 December 2018 and a renewal effective date on or after 7 January 2019.

## Changes to the PDS

### Complaints

#### Pages 5 and 6

The last paragraph under this section and the Financial Ombudsman Service Australia contact details are to be replaced with the following wording:

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## WELCOME

Welcome and thank you for choosing Coles Insurance. We believe home insurance doesn't need to be complicated or expensive, which is why we offer real quality, great value insurance that costs less.

Coles Home Insurance is underwritten by Insurance Australia Limited (IAL) ABN 11 000 016 722 AFSL 227 681 part of Insurance Australia Group (IAG), Australia's largest Insurance group. Only IAL as insurer can issue, vary or cancel Coles Home Insurance policies. IAL will also assess and pay claims.

This document contains all of the information you need to understand your insurance policy. If you would like further information on any of the topics covered, please contact us on 1300 265 374.

### What this booklet contains

This booklet contains:

- a Product Disclosure Statement
- the Coles Home Insurance policy terms and conditions

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## PRODUCT DISCLOSURE STATEMENT

IAL is the issuer of and is responsible for this Product Disclosure Statement (PDS). It was prepared on 1 May 2017.

### Purpose of this Product Disclosure Statement

This document includes the Product Disclosure Statement and the policy terms and conditions for Coles Home Insurance. It's been designed to help you make an informed choice before deciding to buy this insurance policy. If you buy this insurance, this document and the policy schedule forms the agreement between us.

### Who we are

Insurance Australia Limited (IAL) ABN 11 000 016 722 AFSL 27681 is the insurer providing cover under your policy. IAL is an insurance company supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the *Insurance Act 1973 (Cth)*.

IAL holds an Australian Financial Services Licence and is authorised to issue, vary and cancel general insurance products and provide financial product advice in relation to general insurance. In relation to your insurance IAL only provides general product advice.

### What our words mean

This policy uses words that have special meanings. To make sure you are aware of these words and their meanings, please read the section 'what our words mean' on pages 71-73.

### How to contact us

You can phone us on 1300 265 374

or write to us at:  
PO BOX 16042  
Collins Street West, Victoria 8007

You can also contact us via email on  
[homeinsurance@coles.com.au](mailto:homeinsurance@coles.com.au)

or obtain more information from our website  
[coles.com.au/insurance](http://coles.com.au/insurance)

## IMPORTANT INFORMATION

### Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you:

We have adopted and support the Code and are committed to complying with it. Please contact Us if you would like more information about the Code.

### Complaints

To access our Complaints Handling Procedures, contact the Coles Insurance Contact Centre on 1300 265 374. If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us.

You should first contact the person who made the decision, requesting a resolution and then he or she then has one business day to resolve it. If that person cannot resolve the dispute he or she must refer it to a manager who has a further five business days to resolve the matter. If the manager cannot resolve the matter you may ask him or her to refer it to an internal dispute resolution (IDR) officer who will provide you with a determination within 15 business days.

Details of our Complaints and Disputes procedures are set out on the Complaints Handling page on our website and in our Privacy policy. You can contact us or go to our website [coles.com.au/insurance-information](http://coles.com.au/insurance-information) to obtain this information.

If we are unable to resolve your complaint through our IDR processes you may take your complaint to the Financial Ombudsman Service Limited (FOS) which is an independent external dispute resolution service approved by the Australian

Securities and Investments Commission free of charge to you. We are bound by the FOS' determinations provided they fall within the FOS' jurisdiction, but you are not so bound. You have two years from our final decision letter to apply to the FOS. You may access the FOS' services by contacting them at:

### Financial Ombudsman Service Australia

Telephone: 1800 367 287

Post: GPO Box 3, Melbourne, Victoria 3001

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

## Protecting your privacy

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We are committed to meeting our privacy obligation to you under the *Privacy Act 1988 (Cth)* which provides for information to be collected, used, disclosed and held according to the Australian Privacy Principles (APPs).

We and Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708 AR 269259 and its associated entities ('Coles' companies'): collect your personal information directly from you or through others including entities listed in our Insurance Australia Ltd Privacy Policy and the Coles Privacy Statement (Privacy Policies). These can include: other insurers, your credit institute (eg the bank you have your loan with), another party involved in a claim, investigators, our legal advisers.

You agree that we may collect, use disclose and hold your personal information as set out in the Privacy Policies.

### How we use your personal information

We and Coles' companies and the parties listed in the Privacy Policies will use your personal information for the purposes it was collected for. That usually includes providing you with assistance, a product or service you requested.

Your personal information may also be used for other purposes that are set out in the Privacy Policies. You may choose to not give your personal information, however, not giving your personal information may affect our or Coles companies' ability to provide you with a product or service, including processing an insurance claim.

### Further information

We and Coles' companies may disclose your personal information to:

- related entities
- flybuys program partners
- service providers – which includes some service providers that may be based overseas, and
- other organisations as set out in the Privacy Policies.

The Privacy Policies provide more information about how your personal information is collected, from whom it is collected and how we hold, use and disclose your information. The Privacy Policies also provide information about how you can:

- access your personal information
- ask us to correct your personal information,
- or make a complaint about a breach of the APPs and how we will deal with your complaint.

If you'd like more details about the Insurance Australia Ltd Privacy Policy, correct your personal information, or opt out of receiving materials we send, please contact us on 1300 265 374.

You can also view a copy of the Insurance Australia Limited Privacy Policy on the website [coles.com.au/insurance-information](http://coles.com.au/insurance-information) or contact Customer Relations at:

Email: [customer.relations@iag.com.au](mailto:customer.relations@iag.com.au)

Free Call: 1800 045 517

Free Fax: 1800 649 290

Mail: Customer Relations, Reply Paid 62759  
Sydney NSW 2000  
Free post (no stamp required)

You can also view a copy of the Coles Privacy Statement on the Coles website at [coles.com.au/privacy](http://coles.com.au/privacy).

## Cooling off

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Even after you decide to buy this insurance, you have 30 days from the date cover commences to change your mind and let us know that you want to cancel the policy. We will refund the premium you have paid less any government charges or taxes we are unable to recover, provided you have not made a claim under the policy.

## Compensation Arrangement

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The *Corporations Act 2001 (Cth)* requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. We are exempt from this requirement because we are an insurer supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act 1973 (Cth)*.

## Financial Claims Scheme

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This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) and only applies in the event of an insurer becoming insolvent and the Federal Treasurer declaring that the FCS will apply to that insurer.

Payment of a claim under the FCS is subject to the FCS's eligibility criteria being met.

Information about the FCS can be obtained from <http://www.fcs.gov.au>.

## Terrorism Insurance Act 2003 (Cth)

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This policy excludes cover for losses as a result of an act of terrorism.

In the event that damage to property occurs and the cause of the damage is declared a terrorist incident by the responsible Minister, then you may be afforded protection within the time limits of indemnity of this policy by virtue of the *Terrorism Insurance Act 2003 (Cth)*. The operation of this Act may also serve to reduce the settlement of your loss to a percentage of the otherwise recoverable loss. In the event that the settlement is reduced then this will be at the direction of the Minister.

## HOW THIS INSURANCE WORKS

This policy provides cover for your buildings or contents or both in Australia. These are explained on pages 9-10. This approach gives you flexibility as you can arrange your insurance to meet your particular needs.

Before you choose, you need to understand the significant benefits of each of the cover types, when benefits will be provided to you, and how. To do this, please read this document to understand:

- the difference between the types of cover (pages 9-10),
- the benefits of each type of cover (Buildings pages 30-33 and Contents pages 42-47),
- what is covered and what is not (pages 18-23),
- the optional benefits that you can choose from (Buildings page 34 and Contents pages 48-53), and
- what will happen in the event of a claim (pages 63-70),

If you do buy this insurance, there are also a number of things which:

- you need to tell us (page 57),
- you need to do (page 57), and
- you should know (page 59).

It is important for you to know that we may refuse to pay, or may reduce the amount we pay, under a claim if you:

- do not comply with the terms and conditions of this policy,
- do not answer our questions truthfully and accurately, or
- make a fraudulent claim.

There are other things which we need to tell you. These are set out on page 60.

Where our words have a particular meaning, we have explained these words on pages 71-73. We have used capital letters to indicate sections of the document which contain relevant information, such as Types of Cover or General Exclusions. A detailed table of contents is provided on pages 2-3 and will help you locate these sections.

## Types of cover

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The types of cover you can choose from are:

- Buildings, or
- Contents, or
- Buildings and Contents.

This insurance Policy Booklet has a section for Buildings cover and a section for Contents cover. If you choose Buildings and Contents cover combined, both sections apply.

## Summary of cover

The summary of cover below is subject to the terms, conditions and exclusions of the policy. You should read the wording of this product disclosure statement and policy wording to determine the scope of cover and whether it is suitable for you.

### Buildings cover

Buildings insurance provides cover for loss or damage to the buildings that you own and live in. It does not provide cover for any of your contents.

If you choose Buildings and Contents cover, we also include Contents insurance cover.

### Contents cover

Contents insurance provides cover for loss or damage to the contents inside the home you live in – even if you do not own it. It does not provide cover for the building.

You may extend this insurance to contents Cover outside your home for loss or damage outside of your home.

If you choose Buildings and Contents cover, we also include Buildings insurance cover.

### Buildings and Contents cover

Buildings and Contents insurance provides cover for loss or damage to the buildings that you own and live in. It also provides cover for loss or damage to the contents inside these buildings.

You may extend this insurance to contents Cover outside your home for loss or damage outside of your home.

## Summary of Insured Events

The events below are subject to exclusions and limitations.

Insured Events	Buildings Cover	Contents Cover
Fire	✓	✓
Flood	✓	✓
Storm	✓	✓
Accidental breakage of glass	✓	✓
Lightning and Thunderbolt	✓	✓
Theft or Attempted Theft	✓	✓
Earthquake	✓	✓
Impact	✓	✓

Insured Events	Buildings Cover	Contents Cover
Bursting, leaking or overflowing of water or liquid	✓	✓
Vandalism and Malicious Acts	✓	✓
Animal Damage	✓	✓
Explosion	✓	✓
Riots or Civil Commotion	✓	✓

## Summary of Additional Benefits

The summary of additional benefits below is subject to the terms, conditions and exclusions of the policy. You should read the wording of this product disclosure statement and policy wording to determine the scope of cover and whether it is suitable for you.

We also give you a number of additional benefits at no extra cost. These benefits are listed below. This is a summary of the cover provided under the two Types of Cover. See page references below for detailed information on the cover provided.

Additional Benefit	Buildings Cover (pages 30-33)	Contents Cover (pages 42-47)
Demolition & removal of debris	✓	✓
Coverage when you change your address	✗	✓
Building modification	✓	✗
Key and lock replacement	✓	✓
Frozen and refrigerated groceries	✗	✓
Funeral expenses	✗	✓
Emergency repairs	✓	✗
Professional fees	✓	✗
Local and State fees	✓	✗
Contents in the open air	✗	✓
Credit cards or financial card	✗	✓
Temporary accommodation for pets	✓	✗
Replacement of documents	✗	✓
Emergency grocery cover	✗	✓
Trees, plants and shrubs	✓	✗
Temporary accommodation	✓	✗
Guest or visitors contents	✗	✓

## Summary of Optional Benefits

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The summary of optional benefits below is subject to the terms, conditions and exclusions of the policy. You should read the wording of this product disclosure statement and policy wording to determine the scope of cover and whether it is suitable for you.

If your buildings or contents are insured under this policy, you may choose to pay more and add Optional Benefits to increase your cover. These benefits are summarised below. See page references below for detailed information on the cover provided.

Buildings Optional Benefit:

- Motor burn out (page 34).

Contents Optional Benefits:

- Accidental damage to your contents (pages 48-49)
- Motor burn out (including food spoilage) (pages 48-49)
- Cover outside your home as:
  - o Unspecified portable contents, or
  - o Specified portable contents, under this option (pages 50-53).

## Cost of this Insurance

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If you decide to buy this insurance, you will need to pay a premium. This can be paid in advance, for the period of insurance or monthly, in instalments (refer page 60). You may also need to pay an excess if you make a claim.

### How we calculate the premium

We rely upon you to give us complete and accurate information about you, your home and its occupants and, if necessary, your contents when we calculate the premium. In calculating your premium, we consider:

- the sum insured you have chosen,
- where you live,
- the type of building in which you live,
- the age of your home,
- what the walls and roof are made of,
- the age of the policy holder,
- whether any part of your home is used for business purposes,
- whether the building is used as a holiday home, and
- your insurance and claims history,
- your years of insurance,

For Buildings cover we also consider:

- whether your home is a multistorey building.

For Contents cover we also consider:

- the level of security of your home, and
- the storey level of your home if you live in a multistorey building.

The choices that you make in selecting your options will also affect your premium. These include:

- the type of cover you have chosen (refer page 9),
- any Optional Benefits that you have chosen (refer Buildings page 34, Contents pages 48-53),
- the level of excess you have chosen (refer pages 13-14), and
- whether you have chosen to pay your premium in instalments (refer page 60).

The factors mentioned above do not cover all the factors we may take into account.

Minimum premiums may apply and any discount we give you (except for the online discount) will not reduce a premium below the minimum premium.

We also calculate and include compulsory government charges such as Goods and Service Tax (GST) and Stamp Duty.

We show the sum of the premium and government charges as the premium on your schedule, which we will send to you within 5 business days of the purchase of your policy.

### Your excess

You may need to pay an excess. An excess is the amount you must contribute towards each claim you make. The excesses apply to Buildings, Contents and Buildings and Contents cover. The excesses that apply to your policy will be shown on your schedule.

If you have Buildings and Contents cover, you may choose a different level of excess for your buildings and your contents. If you have a claim for both buildings and contents for the same Insured Event, we will calculate the excesses that apply to your building and your contents separately. You do not have to pay both excesses; you will only pay the higher of the two excesses.

We show the excesses that apply to your policy and the amount of each excess on your schedule.

For details on when your excess is to be paid, please refer to page 68.



The excesses are:

### **Standard excess**

A Standard excess applies to your policy. The Standard excess applies when we accept a claim from you.

### **Voluntary excess**

You may choose to pay an additional excess amount if we offer it to you. This Voluntary excess will reduce your premium. The Voluntary excess applies in addition to the Standard excess when we accept a claim from you.

### **Cover outside your home excess**

This excess applies when you make a claim for Cover outside your home. If you pay the Cover outside your home excess, you do not have to pay the Standard excess or any Voluntary excess you may have chosen.

### **Special excess**

We may apply a Special excess, based on your circumstances/situation and insurance history. We will tell you if we do by showing it on your schedule. The Special excess is in addition to the other excesses when we accept your claim.

## **BEFORE WE PROCEED**

### **You must decide**

If you choose to buy this insurance cover, and we agree to accept the risk, you need to make a few decisions about the insurance cover that you want. Please read this document in full, to understand the cover – especially the options that you have to choose from and the limitations and exclusions that apply. If there is anything you don't understand, please contact us.

It is important that you decide whether this insurance is right for you. Any advice which we might provide is general only and does not take into account your personal circumstances. You should read the details on policy cover, benefits and options contained in this document in full before proceeding further.

### **Answering our questions**

When answering our questions, you must answer for yourself and for any other person who will be insured under this policy. You must tell us about everyone who will live in your home on

a regular basis. You must also give us complete and accurate information to allow us to decide whether to insure you and the terms on which we will insure you. If you do not do so, we may be entitled to reduce or deny any claim that you make, or even to cancel your policy.

## **OUR AGREEMENT WITH YOU**

If you pay the premium as set out on the schedule by the due date, we will insure your buildings, contents or both, in accordance with the terms and conditions in this document, for the period of insurance as set out in your schedule.

When you buy this insurance, we give you this Product Disclosure Statement and Insurance Policy booklet. This booklet, together with your schedule and the information you provided to us when you bought this insurance, form the contract of insurance between you and us.

You should keep this booklet and your schedule in a safe place because you may need to refer to them from time to time.

### **Updating Our Product Disclosure Statement**

From time to time, we will need to update this PDS. If the change results in a material change from the PDS you hold, we will send you another PDS or a supplementary PDS. You may request a copy of a PDS free of charge at any time by contacting us.

### **Claim payment examples**

The following examples are designed to illustrate how a claim payment might typically be calculated and what amount you may be required to pay. The examples are for guidance purpose only, do not cover all scenarios or benefits and do not form part of the policy terms and conditions.

The excesses applicable to your policy may vary from those set out in the examples below. You should check your schedule for the precise amount of the excesses and not rely on the amount of the excesses set out in the examples below.

#### **Claim example - Loss or damage to buildings**

The building has been insured for \$150,000. An excess of \$500 applies to your buildings cover. Vandals use spray cans and paint graffiti on the outside of your building. We assess the cost to remove the graffiti will be \$1,000 and we arrange for a repairer to attend your building and remove the graffiti.

We will normally pay the \$500 for the removal of the graffiti directly to the repairer and request you to pay the \$500 excess directly to the repairer.

#### **Claim example - Loss or damage to contents**

Your contents are insured for \$50,000. An excess of \$500 applies to your contents cover. A thief breaks into your home and steals a number of contents items. The theft is reported to the police. An assessor attends your property and establishes that the total value of items stolen was \$2500.

We replace the stolen items less the applicable excess you are required to pay us (\$500).

The amount we pay for replacement contents: \$2500

Less the Excess of \$500

Total claim payment: \$2000.

#### **Claim example - Loss or damage to contents outside your home under Unspecified portable contents cover**

You have selected an Unspecified portable contents cover sum insured of \$2,000. Whilst you are outside your home someone steals your laptop computer worth \$1,500. We will pay up to \$1,000 for the laptop as the Unspecified portable contents cover is subject to a single item limit of 50% of the Unspecified portable contents sum insured (50% of \$2,000) less the applicable excess.

However, if someone steals your handbag which contained \$5,000 worth of the items listed on page 50 as covered under Unspecified portable contents cover, then the most we pay is \$2,000 (as this is the Unspecified portable contents sum insured) less the applicable excess.

## **YOUR COVER**

This policy provides insurance cover for your buildings, or contents or both.

Your schedule will indicate whether you have chosen insurance cover for your Buildings or your Contents or Buildings and Contents combined. To understand the difference between the three Types of Cover, please refer to page 9.

Your Contents cover has limits for certain valuable or higher risk items. You may increase these limits by telling us about these items. These are called Specified contents inside the home. If you have told us about them and we have agreed to cover them, these Specified contents inside the home will be shown separately on your schedule. For further details on Specified contents inside the home, please refer to pages 38-39.

You may choose to insure some of your contents while they are away from your home. This is called Cover outside your home. An additional premium will be payable. If you have chosen Cover outside your home this will be shown separately on your schedule. For further details on Cover outside your home, please refer to pages 50-53.

Your schedule will also show:

- any Optional Benefits you have chosen (Buildings refer to page 34, Contents pages 48-53),
- what the sum insured is,
- the details of your home,
- the details of your buildings if you have chosen Buildings or Buildings and Contents cover,
- the details of your contents if you have chosen Contents or Buildings and Contents cover,
- the excess level you have chosen, and any other excesses which may apply (refer to pages 13-14), and
- any other terms and conditions which apply to your policy.

## Insured Events

This section sets out the events which this insurance policy provides cover for. It also describes what is not covered. In addition, there are General Exclusions which apply. These are described on pages 54-57.

If your schedule shows that you have Buildings or Buildings and Contents cover, your buildings are covered for loss or

damage caused by these events. For details of what is included as part of your buildings, please refer to page 26.

If your schedule shows that you have Contents or Buildings and Contents cover, your contents are covered for loss or damage caused by these events. For details of what is included as part of your contents, please refer to page 36.

What is covered	What is not covered
<p><b>Fire</b></p> <p>We will cover you for loss or damage caused by burning with flames.</p>	<p>We will not cover you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• scorching, burn marks or melting where there has been no flame, or</li> <li>• heat, soot, smoke or ash, unless your buildings or contents have caught on fire.</li> </ul> <p>We will not cover you for loss or damage to a heat or fire resistant item including but not limited to:</p> <ul style="list-style-type: none"> <li>• a heater, or</li> <li>• dryer, or</li> <li>• cooking appliance, or</li> <li>• an iron,</li> </ul> <p>if it ignites or combusts.</p>
<p><b>Accidental breakage of glass</b></p> <p>If your schedule shows that you have Building cover we will either replace or pay the reasonable cost of replacing:</p> <ul style="list-style-type: none"> <li>• any glass which is a fixed part of your building, or</li> <li>• any shower screen, shower base, sink, basins, bath or toilet, which is accidentally damaged</li> </ul> <p>Or</p> <p>If your schedule shows that you have Contents cover we will either replace or pay the reasonable cost of replacing:</p> <ul style="list-style-type: none"> <li>• any glass which forms part of your furniture, or</li> <li>• any hanging wall mirror,</li> </ul> <p>which is accidentally damaged.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• any glass which was already damaged or in an imperfect condition,</li> <li>• glass forming part of a conservatory or glass house,</li> <li>• light globes,</li> <li>• a tiled shower base,</li> <li>• any part of a ceramic or glass cooking surface of any kind, oven doors, heaters,</li> <li>• any damage where the breakage is not through the entire thickness of the glass or the shower screen, shower base, sink, basin, bath or toilet,</li> <li>• contents items such as hand mirrors, crockery, china, glassware, porcelain, crystal, vases, ornaments, glass in pictures,</li> <li>• breakage of visual display units, clocks, watches, radios, televisions, or</li> <li>• any damage which occurred while the item was outside your home.</li> </ul>
<p><b>Theft or Attempted Theft</b></p> <p>We will cover you for loss or damage caused by a theft or attempted theft.</p>	<p>We will not cover you for theft or damage caused by:</p> <ul style="list-style-type: none"> <li>• you or anyone who lives at your home, or</li> <li>• anyone who entered your site with your permission or the consent of anyone who lives at your home.</li> </ul> <p>We will not cover you for theft or attempted theft:</p> <ul style="list-style-type: none"> <li>• from any common property or public area, or</li> <li>• if the security devices or mechanisms you told us about were not installed, not in working order or not connected.</li> </ul>

What is covered	What is not covered
<p><b>Earthquake</b></p> <p>We will cover you for loss or damage caused by an earthquake including subsidence and landslip that immediately follows the earthquake.</p>	<p>We will not cover you for loss or damage:</p> <ul style="list-style-type: none"> <li>caused by high tide, tidal wave, tsunami or other actions of the sea, or</li> <li>sustained more than 72 hours after the initial earthquake.</li> </ul>
<p><b>Explosion</b></p> <p>We will cover you for loss or damage caused by an explosion.</p>	<p>We will not cover you for loss or damage:</p> <ul style="list-style-type: none"> <li>to the item that exploded, or</li> <li>caused by any flammable substance kept at or brought onto your home or site if this is in breach of statutory regulations.</li> </ul>
<p><b>Flood</b></p> <p>We will cover you for loss or damage caused by flood.</p> <p><b>Storm</b></p> <p>We will cover you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>violent wind or thunderstorm (including a tornado or cyclone),</li> <li>heavy rain, hail or snow.</li> </ul>	<p>We will not cover you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>water entering your home through an opening that was not created by the storm or flood,</li> <li>water entering through an opening resulting from poor maintenance or defective workmanship, construction or design,</li> <li>water entering your home due to building alterations, additions or renovations,</li> <li>gradual deterioration from rainwater, or</li> <li>high tide, tidal wave, storm surge, tsunami or other actions of the sea.</li> </ul> <p>We will not cover you for loss or damage to:</p> <ul style="list-style-type: none"> <li>soil, gardens and pot plants,</li> <li>outbuildings not adequately secured to their foundations,</li> <li>compacted earth, gravel or pebbles on paths or driveways,</li> <li>retaining or freestanding walls,</li> <li>seawalls, wharves, jetties or pontoons,</li> <li>the surface of a tennis court,</li> <li>swimming pool covers, spa covers or plastic/vinyl pool liners (this includes liners used in ponds and/or water features),</li> <li>textile awnings or blinds, external shade cloth or solar covers, or</li> <li>external paintwork where there is no other damage to that part of your home.</li> </ul> <p>We will not pay for:</p> <ul style="list-style-type: none"> <li>the cost of clearing debris or mud from tanks, spas or pools, or</li> <li>damage to retaining walls, paths, driveways, tennis court surfaces and paved or concrete outdoor surfaces.</li> </ul>
<p><b>Impact</b></p> <p>We will cover you for loss or damage resulting from impact caused by:</p> <ul style="list-style-type: none"> <li>a falling tree or branch,</li> <li>an external flagpole, mast, aerial or satellite dish which breaks and collapses,</li> <li>an aircraft, watercraft, motor vehicle or attached trailer,</li> <li>debris from space, an aircraft, rocket or satellite, or</li> <li>falling towers, power or communication lines or poles.</li> </ul>	<p>We will not cover you for loss or damage caused by you, your family or someone acting with your consent from:</p> <ul style="list-style-type: none"> <li>tree felling,</li> <li>tree lopping, or</li> <li>tree cutting.</li> </ul> <p>We will not cover you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>the roots of trees, plants or shrubs.</li> </ul> <p>We will not cover you for the cost of:</p> <ul style="list-style-type: none"> <li>removing any potentially dangerous trees which have not caused damage to your home, or</li> <li>removing any tree stump from the ground.</li> </ul>

What is covered	What is not covered
<p><b>Lightning and Thunderbolt</b> We will cover you for loss or damage caused by lightning or thunderbolt.</p> <p><b>Bursting, leaking or overflowing</b> We will cover you for loss or damage caused by the sudden and unexpected escape of liquid from:</p> <ul style="list-style-type: none"> <li>• a domestic appliance,</li> <li>• an aquarium holding more than 60 litres of water,</li> <li>• fixed heating or cooling systems,</li> <li>• basins, sinks, toilets, baths or spa baths,</li> <li>• drainage or sewerage systems, or</li> <li>• taps, fixed pipes, water mains, gutters, guttering, water tanks or fixed tanks.</li> </ul>	<p>We will not cover you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• seepage or slow escape of liquid over time,</li> <li>• a leaking or faulty shower recess or base,</li> <li>• condensation,</li> <li>• watering systems or hoses,</li> <li>• escape of water from a stormwater pipe off the site, stormwater channel or canal, or</li> <li>• an inadequate drainage or sewerage system.</li> </ul> <p>We will not cover you for loss or damage caused to retaining walls.</p> <p>We will not cover you for the cost of:</p> <ul style="list-style-type: none"> <li>• repairing or replacing the item that the liquid escaped from,</li> <li>• repairing a leaking or faulty shower recess or base, or</li> <li>• locating the cause of the damage unless it is causing permanent damage and we have agreed to the costs beforehand.</li> </ul>
<p><b>Actions of Animals</b> We will cover you for loss or damage caused by the actions of animals or birds.</p>	<p>We will not cover you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• vermin, rodents, insects (including termites), or</li> <li>• any animal or bird kept in your home or at your site.</li> </ul> <p>If your buildings are insured, we will not cover you for loss or damage caused by any animal or bird pecking, biting, chewing, clawing, tearing or soiling the exterior of any buildings or the interior of buildings which are not completely enclosed.</p> <p>If your contents are insured, we will not cover you for loss or damage caused by any animal or bird pecking, biting, chewing, clawing, tearing or soiling contents in the open air or the interior of buildings which are not completely enclosed.</p>
<p><b>Vandalism &amp; Malicious Acts</b> We will cover you for loss or damage caused by vandalism or a malicious act.</p>	<p>We will not cover you for loss or damage caused by you or by someone who:</p> <ul style="list-style-type: none"> <li>• lives at your site with your consent, or</li> <li>• has entered your site with your consent or that of a person who lives in your home.</li> </ul> <p>We will not cover you for vandalism and malicious acts if the security devices or mechanisms you told us about were not installed, not in working order or not connected.</p>
<p><b>Riot, Civil Commotion and Industrial unrest</b> We will cover you for loss or damage caused by a riot, civil commotion or industrial unrest.</p>	<p>We will not cover you for loss or damage arising after 72 hours from the commencement of any riot, civil commotion or industrial unrest.</p> <p>We will not cover you for loss or damage caused by you or by someone who:</p> <ul style="list-style-type: none"> <li>• lives at your site with your consent, or</li> <li>• has entered your site with your consent or that of a person who lives at your site.</li> </ul>

## Legal Liability Cover

This policy provides additional cover for legal liability.

### What is covered

Legal Liability cover insures you against the costs of paying compensation for death or bodily injury to other people or for loss or damage to their property.

If your schedule shows that you have Buildings cover, we cover your legal liability which results from an incident:

- at your home or site, and
- in connection with you owning or living in your home.

If your schedule shows that you have Contents cover:

- we cover your legal liability as a result of an incident which happens anywhere in Australia, but
- we will not cover liability arising from, or in connection with, your ownership or occupancy of any residence, building, structure or land unless:
  - o the liability arises from your home or site, and
  - o you rent or lease your home or you own your home under company share, stratum or strata title.

If your schedule shows that you have Buildings and Contents cover, we cover your legal liability as a result of an incident which happens anywhere in Australia.

The most we will pay for all claims arising from any one incident is \$20 million. This amount includes GST and all legal and defence costs we have agreed to pay.

### What is not covered

We will not cover liability for personal injury or property damage arising from, or in connection with directly or indirectly from:

- any of the General Exclusions on pages 54-57,
- the use of any aircraft, other than model aircraft with a wingspan less than 1.5 metres,
- the use of any watercraft other than canoes, surfboards, surf skis, sailboards or other non-motorised watercraft less than 3 metres in length,
- the use of any vehicle other than ride-on mowers, motorised golf carts and motorised scooters which do not require registration and do not require compulsory insurance or to be covered under a statutory scheme,
- any trade, business, occupation or employment carried on by you, your family or anyone living at your home, for reward,
- the use of your home or the site for any business purpose or farming activity, unless we agree to the cover, and this is specified on your schedule,

- vibration, removal, weakening or interference with any land, buildings or other property,
- any asbestos or any products containing asbestos,
- the transmission of any disease by you or your family or any contaminated body fluid or body product,
- any illegal or unlawful activity by you or your family or anyone acting with the consent of you or your family,
- an intentional act or omission by you or your family or anyone acting with the consent of you or your family, or any act or omission with reckless disregard for the consequences,
- claims by you, your family, any person ordinarily residing with you or with whom you ordinarily reside,
- claims where there is insurance required by law that provides cover for the liability,
- liability which arises only because you or your family have agreed to take that liability on,
- defamation,
- any admission of liability you have made,
- loss or damage to any property in your care, custody or control other than property you live in as a residential tenant,
- any building work, repairs or redecoration being carried out at your home or at the site, where the value of the work exceeds \$25,000,
- any civil or criminal penalties, fines, or exemplary, aggravated, punitive or multiple damages or awards for which you are liable,
- any incident which did not occur during the period of insurance,
- any event which you have organised or are legally responsible for, unless the event occurs in your home or at the site,
- any animal other than a domestic dog or cat kept as a pet in your home or at the site,
- any professional or amateur sporting activity,
- actions brought against you in a court outside Australia,
- the common property, where your home is a company share, stratum or strata title property,
- the supply of any alcohol or drugs,
- the consumption of any drugs or alcohol unless the consumption did not cause or contribute to the incident,
- tree lopping or tree felling on the site, or
- the discharge, dispersal, release or escape of pollutants, waste materials or other irritants and contaminants on or into land, the atmosphere or any watercourse or body of water.

If you have Contents cover, we will not cover liability arising from, or in connection with, your ownership or occupancy of any residence, building, structure or land unless the liability arises from your home or site and you rent or lease your home or you own your home under company share, stratum or strata title.

## BUILDINGS COVER

If your schedule shows that you have Buildings or Buildings and Contents cover, your buildings are covered against loss or damage caused by any of the events described on pages 18-23, which occur during the period of insurance. You will also be entitled to the Legal Liability cover described on pages 24-25 and the Additional Benefits set out on pages 30-33. For payment of an additional premium, you may also choose to add cover for the Optional Benefit set out on page 34.

### Your “Buildings” – what we will and won’t cover

What is meant by <i>buildings</i>	What is not meant by <i>buildings</i>
<p><b>“Buildings” means:</b></p> <ul style="list-style-type: none"><li>• buildings used for domestic, residential purposes, and</li><li>• which are fully enclosed, with walls, fully glazed windows, doors and a roof, and</li><li>• which can be locked up.</li></ul> <p><b>“Buildings” also includes:</b></p> <ul style="list-style-type: none"><li>• outbuildings and permanent structural improvements that comply with local government or other statutory requirements,</li><li>• carports, decking, pergolas, verandas and fixed gazebos,</li><li>• tennis courts,</li><li>• permanently installed swimming pools, saunas and spas (including their fixed accessories),</li><li>• fixed wall, ceiling or floor coverings other than carpets or carpet tiles,</li><li>• fixed shade sails, exterior blinds and awnings,</li><li>• domestic appliances housed in purpose built cupboards or bench space, such as a dishwasher,</li><li>• light fittings, alarm systems, air conditioners and domestic appliances such as a stove which are permanently connected to the electricity system,</li><li>• fixed appliances which are permanently connected to the gas systems such as room heaters,</li><li>• built in furniture,</li><li>• fixed barbecues, clothes lines, aerials, masts and satellite dishes,</li><li>• paved paths and paved driveways – up to \$10,000,</li><li>• artificial lawns – up to \$1,000,</li><li>• walls, gates and fencing, and</li><li>• service pipes, cables, poles, wires, meters and switches that you own or are legally responsible for.</li></ul>	<p><b>“Buildings” do not mean:</b></p> <ul style="list-style-type: none"><li>• a mobile home, caravan, houseboat or any temporary or demountable structure,</li><li>• hotels, motels, boarding houses, commercial buildings, exhibition or display homes,</li><li>• any part of the site that you use or intend to use for hobby farming activities, whether for profit or not (including stables, machinery or hay sheds, boundary or internal fences),</li><li>• any part of a building or site used for conducting a business, trade or profession other than as described in your schedule,</li><li>• any part of a building or structure which cannot be locked because it is in the course of alteration or renovation or is being rebuilt,</li><li>• a building or structure which is in the course of construction,</li><li>• a building which is owned under company share, stratum or strata title,</li><li>• trees, plants, lawns, shrubs and hedges, planted in the ground,</li><li>• jetties, wharves or pontoons, or</li><li>• unpaved paths, unpaved driveways or the loose surfaces of paths, driveways or tennis courts.</li></ul> <p><b>“Buildings” do not include “Contents” as described on pages 36-37. In particular, “Buildings” do not include:</b></p> <ul style="list-style-type: none"><li>• carpets, carpet tiles or loose floor coverings,</li><li>• internal blinds or curtains,</li><li>• above ground swimming pools or movable spas or saunas,</li><li>• electrical equipment which normally attaches to a power point only, or</li><li>• any item which is not fixed to the buildings.</li></ul>

## Buildings – what we will and won't pay

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If:

- your buildings are insured, and
- loss or damage to your buildings occurs as a result of an insured event during the period of insurance, and
- we agree to accept your claim,

we will, at our option, choose whether to:

- repair or rebuild your buildings, or
- pay the reasonable cost of repairing or rebuilding your buildings.

We will pay up to the sum insured of your buildings, or any lesser limit that applies, less any applicable excess.

If we choose to repair or rebuild your buildings, we can nominate the builder, repairer or supplier.

If we choose to repair your buildings, we will:

- make reasonable attempts to match the materials used when your buildings were built or last renovated,
- only repair or rebuild that part of your buildings which has been damaged, and
- not pay to repair or replace undamaged materials or sections of your building in order to create a uniform effect throughout your home.

Where we are unable to match materials, we will use or pay for materials which we believe to be of a similar kind or quality.

If we choose to rebuild your buildings, we will:

- use new materials, and
- rebuild your buildings to the same size and standard.

If we choose to pay the reasonable cost of repairing or rebuilding your buildings, we may:

- pay your builder directly, or
- pay you.

If we pay you, we will pay the lesser of:

- the costs you actually incur, or
- the amount it would have cost us to repair or rebuild your buildings.

If you do not commence repair or replacement of your buildings within six months of the date the loss or damage occurred, we will not be liable for any costs which exceed the repair or rebuilding costs as at the date the loss or damage occurred.

If you decide not to proceed with the rebuilding or repair of your buildings, we will pay the lesser of:

- the rebuilding or repair cost as at the date of loss or damage, or
- the difference in the value of your buildings and the site before the damage occurred and the value of your buildings and the site after the damage has been sustained.

If we accept your claim for loss or damage to a dividing fence, we will only pay half the cost of repairing the fence.

If your claim is for damage to fixed coverings on walls, floors and ceilings, we will only pay for repair or replacement in the room, hall or passage where the damaged occurred. In open plan homes we will pay only for the damaged part of such coverings in the functional area we think is affected.



## Buildings - Additional Benefits

What is covered	What is not covered	Cover limit
<p><b>Temporary accommodation</b></p> <p>If:</p> <ul style="list-style-type: none"> <li>• you have been living in your home on a permanent basis, and</li> <li>• we agree that you cannot live in your home as a result of an insured event, and</li> <li>• we have agreed the costs beforehand,</li> </ul> <p>we will pay the reasonable additional costs you incur for similar accommodation until you are able to live in your home.</p>	<p>We will not pay if:</p> <ul style="list-style-type: none"> <li>• you did not move out of your home,</li> <li>• you do not pay for your temporary accommodation, or</li> <li>• you do not intend to rebuild or repair your home.</li> </ul> <p>We will not pay for:</p> <ul style="list-style-type: none"> <li>• any costs you incur beyond the period it should have reasonably taken to repair or rebuild your home.</li> </ul>	<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual additional accommodation costs which you incur for up to 12 months, or</li> <li>• 10% of the sum insured of your buildings.</li> </ul> <p>This benefit is in addition to the total sum insured of your buildings.</p>
<p><b>Key and lock replacement</b></p> <p>If:</p> <ul style="list-style-type: none"> <li>• we have accepted your claim for theft, and</li> <li>• the keys to any external doors or windows of your home have been stolen as part of the theft,</li> </ul> <p>we will pay the reasonable cost of rekeying or replacing (whichever is the lesser) locks and cylinders on the doors or windows for which the stolen keys were intended.</p>		<p>The most we will pay is \$500 per incident if your buildings or contents or both are insured.</p>
<p><b>Building modifications</b></p> <p>If you suffer a serious injury during the period of insurance as a direct result of loss or damage to your buildings by an insured event and that injury results in you becoming permanently and physically disabled, we will cover the reasonable cost of modifications necessary to your insured building so that you can continue to live there.</p>	<p>There is no cover under this benefit if the injury is not a direct result of a claimable event, or if your building does not require modifications for you to continue to live there.</p>	<p>The most we will pay is \$5,000.</p>
<p><b>Emergency repairs</b></p> <p>At our option, we will arrange for any emergency repair work required to make your home safe after an insured event.</p>		<p>We will pay for the reasonable costs which we actually incur.</p>
<p><b>Demolition and removal of debris</b></p> <p>We will arrange for, and pay the reasonable costs of, the demolition of your home if it has been destroyed as a result of an insured event.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> <li>• the removal of any tree stump, or</li> <li>• the removal of fallen branches or trees if your home has not been damaged by such branches or trees.</li> </ul>	<p>We will pay up to 10% of the buildings sum insured.</p> <p>This benefit is in addition to the sum insured of your buildings.</p>

What is covered	What is not covered	Cover limit
<p><b>Professional fees</b></p> <p>If we agree to repair or rebuild your home, we will pay the reasonable fees of any architects, consultants, engineers, surveyors and solicitors necessary for the repair or replacement of your home.</p>	<p>We will not pay for the fees to rebuild any part of your home which was an illegal construction.</p>	<p>The most we will pay is 10% of the sum insured of your buildings.</p> <p>This benefit is in addition to the sum insured of your buildings.</p>
<p><b>Local and state authority fees</b></p> <p>If we agree to repair or rebuild your home, we will pay any necessary costs to satisfy the requirements of the regulations or by-laws of a government authority or local council.</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• costs to comply with regulations or by-laws which existed but had not been complied with when your home was built or last altered or renovated, or</li> <li>• costs to ensure that undamaged parts of your home comply with the latest regulations or by-laws.</li> </ul>	<p>The most we will pay is 10% of the sum insured of your buildings.</p> <p>This benefit is in addition to the sum insured of your buildings.</p>
<p><b>Temporary accommodation for pets</b></p> <p>If we have agreed to pay your claim for 'Temporary accommodation' benefit above, we will also pay for the temporary accommodation of your domestic pets in a commercial boarding establishment for the same period.</p>		<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual costs you incur for temporary accommodation of your pets, or</li> <li>• \$500.</li> </ul>
<p><b>Trees, plants and shrubs</b></p> <p>If:</p> <ul style="list-style-type: none"> <li>• we have accepted your claim for loss or damage caused by an insured event, and</li> <li>• any trees, plants, lawns, shrubs and hedges planted in the ground, have been completely lost or completely destroyed as a result of the insured event,</li> </ul> <p>we will pay the reasonable costs of replacing the trees, plants, lawns, shrubs and hedges.</p>	<p>We will not pay if the loss or damage was caused by any of the following insured events:</p> <ul style="list-style-type: none"> <li>• flood,</li> <li>• storm, or</li> <li>• bursting, leaking or overflowing.</li> </ul>	<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual costs to replace your trees, plants, lawns, shrubs and hedges planted in the ground, or</li> <li>• \$2,000.</li> </ul>

## Buildings - Optional Benefit

If you choose to pay an additional premium, you can include this Optional Benefit on your policy. If you have added this Optional Benefit, they will be shown on your schedule.

What is covered	What is not covered	Cover limit
<p><b>Motor burn out</b></p> <p>We will pay the reasonable cost of repairing or replacing an electric motor which forms part of your buildings if the motor burns out during the period of insurance.</p> <p>We will pay for the service call, parts and labour.</p> <p><i>Examples of motors covered under this benefit include electric motors in a swimming pool pump or ducted air-conditioning unit.</i></p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> <li>• an electric motor used for business, trade or professional purposes,</li> <li>• an electric motor that is more than 10 years old, from date of manufacture,</li> <li>• motors under any form of guarantee or warranty,</li> <li>• the cost of any part, such as a bearing, filter or dryer, which does not form part of an electric motor,</li> <li>• fuses, switches, electrical contacts or protective devices, or</li> <li>• the removal or re-installation of a submerged or underground motor.</li> </ul>	<p>The most we will pay is:</p> <ul style="list-style-type: none"> <li>• \$2,000 per incident if your buildings are insured, or</li> <li>• \$2,000 per incident if both your buildings and contents are insured.</li> </ul>

## CONTENTS COVER

If your schedule shows that you have Contents or Buildings and Contents cover, your contents are covered against loss or damage caused by any of the events described on pages 18-23, which occur during the period of insurance.

You will also be entitled to the Legal Liability cover described on pages 24-25 and the Additional Benefits set out on pages 42-47. For payment of an extra premium, you may also choose to add cover for the Optional Benefits as set out on pages 48-53.

### Your "Contents" – what we will and won't cover

#### Standard Cover

Standard Cover includes insurance for the items listed, under "what is meant by contents". Standard Cover has limits on certain items. These limits are indicated in the table on page 36.

You may increase these limits by asking us to specify items which exceed these amounts. Items which you have specified and we have agreed to cover will be listed separately on your schedule. No additional premium is payable for specifying these items within your home. For further information, refer to Specified contents inside the home on page 38.

Standard Cover only provides insurance for your contents while they are in your home. Contents - Additional Benefits provides cover for contents in the open air at the site subject to limits as outlined on pages 44-45.

We also offer the Optional benefit to Cover outside your home.

If you want to insure certain contents items while they are away from home, these can be insured under either an Unspecified portable contents cover or as Specified portable contents cover. These are outlined on pages 50-53.

## What is meant by contents

### **“Contents” means household goods or personal belongings:**

- kept in your home and used for domestic purposes, and
- which are owned by you or for which you are legally responsible, and
- which are not permanently attached to any building.

### **“Contents” includes:**

- internal blinds or curtains, furniture and furnishings,
- loose floor coverings including floating floor boards,
- above ground swimming pools or movable spas or saunas,
- electrical equipment which normally attaches to a power point only,
- clothing, bicycles and sporting equipment,
- household tools and gardening equipment used for personal purposes,
- ride-on mowers, motorised golf carts and motorised scooters which do not require registration,
- musical instruments, photographic equipment and their accessories, electronic and audio visual equipment,
- money and negotiable documents of any kind – up to \$200 in total,
- hand woven carpets, oriental rugs, artwork, antiques, curios, furs, collections and collectables – up to \$2,000 for any one item, pair, set or collection and up to \$5,000 in total,
- computers (including portable computers), computer equipment, electronic organisers, tablets and mobile telephones – up to \$1,000 per item and up to \$5,000 in total,
- CDs, DVDs, videos, media purchased online, licensed computer games and software – up to \$2,500 in total,
- accessories and spare parts for motor vehicles, motor cycles, mini -bikes, caravan, trailer and watercraft – up to \$500 in total,
- jewellery and watches – up to \$1,000 per item and \$5,000 in total,
- tools, instruments and equipment used for your business or occupation – up to \$1,000 per item and \$5,000 in total, and
- personal medical equipment, wheelchairs, artificial body parts, aids and accessories – up to \$1,000 in total.

## What is not meant by contents

### **“Contents” do not include:**

- anything which is listed under “what is meant by buildings” on page 26,
- anything kept at the site which is not in an area which is fully enclosed, with a roof and able to be secured,
- money or other negotiable financial instruments belonging to your business, trade or profession,
- travel or other tickets, coupons or gift vouchers,
- stock in trade,
- pets or animals of any kind,
- computer records or electronic data files,
- unfixed building materials and uninstalled fixtures and fittings,
- motor vehicles, motor cycles, trail bikes, motorised go karts or mini bikes,
- caravans, trailers or horse floats,
- boats or watercraft (other than canoes, surfboards, surf skis, sailboards or other non-motorised watercraft less than 3 metres in length) or their parts,
- hang gliders or aircraft (other than model aircraft with a wingspan less than 1.5 metres) or their parts and accessories,
- farm vehicles, farm trailers, farming implements or equipment,
- plant or earthmoving equipment or their parts and accessories,
- unset precious or semi-precious stones, or
- unlicensed or unregistered firearms or firearms stored illegally at your home.

What is meant by contents	What is not meant by contents
<p>We will not pay more than \$1,000 per item and \$5,000 in total for any item containing gold or silver.</p> <p>We will not pay more than \$1,000 for any contents stolen from an unlocked storage room, garage or shed.</p> <p>If you own your home, "contents" includes fixed carpets and fixed carpet tiles.</p> <p>We will also extend up to your contents sum insured, cover for walls, gates and fencing if you are legally responsible for them.</p> <p>If you do not own your home, "contents" includes fixtures and fittings:</p> <ul style="list-style-type: none"> <li>• installed by you for your own use, or</li> <li>• for which you are legally liable, and</li> <li>• which will be removed by you when vacating your home, and</li> <li>• which are not insurable by the owner of the building or the body corporate, if you own your home under company share, stratum or strata title.</li> </ul>	

### Specified contents inside the home

Specified contents inside the home are contents which you have asked us to list because they have a higher value than the limits included in the Standard Cover described above. There is no additional premium payable for listing these items which are only covered whilst within the home.

Specified contents inside the home are covered only while in your home. If you want to insure certain specified contents items while they are away from home, please refer to Cover outside your home in the Optional Benefits section on pages 48-53.

If you have cover for specified contents items inside the home, they will be listed on your schedule which will show the insured value of each item. The insured values for these items will also be included in the sum insured for your contents under Standard Cover.

The following contents may be listed as specified contents inside the home:

- artwork, antiques, curios, hand woven carpets and oriental rugs, collections and collectables,
- electronic and audio visual equipment,
- computers (including notebook computers) and computer equipment,

- CDs, DVDs, videos, media purchased online, licensed computer games and software,
- jewellery and watches,
- items containing gold and silver, and
- personal medical equipment, wheelchairs, artificial body parts, aids and accessories.

In the event of a claim for Specified contents inside the home, you will be required to provide proof of ownership and evidence of value.

## Contents – what we will and won't pay

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If:

- your contents are insured, and
- loss or damage to your contents occurs as a result of an insured event, during the period of insurance, and
- we agree to accept your claim,

we will, at our option, choose whether to:

- repair or replace your contents, or
- pay the reasonable cost of repairing or replacing your contents, or

We will pay up to the sum insured of your contents, or any lesser limit that applies, less any applicable excess.

If we choose to repair or replace your contents, we can nominate the repairer or supplier.

If we choose to repair or replace your contents, we will make reasonable attempts to match the materials and contents.

If we are unable to match materials, we will use or pay for materials which we believe to be of a similar kind or quality.

If your claim is for damage to carpets, loose floor coverings, curtains or internal blinds, we will only pay for repair or replacement in the rooms where the damage occurred. We will not pay for matching carpets, curtains or internal blinds in other rooms or areas of your home to create a uniform effect throughout your home.

If the lost or damaged item is part of a pair, set or collection, we will only pay for the repair or replacement of the part which is lost or damaged. We will not pay for any reduction in the value of the remaining part or parts of the pair, set or collection.

If we choose to replace your contents, we will replace items with those of a similar type, standard and specification as when new.

If we choose to pay the reasonable cost of repairing or replacing your contents, we may pay you if unusual circumstances exist. If we pay you, we will pay the lesser of:

- the costs you actually incur, or
- the amount it would have cost us to repair or replace your contents.

Replacement of your contents is on a new for old basis except for computers which are more than 4 years old.

New for old means materials or items of the same type, standard and specification as when new. If the same is not available, it means materials or items of a similar type, standard and specification when new. It does not mean of a better standard, specification or quality as new, or of the same brand.

For computers which are more than 4 years old, we will pay the reasonable market value based on their age and condition at the time of loss.

## Contents - Additional Benefits

What is covered	What is not covered	Cover limit
<p><b>Cover when you change your home address</b></p> <p>When:</p> <ul style="list-style-type: none"> <li>• you are insured with us, and</li> <li>• you move to a new permanent home in Australia,</li> </ul> <p>we will cover your contents:</p> <ul style="list-style-type: none"> <li>• in your home,</li> <li>• at both your new and old addresses,</li> <li>• while the contents are in transit, but only for loss or damage to the contents caused by the vehicle transporting the contents being involved in a collision, stolen or damaged by fire, and</li> <li>• for up to 14 days from the day you start moving,</li> </ul> <p>if you tell us:</p> <ul style="list-style-type: none"> <li>• your new address, and</li> <li>• the date you will move in, and</li> <li>• any additional information we require,</li> </ul> <p>before you start to move your contents to your new address, and:</p> <ul style="list-style-type: none"> <li>• we agree to cover your contents at your new home, and</li> <li>• you agree to pay us any additional premium which may be due.</li> </ul>	<p>Loss or damage to your contents at your new address after 14 days from the day you start moving.</p>	<p>The most we will pay is the sum insured of your contents.</p>
<p><b>Key and lock replacement</b></p> <p>If:</p> <ul style="list-style-type: none"> <li>• we have accepted your claim for theft, and</li> <li>• the keys to any external doors or windows of your home have been stolen as part of the theft,</li> </ul> <p>we will pay the reasonable cost of rekeying or replacing (whichever is the lesser) locks and cylinders on the doors or windows for which the stolen keys were intended.</p>	<p>If your home is part of company share, stratum or strata title development, we will not pay for the rekeying or replacing locks and cylinders which are the responsibility of the body corporate.</p>	<p>The most we will pay is:</p> <ul style="list-style-type: none"> <li>• \$500 per incident if your buildings or contents or both are insured.</li> </ul>
<p><b>Funeral expenses</b></p> <p>We will pay for funeral expenses of any person residing at your home if the death occurred as a result of an incident we have agreed to cover.</p>		<p>The most we will pay is up to \$5,000 for any one claim.</p>
<p><b>Frozen and refrigerated grocery loss</b></p> <p>We will cover you for loss or spoilage to frozen and refrigerated food, caused by unforeseeable interruption of the public electricity supply to your home.</p> <p>When you only claim for food spoilage, you will not need to pay an excess.</p>	<p>We will not pay if the interruption was caused by industrial action.</p>	<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual costs of replacing the frozen and refrigerated food, or</li> <li>• \$500.</li> </ul>

What is covered	What is not covered	Cover limit
<p><b>Emergency grocery cover</b></p> <p>If your home or contents are damaged as a result of an insured event and you are unable to gain access to your home, we will cover the cost of emergency groceries.</p>		<p>The most we will pay is \$250 for any one claim.</p>
<p><b>Contents in the open air at the site</b></p> <p>If we have accepted your claim for loss or damage caused to your contents by an insured event, we will extend cover to your contents in the open air at the site.</p>	<p>We will not pay for loss or damage to:</p> <ul style="list-style-type: none"> <li>• photographic equipment, mobile phones, pagers, computers and accessories for these items,</li> <li>• cash or negotiable instruments, travel or other tickets, coupons or gift vouchers, or</li> <li>• tools, instruments and equipment used for your business or occupation.</li> </ul> <p>We will not pay for theft from a common area or an area owned by you to which others have access, including from a locked or unlocked vehicle parked in a common area or an area owned by you to which others have access.</p>	<p>We will pay up to 10% of the sum insured of your contents.</p> <p>We will not pay more than the following for certain items or groups of items:</p> <ul style="list-style-type: none"> <li>• the Standard cover limits shown under “what is meant by contents” on page 36, or</li> <li>• the amounts you have specified for these items on your schedule.</li> </ul>
<p><b>Replacement of documents</b></p> <p>If:</p> <ul style="list-style-type: none"> <li>• we have accepted your claim for theft, and</li> <li>• your personal documents such as passports and birth certificates have been stolen as part of the theft,</li> </ul> <p>we will pay the costs of replacing these documents.</p>		<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual costs of replacing the stolen documents, or</li> <li>• \$1,000.</li> </ul>
<p><b>Removal of debris</b></p> <p>We will pay for the removal of damaged contents debris from the site after an insured event.</p>		<p>We will pay up to 10% of the contents sum insured.</p> <p>This benefit is in addition to the sum insured of your contents.</p>
<p><b>Credit cards or financial card</b></p> <p>We will cover you for fraudulent use of your credit cards or financial cards by another person provided you have complied with the terms on which the credit or financial cards were issued.</p>	<p>We will not pay if you have been reimbursed by the card issuer.</p> <p>We will not pay if the person responsible for the fraudulent use of these cards resides with you.</p>	<p>The most we will pay is \$1,000 for any one claim.</p>



What is covered	What is not covered	Cover limit
<p><b>Guests or visitors Contents</b></p> <p>If contents belonging to guests or visitors are stolen or damaged as a result of a claim we have agreed to cover, we will cover the reasonable cost to repair or replace them provided that we would have paid this claim had the contents been your own.</p> <p>Subject to the <i>Insurance Contracts Act 1984 (Cth)</i>, this additional benefit will apply only where:</p> <ul style="list-style-type: none"> <li>• the contents the subject of the claim under this additional benefit is not covered by any other contract of insurance, or</li> <li>• another contract of insurance covers the contents the subject of the claim under this additional benefit, in excess of any benefit payable under any other contract of insurance.</li> </ul>		<p>The most we will pay is up to \$1,000 per period of insurance.</p>

## Contents - Optional Benefits

If you choose to pay an additional premium, you can include any of these Optional Benefits on your policy. If you have added any Optional Benefits, they will be shown on your schedule.

What is covered	What is not covered	Cover limit
<p><b>Accidental damage</b></p> <p>We will cover you for accidental damage to your contents.</p> <p><i>Examples include:</i></p> <ul style="list-style-type: none"> <li>• red wine accidentally spilt on a carpet which stain it, and</li> <li>• damage to paintings falling off a wall.</li> </ul>	<p>Under this benefit, we will not pay for damage caused by:</p> <ul style="list-style-type: none"> <li>• any of the insured events listed under “what is covered” on pages 18-23, or</li> <li>• any of the exclusions to the insured events, listed as “what is not covered” on pages 18-23.</li> </ul> <p>We will not pay for the breakage of glass forming part of a ceramic or glass cooking surface of any kind, oven doors or heaters.</p>	<p>The most we will pay is the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual cost of replacing the damaged item(s), or</li> <li>• the limit set out for the item(s) on page 36 ‘Contents includes.’</li> </ul>
<p><b>Motor burn out</b></p> <p>We will pay the reasonable cost of repairing or replacing an electric motor which forms part of your contents if the motor burns out during the period of insurance.</p> <p>We will pay for the service call, parts and labour.</p> <p>If we pay a benefit under this additional benefit for burn out of the motor of a freezer or refrigerator, we will also cover you for spoilage of frozen or refrigerated food, caused as a result of your freezer or refrigerator motor burning out.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> <li>• an electric motor used for business, trade or professional purposes,</li> <li>• an electric motor that is more than 10 years old, from date of manufacture,</li> <li>• motors under any form of guarantee or warranty,</li> <li>• the cost of any part, such as a bearing, filter or dryer, which does not form part of an electric motor, or</li> <li>• fuses, switches, electrical contacts or protective devices.</li> </ul>	<p>The most we will pay for motor burn out is:</p> <ul style="list-style-type: none"> <li>• \$2,000 per incident if your contents are insured, or</li> <li>• \$2,000 per incident if both your buildings and contents are insured.</li> </ul> <p>The most we will pay for spoilage of frozen or refrigerated food is the lesser of:</p> <ul style="list-style-type: none"> <li>• the actual costs of replacing refrigerated or frozen food which has been spoilt, or</li> <li>• \$500.</li> </ul>

What is covered	What is not covered	Cover limit
<p><b>Cover outside your home</b></p> <p>These covers provide you with cover for unintentional loss or damage, to your eligible contents, anywhere in Australia outside of your home.</p> <p>There are two types of covers:</p> <ul style="list-style-type: none"> <li>o Unspecified portable contents, and</li> <li>o Specified portable contents.</li> </ul> <p><b>Unspecified portable contents</b></p> <p>Unspecified portable contents cover provides cover for any number of items in Australia whilst they are outside your home. These items are not specified.</p> <p>Unspecified portable contents cover applies to eligible contents which are clothing and personal effects usually worn or carried, including:</p> <ul style="list-style-type: none"> <li>• jewellery and watches,</li> <li>• handbags, purses and wallets, excluding their contents,</li> <li>• prescription spectacles, contact lenses and sunglasses,</li> <li>• binoculars, telescopes and opera glasses,</li> <li>• pocket computers, calculators, electronic diaries,</li> <li>• portable music systems and CB radios,</li> <li>• laptop computers, mobile phones and tablets,</li> <li>• cameras, photographic equipment, video cameras and associated accessories,</li> <li>• hearing aids, wheelchairs and mobility devices such as motorised mobility scooters,</li> <li>• baby capsules, child car seats, prams,</li> <li>• bicycles,</li> <li>• cosmetics and toiletries,</li> <li>• medals,</li> <li>• portable musical instruments,</li> <li>• non-fabric travel bags, suitcases and briefcases, excluding their contents,</li> <li>• picnic sets, picnic rugs and non-fabric camping equipment,</li> <li>• sporting equipment and related accessories, and</li> <li>• writing instruments.</li> </ul>	<p>We will not cover the following items under Unspecified portable contents or Specified portable contents cover:</p> <ul style="list-style-type: none"> <li>• cash, credit or debit cards, negotiable instruments or documents,</li> <li>• tools of trade and professional instruments,</li> <li>• items used for business, trade or professional purposes,</li> <li>• photographic equipment, while being used underwater,</li> <li>• fishing and sporting equipment, musical instruments or firearms, while someone is using them,</li> <li>• CDs, DVDs, films, audio or video tapes,</li> <li>• bicycles, skateboards, scooters, surfboards or other watercraft - when in use</li> <li>• tents or camping equipment or their accessories, when in use,</li> <li>• hand-held computer games, toys or hobby equipment,</li> <li>• musical instruments which are used professionally,</li> <li>• musical accessories such as amplifiers.</li> <li>• stamp or coin collections,</li> <li>• artificial limbs, dentures or dental appliances.</li> </ul> <p>For additional exclusions to Unspecified portable contents and Specified portable contents cover refer to page 53 "What is not covered."</p>	<p><b>Unspecified portable contents:</b></p> <p>You can choose an Unspecified portable contents sum insured of</p> <ul style="list-style-type: none"> <li>• \$1,000,</li> <li>• \$2,000,</li> <li>• \$3,000,</li> <li>• \$4,000, or</li> <li>• \$5,000.</li> </ul> <p>The Unspecified portable contents sum insured you choose is shown on your schedule.</p> <p><b>The most we pay for any single item is 50% of the amount you choose as your Unspecified portable contents sum insured.</b></p>

What is covered	What is not covered	Cover limit
<p><b>Specified portable contents</b></p> <p>Specified portable contents cover outside your home provides cover for items outside your home whilst in Australia up to the amount specified by you and shown on the schedule.</p> <p>This Specified portable contents cover outside your home is subject to an additional premium. Items you specify only within your home are not subject to an additional premium (please see page 38).</p> <p>We can insure your or your family's portable valuable items that you take with you when you leave your home. This may include individually listing any of the items described under Unspecified portable contents cover or items such as your engagement ring, watch, camera, portable computer or golf clubs. If you add this option to your policy, you need to give us a list of the items and the amount you want to insure them for.</p> <p>If you choose to cover items individually, you must tell us about each item and check that it is listed on your schedule, with its correct value.</p> <p>In the event of a claim you must be able to provide evidence of the value and ownership for all Cover outside your home items.</p> <p><b>Claims under this optional benefit</b></p> <p>Claims under this optional benefit will be settled in the same way as claims for your contents (refer page 65).</p> <p>At our option we will either:</p> <ul style="list-style-type: none"> <li>• repair or replace your personal effects to the same condition as when they were new, or</li> <li>• pay you the reasonable cost of repairing or replacing your personal effects to the same condition as when they were new. If we pay you the reasonable cost of repair or replacement, this means the retail price of the item as if it were new less any discount available to us were we to repair or replace it.</li> </ul> <p>We will adjust your claims payment in accordance with the GST provision noted on page 62. If any part of a pair, set or collection is lost or damaged, we will not pay any more than the value of the part which is lost or damaged. No allowance will be made for any reduction in the value of the remaining part or parts of the pair, set or collection.</p>	<p>We will not cover the following under Unspecified portable contents or Specified portable contents cover:</p> <ul style="list-style-type: none"> <li>• loss or damage from scratching or denting an item,</li> <li>• items being cleaned, repaired, altered or restored,</li> <li>• items for sale, on display, exhibition or on consignment,</li> <li>• damage caused by overwinding, electrical or mechanical breakdown, failure or derangement,</li> <li>• the breakage of any item of a brittle nature, except jewellery,</li> <li>• the disappearance of an item when the cause cannot be established.</li> </ul> <p>For additional exclusions to Unspecified portable contents and Specified portable contents cover refer to page 51 "What is not covered."</p>	<p><b>Specified portable contents:</b></p> <p>We pay up to the amount specified on your schedule for the item.</p>

### General Exclusions

#### We do not cover

We will not pay for any loss, damage or liability arising directly or indirectly from or in any way connected with any of the following:

- bushfires, grass fires, flood, storm, rainwater or named cyclone occurring within 48 hours of the start date of your policy, unless:
  - you first took occupation of your home no more than 24 hours before the start date of your policy, or
  - your policy replaced another policy covering the same home and there has been no break in cover, in which case our liability is limited to the lower sum insured under the 2 policies,
- landslide, landslip, subsidence, erosion, settling, heaving, shrinkage, expansion or any other earth movement not caused by an earthquake,
- actions of the sea, including storm surge, tidal waves, tsunamis and high tides,
- water seeping through or permeating walls, roofs or floors,
- water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs,
- mechanical, electrical or electronic breakdown, failure or malfunction of an item, except as provided for by the Buildings – Optional Benefit for Motor burn out (refer page 34) and Contents – Optional Benefit for Motor burn out (refer page 48),
- power surge, other than as a direct result of an insured event,
- unlawful, malicious or deliberate acts by you or someone
  - who lives in your home, or
  - who is a member of your family including a defacto spouse, or
  - who has entered your home or site with your consent, or the consent of a person who lives in your home, or
  - who is acting with your permission or implied consent,
- your home, while it is in the course of construction,
- the incorrect siting of buildings,
- non-compliance with government regulations relating to buildings,
- any building work, including any extensions, alterations or renovations,

- your home or the site, if your home is unoccupied for longer than 60 consecutive days, unless you have told us about this and we have agreed to provide cover,
- any item which is unaccounted for, lost or misplaced other than as provided for under the Contents Optional Benefit for Cover outside your home (refer pages 50-53),
- loss of profit or consequential loss of any kind,
- gradual deterioration, including wear and tear, rust, corrosion, depreciation, fading or deterioration from exposure to light,
- algae, mould or mildew, wet or dry rot, or rising damp,
- inherent or structural defects, faulty design or workmanship,
- pre-existing damage or any loss or damage which occurred before the start date of your policy,
- inadequate maintenance or failure to keep your home in good repair,
- vermin, rodents, wildlife or insects (including termites),
- pecking, biting, chewing, clawing, tearing, soiling or scratching by any animal or bird kept in your home or at the site,
- chipping, cracking or scratching of any item or surface,
- a process necessarily involving the use of chemicals or the application of heat,
- the action of trees, plants or their roots,
- tree felling or tree lopping on the site,
- the removal of tree stumps or trees which have fallen but not damaged your home,
- any loss or damage of whatever kind arising directly or indirectly out of:
  - the corruption, destruction or alteration of or damage to data, coding programme or software, or
  - the unavailability of data or reduction in the functionality, availability or operation of hardware, software or embedded chips, or
  - any business interruptions arising therefrom.
- damage to musical instruments, fishing and sporting equipment or firearms while someone is using them,
- settlement, shrinkage, vibration, contraction, or expansion in building, foundations, walls or pavements,
- removing or weakening supports or foundations for alterations, additions, renovations or repair,
- any process of cleaning, repairing, restoring or retouching of any item,

- damage to swimming pools, spas, septic tanks or other in ground structures, including their surrounds, caused by hydrostatic pressure,
- courier or postal delivery of any insured property,
- legal liabilities of whatever nature whatsoever, but this exclusion for legal liability will not apply to the distinct cover for legal liability set out on pages 24-25,
- any coverage which requires compulsory insurance, workers' compensation or employer liability insurance,
- registered motor vehicles,
- any error in computer programming or instructions to the computer,
- any highly pathogenic avian influenza or any disease declared to be a quarantinable disease under the *Quarantine Act 1908 (Cth)* and subsequent amendments,
- breach of any statutory obligations, government or local authority regulations or by-laws, or the costs of complying with any notices received prior to you making a claim under this policy,
- any fine, penalty, charge or GST you are liable for arising from misrepresenting (or failing to disclose) your actual input tax credit entitlement in the settlement of any claim or premium relating to the policy,
- the lawful seizure, repossession, confiscation, nationalization or requisition of your home or your contents,
- occurrences, namely:
  - o war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war,
  - o mutiny, civil commotion assuming the proportions of or amounting to an uprising, military rising, insurrection, rebellion, revolution, military or usurped power,
- the actual or threatened existence or operation of nuclear, chemical or biological weapons or nuclear fuel, waste or materials, actual or threatened contamination or pollution from such agents, ionising radiation, the combustion, detonation, fission or fusion of nuclear fuel or nuclear materials, or action taken by a public authority or anyone authorised by such authority to prevent, limit or remedy such threat, operation, pollution or contamination,
- any act of terrorism regardless of any other contributing cause or event or any action taken in controlling, preventing, suppressing, retaliating against or in any way

responding to or relating to an act of terrorism regardless of any other contributing cause or event,

- direct or indirect exposure to radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear material, or
- asbestos, asbestos fibres or any form of asbestos derivative.

## Things you need to tell us

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### Notify us of changes

You must notify us as soon as possible if:

- you change your home,
- your home will be unoccupied for more than 60 days,
- any change is made to your buildings or contents which we insure and which might affect the nature of the risk covered by this policy,
- you plan any building work, including any additions, renovations, alterations or modifications,
- you need to increase the sum insured of your buildings or your contents,
- you need to add any Specified contents inside the home (refer pages 38-39) or Cover outside your home items (refer pages 50-53), or
- you or your family are charged with or convicted of any criminal offences.

If you change your insurance details, we will confirm that we agree to the changes by issuing you a new schedule. You must pay us any additional premium if required.

## Things you need to do

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### Regularly review the insurance value of your property

Remember that the most we will pay for any loss or damage is the sum insured. It is therefore important that the sum insured is sufficient to cover you for any loss or damage which occurs.

When you insure your property, you must decide on a sum insured which is adequate to cover the current replacement cost of your buildings and your contents. When your policy is renewed, we will automatically adjust the sum insured to account for inflationary trends. However, you may have made some changes to your buildings or bought additional contents items. You must therefore check your new schedule to ensure that the sum insured is adequate to cover the

replacement cost of your property for the period of insurance shown on your renewal schedule. If you do not do this regularly, you may be under insured.

Please note that Specified contents inside the home (refer pages 38-39) and Cover outside your home items (refer pages 50-53) which are listed separately on your schedule will remain insured for the values you nominated. As we will not increase the sum insured for these items on renewal, you must specifically ask us to increase these values, when necessary.

### **Pay your premium**

You must ensure that your premium is paid when it is due. For details on your payment options, please refer to page 60.

If you set up a recurring payment, such as a direct debit, it is important to let us know if your bank or credit card details change.

### **Maintain and protect your property**

You must at all times:

- maintain your home and keep your property in good repair,
- take all reasonable steps to protect your buildings and your contents from loss and damage,
- on every occasion you leave your property lock all windows and doors and put into operation any alarm or other security system you have told us about,
- comply with all statutory obligations, government or local authority regulations and by-laws, and
- prevent or avoid bodily injury or damage to other people and their property.

If you do not, we may reduce or refuse your claim.

### **Proof of ownership and value**

You must keep records as evidence of ownership and proof of the value of any items you claim for. This includes contracts of sale, valuations, receipts, credit card and bank statements, instruction manuals or photographs. Without this evidence, we may reduce or refuse to pay your claim.

## **Co-operate**

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You must:

- be truthful and frank in any statement you make to us
- not behave in a way that is improper, hostile, threatening, abusive or dangerous

- co-operate fully with us, even if we have already paid your claim which includes:
  - o providing us with all the information, documents and help we need to deal with your claim (for example, bank statements or phone records)
  - o immediately sending us any communications that you receive about any incident – for example, emails, letters, notices or court documents
  - o being interviewed by us or our representative's
  - o attending court to give evidence
  - o if there is a dispute about the repairs to your home.

## **Things you should know**

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### **Dangerous goods**

If you keep or use any dangerous or hazardous goods or substances in your home or at the site you must comply with all relevant laws, by-laws and statutory regulations. Should you not do these things and it prejudices our interests, we will reduce any benefit under this policy by any additional amount we have had to pay because you did not comply.

### **Exclusions**

There are a number of General Exclusions which apply to this insurance cover. These are set out on pages 54-57.

### **Changing your policy**

We will advise you immediately in writing if we need to change a provision of your policy at any time during the period of insurance. Any changes that occur as of your renewal date will appear on your renewal schedule.

### **Joint policy holders**

If more than one person takes out this insurance, the names of each will be shown on your schedule. Each of these joint policy holders has authority to make changes to this policy, including removing the name of the other, or to cancel it.

### **Interested parties**

We only cover your interest in your buildings unless we specifically cover the interest of another party, such as a financier or any other owners, which you have told us about. These details will be noted on your schedule. If a financier is noted on your schedule as an interested party, and we agree

to settle your claim on a cash basis, we have the option of paying the financier in full or part settlement of your claim.

## Notices

When we send you any written notice, it will take effect when it is delivered to your last postal address known to us.

## Things we need to tell you

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### Your premium

#### How you can pay your premium

You can pay your premium:

- annually, in one amount using cheque, credit card, BPAY or direct debit, or
- in monthly instalments by direct debit or credit card.

If you pay one annual premium, the total premium will be lower than if you pay your premium in instalments.

#### Monthly direct debit payments

When you provide us with bank or credit card details to debit your instalment, you must ensure that you have the authority to use the nominated account. It is also your responsibility to ensure that sufficient funds are in the nominated account to meet each instalment.

If the instalment collection date falls on a non-business day, we will debit your bank account or credit card on the following business day. If there are insufficient funds, we will resubmit the debit within 15 days unless you request us to do so sooner or advise us of an alternate bank account or credit card to debit.

#### Unpaid premium

If you have chosen to pay your premium annually, your policy will not operate until you have paid your premium.

If you have chosen to pay your premium in instalments, and any instalment is not paid:

- we will not accept your claim if your instalment is more than 14 days overdue, and
- we may cancel the policy if your instalment is more than one month in arrears.

## cancelling

A cancellation fee may apply unless we advise differently.

### If you cancel your policy

You may cancel your policy at any time by contacting us (see page 4). We will cancel your policy when we receive your request or from a later date that you tell us.

### If we cancel your policy

We may only cancel your policy where we are entitled to do so by law, including if you:

- failed to answer our questions truthfully and accurately,
- made a misrepresentation to us before the policy was issued,
- made a fraudulent claim,
- failed to pay your premium, or
- failed to comply with the terms and conditions of this policy.

If we cancel your policy, we will notify you in writing and all cover under the policy will stop at the time and date we tell you.

### Return premium

If your policy is cancelled and you have paid an annual premium, we will return any premium you have paid for the period after the cancellation date, less any non-refundable government taxes and charges.

If your policy is cancelled and you are paying your premium in monthly instalments, there is no return of any part of an instalment you have paid. However, you will not have to pay any instalments which would have become due after the date of cancellation.

## Renewing

We may automatically continue your cover by sending you a renewal notice at least 14 days before your policy expires. The renewal notice will show the terms and conditions, the period of insurance, any proposed alterations to your policy and the premium payable.

Unless we hear from you, your payments will continue in accordance with the payment option you selected when you first took out this insurance.

We may require you to pay an additional premium if you notify us of a claim that happened in the period between the time we calculate the renewal premium and the expiring period of insurance. The additional premium we require will be based on your revised claims history. The additional premium will not



exceed the amount we would have requested had you notified us of your claim earlier.

### Indexation protection

When we renew your policy, we will automatically adjust the sum insured for your buildings and your contents to account for inflationary trends. The new sum insured will be shown on your renewal schedule. It is your responsibility to check that the sum insured is adequate to cover the replacement cost of your buildings and your contents. You can ask us to change the sum insured at any time.

Remember that Specified contents inside the home (refer pages 38-39) and Cover outside your home items (refer pages 50-53) which are listed separately on your schedule will remain insured for the values you nominated. As we will not increase the sum insured for these items on renewal, you must specifically ask us to increase these values, when necessary.

### GST

All the benefits listed in this policy include GST. Any claim settlements, up to the sum insured, will include GST. However, the amount we are liable to pay will be reduced by any input tax credit you are entitled to (if you are entitled to an input tax credit, you must tell us the extent of your entitlement).

## CLAIMS

Having your property stolen or damaged is stressful. Our claims team is there to support you by guiding you through the claims process. If you do the following things they will be able to handle your claim as quickly as possible.

### What to do

What to do	What not to do
Do everything you can to stop further loss or damage from happening.	Do not arrange or authorise any repairs, except if necessary to minimise or prevent further loss or damage. Do not arrange replacement of any property without our prior approval. In the event of fire damage, do not clean or remove debris from the damaged area without our prior approval.
Call the police immediately if the claim involves: <ul style="list-style-type: none"> <li>• theft or attempted theft, or</li> <li>• malicious acts or damage, or</li> <li>• impact by a vehicle, or</li> <li>• civil unrest.</li> </ul> Give the police a list of items which have been stolen or damaged. Keep a record of the incident or report number.	
Telephone us on 1300 265 374 as soon as possible.	Do not delay in phoning us because it could disadvantage you.
Tell us if someone is holding you responsible for death or bodily injury to other people or for loss or damage to their property, or if you have received any demands or correspondence related to any such claim.	Do not admit that you are, or may have been, at fault or responsible for the incident. Do not make a promise or offer to pay anyone for anything. Do not delay in sending us any relevant documents you receive.
Keep any damaged property in case we need to inspect it. This includes delivering damaged items to us, if required.	Do not arrange any replacements or authorise any repairs. Do not dispose of any personal effects or property until we tell you that you can.
You may be required to let us or our representatives enter your home to assess the damage or investigate the cause of loss.	

## The claims process

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### What you must do

To help us manage your claim, you must:

- Tell us everything about the loss or damage so that we can assess your claim. Also tell us if you believe that anyone has caused the loss or damage,
- If requested to do so, provide us with quotations for the repair or replacement of your buildings or contents,
- Allow us or our representatives to ask questions or conduct interviews. Provide written statements under oath, if required to do so,
- Allow us or our representatives to inspect your damaged buildings or contents,
- Allow us to take possession of your damaged buildings or contents or property involved in the claim,
- Provide valuations, receipts or other proof of ownership, if we request you to (refer to page 58 for further information),
- If necessary, pay your excess when we tell you to (refer to page 68 for details on when to pay your excess),
- Tell us if there is any other insurance on the buildings or contents you are claiming for,
- Provide us with any information or assistance that we require to investigate and process your claim,
- Advise us of any communication you receive in connection with the claim, and of any court proceedings,
- Cooperate with us as we negotiate, defend or settle your claim. This might include giving evidence in court,
- Tell us about any input tax credits or other amounts you are entitled to, if you are registered for GST, and
- Pay to any financier the difference between our claim settlement amount, if we elect to pay the sum insured of your buildings, and the outstanding amount of your home loan.

### What we will do

When you make a claim we will handle your claim in a fair, transparent and timely manner. If we have accepted your claim, this means that:

#### If your claim is for loss or damage to your buildings

- We will obtain independent, competitive quotes from our recommended suppliers and repairers. You may also provide a quote from a supplier or repairer of your choice,

- We will determine the work that is necessary to repair or rebuild your building, and review the quotes,
- You may choose to make design or structural changes to your building. Any additional cost of such changes is your responsibility. If you choose to do so, we may at our option settle your claim by payment to you of the reasonable cost of repairing or rebuilding your buildings,
- We will decide whether the loss or damage can be repaired or whether to rebuild or pay the cost of rebuilding your buildings. We will pay up to the sum insured of your buildings or any lesser limit that applies, less any applicable excess,
- If we decide to repair or rebuild your buildings:
  - we will choose the supplier or repairer who has provided the most complete and competitive quote,
  - we will oversee the repair or building work and keep you informed of progress, and
  - we will guarantee the quality of materials and workmanship of repairs that we authorise and arrange for the lifetime of your home,
- If we decide to pay the cost of rebuilding your building and your buildings are subject to a mortgage, we will pay the sum insured, less any excesses which may apply, to the financier. If the claim payment does not settle the amount owing to the financier, you must pay the difference or, if the claim payment exceeds the amount owing to the financier, we will pay the difference to you.

#### If your claim is for loss or damage to your contents

- We may arrange for an assessor to meet with you, to obtain the full details of your loss,
- We will discuss with you how best to make good the loss or damage,
- We will decide whether to repair or replace your contents, or pay the cost of repairing or replacing your contents. We will pay up to the sum insured of your contents or any lesser limit that applies, less any applicable excess,
- We will obtain independent, competitive quotes from our recommended suppliers and repairers. You may also provide a quote from a supplier or repairer of your choice,
- If we replace your contents and you choose items of a better type, standard or specification, any additional cost of such changes is your responsibility,
- We will determine what is necessary to repair or replace your contents, and review the quotes,
- We will choose the supplier or repairer who has provided the most complete and competitive quote, and

- We will arrange with that supplier or repairer to repair or replace your contents and keep you informed of progress.

### **For all claims**

- The maximum amount that we will pay is the sum insured plus any additional amount you are entitled to as defined under additional covers,
- When we settle your claim, we will reduce the amount we pay by the amount of the excesses shown on your schedule. The different excesses that may apply to your policy are explained on pages 13-14,
- The amount that we pay will be based on GST inclusive costs. However, if you are, or would be, entitled to claim any input tax credits for the repair or rebuilding of your buildings or the repair or replacement of your contents, we will reduce any claim under the insurance by the amount of such input tax credits,
- We may retain your damaged property, materials or items and keep the proceeds of any salvage sale. If you prefer to keep your damaged property, materials or items, we will determine the salvage value and deduct this amount from any payment we make. You may not abandon any damaged property by leaving it with us,
- If you are held at fault for any claim against you, and we agree to do so, we will conduct the defence and/or settlement of any action brought about by other people,
- We will pay the legal costs associated with defending any claim against you, if we have told you so in writing and we have appointed the solicitors who will defend the claim, and
- If you withdraw your claim, or we refuse to accept it, you may have to refund to us any of our costs incurred in processing your claim, or payments we have already made to you, including any payments made to any other party on your behalf.

### **How your claim affects your policy**

#### **If your claim is for loss or damage to your buildings**

- If we decide that the loss or damage to your building can be repaired, and:
  - o we decide to repair your building, or
  - o we decide to pay the cost of repairing your building, your policy will continue for the remainder of the period of cover. The sum insured will not be changed. There will be no change to your premium for the period of insurance.
- If we decide that the loss or damage to your building cannot be repaired, and we decide to rebuild your

building, your policy will continue for the remainder of the period of cover. The sum insured will not be changed. There will be no change to your premium for the period of insurance.

- If we decide that the loss or damage to your building cannot reasonably be repaired, and we decide to pay the cost of rebuilding your building, cover under your policy will cease as soon as we accept liability. Because we will have met our obligation to you under your policy in full:
  - o if you have paid an annual premium, we will not return any premium you have paid for the period after the date of loss or damage, or
  - o if you are paying your premium in monthly instalments, there is no return of any part of an instalment you have paid and we will deduct any remaining instalments from the amount we pay.

In this case, you will need to take out new insurance cover for your replacement buildings.

#### **If your claim is for loss or damage to your contents**

- If we decide that the loss or damage to your contents is less than the sum insured of your contents, and we decide to:
  - o repair or replace your contents, or
  - o pay the cost of repairing or replacing your contents, your policy will continue for the remainder of the period of insurance and the sum insured will be reinstated. There will be no change to your premium for the period of insurance.
- If we decide that the loss or damage to any item or items of your contents is more than the limit that applies to that group or Specified content inside the home or Cover outside your home item and we pay the amount of that limit for the item, cover for those items under your policy will cease as soon as we accept liability and your sum insured will be reduced by the sum insured for those items. Because we will have met our obligation to you in full:
  - o if you have paid an annual premium, we will not return any part of the premium you have paid for the lost or damaged items, or
  - o if you are paying your premium in monthly instalments, we will not return any part of an instalment you have paid and any remaining instalments will remain payable in full.

You will need to take out new insurance cover if you replace your items.

- If we decide that the loss or damage to your contents is more than the sum insured of your contents, and we pay the sum insured of your contents, cover for your contents will cease under your policy as soon as we accept liability. Because we will have met our obligation to you in full:
  - if you have paid an annual premium, we will not return any premium you have paid for the period after the date of loss or damage, or
  - if you are paying your premium in monthly instalments, we will not return any part of any instalment you have paid and we will deduct any remaining instalments from the amount we pay to settle your claim.

You will need to take out new insurance cover for your replacement contents.

### **When to pay your excess**

We may:

- require you to pay the excess to the supplier before your property is replaced, or the repairer when your property is repaired,
- deduct the excess from any amount we pay to you, or
- request you to pay the excess at any other time.

### **Recovery actions**

You agree that all of the provisions set out below under **Recovery action by us** and **Recovery action by you** apply where we cover you under the policy for some or all of the loss or damage you suffer in connection with an incident.

#### **Recovery action by us**

We may, if we choose to, take steps to recover from someone else we consider responsible for the incident:

- some or all of the loss or damage we cover; and/or
- some or all of the loss or damage which we do not cover, whether or not it is covered by another insurer or you do not have cover for it.

We may take such recovery action:

- without your consent;
- using your name; and
- whether or not you have been, or have a right to be, fully compensated for all of your loss or damage by us or anybody else.

Examples of recovery action we may take include:

- conducting legal proceedings using your name, including as an applicant or plaintiff in representative or group proceedings (commonly known as class actions);
- conducting legal proceedings on your behalf as a member of representative or group proceedings;
- taking over the conduct of legal proceedings started by you or on your behalf, including as an applicant or plaintiff in representative or group proceedings;
- entering into contracts in your name in relation to litigation funding or legal representation, including where entry into those agreements causes you to become a group member of representative or group proceedings; and/or
- exercising any statutory or contractual rights, including rights to opt-out, that you have in or in connection with representative or group proceedings.

We have in our discretion the right to decide upon the conduct and any settlement of any recovery action we take.

You consent to us taking such recovery action and exercising all the rights you have in connection with the loss or damage you have suffered in connection with the incident.

If we take recovery action in respect of some or all of the loss or damage which we do not cover, we may in our discretion require you to contribute to the costs we incur.

Of any amount recovered in recovery action we take, we first keep the amount we have paid, or must pay, you under the policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs we have incurred in taking the recovery action. We then pay you the amount of loss or damage for which you do not have any cover with us plus any interest recovered on that amount and costs you may have been required by us to contribute. Finally, we keep any remaining balance.

You must give us all the information and co-operation that we require to take the recovery action.

You must not do anything which prejudices us in taking any recovery action. For example, you must not:

- assign your rights to anyone else
- opt-out of any representative or group proceedings taken by us.

## Recovery action by you

You may only take recovery action with our prior written consent and on conditions which we in our discretion impose.

You must have proper regard for our interests in respect of loss or damage that we cover.

You must seek to recover the loss or damage we cover in addition to any other loss or damage you have suffered in connection with the incident.

Of any amount recovered in recovery action you take, you first keep the amount of loss or damage for which you do not have any cover with us plus any interest recovered on that amount and any administrative and legal costs you have incurred in taking the recovery action. You then pay us the amount we have paid, or must pay, you under the policy plus interest recovered on that amount. Finally, you keep or pay any remaining balance in accordance with any other obligations you have.

We may:

- take over the conduct of legal proceedings started by you or on your behalf, including where you are an applicant or plaintiff, or a group member, in representative or group proceedings; and
- require you to cease recovery action that you have commenced.

## WHAT OUR WORDS MEAN

**Accidental** or **accidentally** means not expected or planned by you.

**Act of terrorism** means an act including but not limited to the use or threat of force or violence by any person or groups of person, whether acting alone or on behalf of or in connection with any organisation or government which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government or put the public or any section of the public in fear.

**Building** or **buildings** means Buildings as referred to on page 26 and situated at the site of your home as shown on your schedule.

**Collection** means a group of items of a similar nature.

**Common property** means property owned by the body corporate or similar body, forming part of the company share, stratum or strata title development.

**Contamination** means to render impure by contact or mixture, or to degrade by introducing substances or organisms which are toxic.

**Contents** means Contents as referred to on page 35 and situated at the site of your home as shown on your schedule.

**Cover outside your home** means the cover for unintentional loss or damage, to your eligible contents, anywhere in Australia.

**Excess** or **excesses** means the amount you must contribute towards a claim under your policy. Excesses are payable for each incident covered by your policy. An incident is one or a series of incidents arising out of one cause.

**Fixtures and fittings** means items which are permanently attached to your home or the site and are used for domestic and residential purposes.

**Flood** means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified), or
- a river (whether or not it has been altered or modified), or
- a creek (whether or not it has been altered or modified), or
- another natural watercourse (whether or not it has been altered or modified), or
- a reservoir, or
- a canal, or
- a dam.

**Home** means the residential dwelling at the site. It must be occupied by you on a permanent basis, or used as your holiday home. Your home may be used for limited business purposes if you have told us about it and we have shown it on your schedule.

**Hydrostatic pressure** means pressure of static ground water upon items within that grounds.

**Insured Event** means any event for which we accept your claim under this policy.

**Motor Burn Out Cover** means the cover to repair or replace an electric motor which forms part of your buildings or contents if the motor burns out.

**Open air** means in an non - lockable structure and non - lockable areas of the site.

**Pair** means two things which are used together or may be regarded as a unit.

**Period of insurance** means the time that your policy is valid and is shown by a start date, and end date and time, on your schedule.

**Policy** means this Home Insurance document, our record of your verbal responses and your schedule. It forms the contract of insurance between you and us.

**Premium** means the amount you have to pay us for your insurance. It includes all Government charges, levies, taxes and duties.

**Schedule** means the most current document that describes the individual details of your Home Insurance policy. This document changes when your policy is renewed or when we have agreed to changes you have advised us of.

**Set** means a number of things that belong together and collectively serve the same purpose.

**Site** means the land at the insured address of your home as shown on your schedule. It includes the garden or yard within the legal boundaries of that land. It does not include common property or a public area such as the nature strip outside your home.

**Sum insured** means the replacement cost of your buildings or your contents as shown on your schedule. It includes taxes and charges and is the maximum amount we will pay in settlement of any claim.

**Us, we or our** means IAL.

**You, your** means the person or people named as the insured on the schedule.

**Your family** means your spouse or partner, or any of the following people who normally live with you:

- your children, brothers, sisters, parents, grandparents or grandchildren, or
- the children, brothers, sisters, parents, grandparents or grandchildren of your spouse or partner.



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