



SHARE THE PASSION

# SHANNONS HOME & CONTENTS INSURANCE

PRODUCT DISCLOSURE STATEMENT

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# INTRODUCTION

## WELCOME AND THANK YOU FOR CHOOSING SHANNONS

Shannons has specialised in insurance for motoring enthusiasts for over **40** years. We enjoy a unique relationship with motoring enthusiasts and our dedicated team is in place to offer you a knowledgeable personalised service.

By choosing Shannons you can:



Make a claim 24/7 online or by calling 13 46 46



Call 13 46 46 for extra support.

### Why is this document important

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It also explains in the 'Important information about us' statement (see page x), certain information about the financial services we offer, how we are remunerated and what relationships we have with others, to help you decide if you would like to use the services we offer. This PDS also explains how we will deal with your complaint if you ever have a concern with your dealings with us. Before you decide to buy this product from us, please read this PDS carefully.

### Our agreement with you

If you buy this product from us, your contract of insurance is made up of your certificate, this PDS and any Supplementary Product Disclosure Statement (SPDS) that we have given you. You may need to refer to this document from time to time. So keep it in a safe place.

### Updating information

The information in this PDS is current on the date it was prepared. From time to time, we may update some of the information in the PDS that is not materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

### Key information about Shannons Home & Contents Insurance

#### Type of insurance

This policy provides cover for loss or damage to your home and/or contents. When you own the home and live in it, you can choose to take out insurance for your home or your contents at the insured address, or both.

You can take out insurance for your contents if you live in a unit or if you are a tenant.

When you own the home and rent the entire home out, you can take out insurance for the home but contents cover is not available under this policy for landlord contents. Instead limited cover is provided under the additional cover 'Landlord furnishings' see page 59 for the cover provided by this policy.

The cover you have chosen will be shown on your certificate.

## **There are limits to what we will pay and some things we don't cover**

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances. These are found in 'Things we don't cover' on page 75. There are also specific things we don't cover explained in the 'Insured events', 'Additional covers', 'Optional covers' and 'Legal liability' sections on pages 21 to 74, which are particular to the cover under your policy. In this PDS, we use '✓', and '✗' icons to help describe what's covered and what's not covered. Where a limit applies to a particular benefit of this policy, in most cases it will be shown within 'What is covered' under the heading of 'Limit'.

## **Additional Information Guide**

In this PDS you will be referred to the Home & Contents Insurance Additional Information Guide. This guide is available at [shannons.com.au](http://shannons.com.au) and contains further information about premiums, excesses and discounts. Please contact us for a free copy.

## **Communicating with you electronically**

We may send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication (e.g. SMS). We will obtain your express or inferred consent to do so. Each electronic communication will be deemed to be received by you at the time it leaves our information system.

## **Cooling off period**

You can contact us to return the policy within **21** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 107.

## **Extra Support**

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

## **Exclusion for new policies**

We do not insure you for bushfire, storm, storm surge, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see 'Things we don't cover' on page 76.

## **No cover for short-term rental, holiday letting or house sharing**

This policy does not provide any cover when the home is used as a short-term rental, holiday letting or for house sharing arrangements (including arrangements booked through an online booking platform). See page 84 for details.

## **Joint policyholders**

When you insure the home and/or contents in the names of more than one person, and all of those people are named insureds on your certificate, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reason for this is that these joint policyholders each have an interest or ownership in the home and/or contents.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before the purchase of this policy or during the period of insurance) as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your certificate of insurance.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

## **Conduct of others**

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances.

## **Words with special meanings**

Some words in this policy have special meanings. Most of the words with special meanings are defined in 'Words with special meanings' on page 100.

## IMPORTANT INFORMATION ABOUT US

This important information about us statement was completed on 03/12/2020.

### **Who are we?**

Shannons Pty Limited ABN 91 099 692 636 (Shannons), authorised representative No. 239594. The contact details for Shannons are on the back cover of this PDS.

### **Who do we act for?**

Shannons is an agent (acting under a binder) and authorised representative of AAI Limited ABN 48 005 297 807 (AAI Limited). AAI Limited holds Australian Financial Services Licence No. 230859. The contact details for AAI Limited are on the back cover. AAI Limited has authorised this 'Important information about us' statement.

AAI Limited has prepared this PDS and is the insurer of the policies referred to under 'What financial services do we offer' that are arranged by Shannons. Shannons is a wholly owned subsidiary of AAI Limited and both are members of the Suncorp Group. As AAI Limited is regulated by the Australian Prudential Regulation Authority (APRA) it is exempt from the requirement to hold professional indemnity insurance cover. AAI Limited as the insurer will receive the premiums paid for the policy.

### **What financial services do we offer?**

Shannons is authorised by, and acts on behalf of AAI Limited to issue insurance under a binder, to arrange, vary and cancel insurance, handle and settle claims and provide general and personal financial product advice in relation to Shannons branded general insurance policies issued by AAI Limited.

### **How are we paid for providing the financial services?**

Shannons does not receive any commissions or benefits from AAI Limited for giving you advice or for the insurance policies it arranges. AAI Limited and other Suncorp Group companies provide Shannons with the resources it needs to provide the financial services, such as staff employed by the Suncorp Group of companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a direct result of this.

### **How we will deal with a complaint**

We provide a complaint resolution process. For full details see page 107.

## ABOUT YOUR SUM INSURED

### **Make sure your sums insured are adequate**

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to select a sum insured for the home and/or contents that meets your needs in the event that the home and/or contents are damaged or destroyed.

To help you calculate the replacement value of the home and contents we provide a 'Building calculator', and a 'Contents calculator', that you can access at our website [www.shannons.com.au](http://www.shannons.com.au).

You can also choose to seek the services of an architect, builder, quantity surveyor, valuer or other suitable qualified professional for an expert opinion. Personal effects that we have agreed to insure (under optional cover) do not need to be included in the contents sum insured. See pages 67 to 69 for more details.

### **Review your sums insured regularly**

To ensure your sums insured are adequate it is important to review them regularly, being mindful of any additions, enhancements or renovations that you may make or any items purchased recently and ask us to change the sums insured when required.

If you upgrade the size or standard of your home, it may increase the cost to rebuild your home. The home sum insured will need to reflect these types of changes.

### **If you over-insure**

We will not pay more than the amount of the assessed quote to rebuild, repair or replace the home and contents. Again, it is important to review your sums insured regularly. We will not refund any premium paid for over-insuring.

### **Adjustments on renewal**

Shannons will consider a range of factors that can influence the cost to rebuild the home or repair or replace your contents. We may choose to adjust the sums insured on your certificate at the end of each period of insurance to account for various factors including inflationary trends. However, you still need to consider if the sums insured are suitable for your situation. We will not change the sums insured for any items insured as specified contents or personal effects. If changes are required to the sums insured for these items please tell us.

### **GST**

Limits and the most we pay amounts stated in this PDS and on your certificate include GST.



## ABOUT YOUR PREMIUM

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate as the total premium or, if you pay by monthly instalments, as the monthly amount.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and the home and contents to calculate the premium.

**Refer to the Home and Contents Insurance Additional Information Guide for further information.**

## PAYING YOUR PREMIUM

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your certificate.

If we agree, you can pay the premium by monthly instalments or by half yearly or quarterly payments. If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

### **Late annual, half yearly and quarterly payments**

If you do not pay the premium due on renewal by the due date, you have no cover from the due date, unless we tell you otherwise. If your half yearly or quarterly payment is overdue during the period of insurance, we can cancel your policy.

### **Late monthly instalments**

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- by giving you at least **14** days advance notice; or
- without advance notice, once an instalment is **1** month (or more) overdue.

## YOUR RESPONSIBILITIES

- take steps to prevent theft, loss, damage or legal liability (e.g. ensuring that there are working smoke detectors in the home or unit);
- maintain door locks and window locks in good working condition and keep alarms working and connected;
- follow all the terms and responsibilities set out in your policy;
- keep your home structurally sound, watertight, secure and well maintained (e.g. remove mould, fix any holes in floors, walls and ceilings, fix loose, missing or rusted steps, gutters, flooring);
- fix any inherent defect, faulty design, structural defect, structural fault and/or faulty/poor workmanship at the home as soon as possible after you identify it or are told about it;
- if the home is tenanted, ensure that regular and routine inspections of the home (including at tenant entry and exit) are undertaken and evidence of those inspections kept (including photographs);
- ensure that the home complies with local council requirements and building laws and regulations when construction, alterations or repairs are undertaken (e.g. ensure you obtain all required permits before the works begin and ensure that all requirements including height limits are met);
- ensure that the home and contents are kept in good condition (e.g. there are no blocked gutters, the roof is not rusted, the home is not infested with vermin and there is no termite damage, there are no rings (i.e. jewellery) where the claw (surrounding the stone) is obviously damaged or worn);
- provide honest and complete information for any claim, statement or document supplied to us; and
- do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us or our service providers.

If you are a tenant, you must comply with your responsibilities to the extent you are required to correct, repair or maintain the home or unit under your tenancy rental agreement.

### **Not meeting your responsibilities**

Your policy may not provide cover if you do not meet your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

### **When your home or unit will be unoccupied for more than 60 days**

If loss or damage caused by an insured event occurs (other than earthquake, riot, civil commotion or public disturbance, or impact), we will not cover you if your home has been unoccupied for **60** continuous days or more at the time of the event (unless you have obtained our written consent and paid any additional premium required by us).

A period of unoccupancy starts when your home or unit becomes unoccupied and comes to an end when you, someone nominated by you, or a tenant, has occupied your home or unit for at least **2** consecutive nights. You may be asked to prove the occupancy of your home or

unit in the event of a claim. Examples of how you can prove the occupancy include providing us with copies of bills or other documents demonstrating the usage of the utilities that are connected to your home or unit and photos of the furnishings in the home or unit.

If your home or unit will be unoccupied for **60** consecutive days or more, you are required to:

- contact and advise us;
- pay us any extra premium which may be applicable; and
- make sure that someone collects the mail and sees to the general tidiness of your home so as not to encourage intruders.

## WHEN YOU NEED TO CONTACT US

During the period of insurance, you must tell us as soon as possible if:

- your home will be unoccupied for **60** consecutive days or more;
- you have been charged with or convicted of, a criminal act or offence;
- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- there are changes to any business activity you operate at the insured address, or, if your home is tenanted, you or your agent (if any) become aware of changes to any business activity operated at the insured address such as but not limited to:
  - people start to come to the insured address;
  - business signage is installed;
  - storage of chemicals for the business activity occurs.
- you start farming, manufacturing or undertaking repair work at or from the insured address or, if your home is tenanted, you or your agent (if any) becomes aware of your tenant farming, manufacturing or undertaking repair work at or from the insured address;
- you start to operate or intend to operate a business activity at the insured address, or, if your home is tenanted, you or your agent (if any) become aware your tenant starts to operate or intends to operate a business activity at the insured address;
- you intend to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order;
- you need to change the sums insured;
- any detail on your certificate is no longer accurate, such as but not limited to the description of the home;
- you start to use or let all or part of the home under any short-term rental, holiday letting or house sharing arrangement including any arrangements booked through an online booking platform;
- you rent part of or the entire home or unit to tenants;
- trespassers or squatters occupy the insured address;
- building, renovations, construction, alterations and/or repairs commence at the insured address;

- your home is tenanted and you do not have a rental agreement (see the definition, page 104) for the insured address.

If you have not told us about any of the above matters having occurred in any other period of insurance you held this policy with us, you must also tell us as soon as possible.

## WHAT WE WILL DO WHEN YOU CONTACT US

When you tell us about any of the above matters, an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

## IF YOU DO NOT CONTACT US

If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

### **If your contact details change**

You must keep your contact details, including your Australian mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.

### **How to contact us**

Call us on 13 46 46.

## CONTENTS COVER WHEN CHANGING INSURED ADDRESS

When you are permanently changing your residential address within Australia, we will cover your contents for loss or damage caused by an insured event during the period of insurance at both your insured address and the new address for up to **14** days from when any of your contents first arrive at the new address. The most we will pay for your contents in all locations is the contents sum insured. All conditions, limits and exclusions of this policy apply to this cover.

You must contact us before the **14** days end and ask us to change your insured address if you want contents cover to continue. We do not provide cover for your contents items while they are being moved from your insured address to your new address.

Once your contents have been at your new address for **14** days all cover for contents under this policy ends unless you have contacted us to change your insured address, we have agreed to continue cover and you have paid us any extra premium we require.

## ABOUT YOUR COVER

### WHO WE COVER – YOU/YOUR

#### **When you own the home and live in it or you are a tenant**

In your policy, You/Your refers to the person or persons named as the insured on your certificate and members of your family who normally live with you at the insured address.

If the insured shown on your certificate is a company, trustee of a trust or body corporate, then You/Your refers to:

- that company, trustee or body corporate;
- the following if they normally live at the insured address:
  - any company director, company owner or trust beneficiary; and
  - their respective family members.

Family means:

- your spouse, partner or de facto;
- your parents (including legal guardians), parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of a spouse, partner or de facto;
- any group of persons closely related by blood; and
- people who provide care services to you.

#### **When you own the home and rent the entire home out**

You/Your refers to the person or persons named as the insured on your certificate.

If the insured shown on your certificate is a company, trustee of a trust or body corporate, then You/Your refers to:

- that company, trustee or body corporate; and
- any company director, company owner or trust beneficiary of that company, trustee or body corporate.

### WHERE WE COVER – THE INSURED ADDRESS

We cover your home and contents at the insured address. The insured address is the address/location shown on your certificate. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property.

In addition, we can provide cover for some contents away from the insured address, see pages 67 to 69 'Personal effects'; and 'Contents temporarily removed' on page 56.

## WHAT WE COVER AS YOUR HOME

Your home means the residential building that you own or are responsible for and used by you or your tenants primarily for domestic purposes and described as 'your home' on your certificate (if it shows a description of 'your home'), including the following at the insured address:

- garages, carports, outbuildings and any structural improvements on land;
- decks, pergolas, pagodas, verandas and balconies, fixed water tanks, fixed swimming pools and spas (including their pumps and accessories), granny flats, sheds and tennis courts;
- garden borders, sealed pathways and paved or concreted floor areas;
- sealed driveways or sealed roads;
- outdoor walls, gates, fences and retaining walls which are located within the boundaries of the insured address;
- services, both above and below ground at the insured address that you own and you are responsible for (e.g. a water or waste service line);
- any permanently housed, connected or wired electrical appliances (e.g. wired oven, home security system or built in dishwasher);
- any permanently fixed outdoor items, including solar panels, satellite dishes, play equipment, clothes lines, animal housing and outdoor lights;
- gas appliances permanently plumbed to a gas supply;
- any permanently attached fixtures including wall, ceiling and floor coverings;
- lino installed, whether permanently attached or not;
- sewer storage tanks or treatment tanks permanently plumbed to your home;
- boat jetties, pontoons, mooring poles and their attachments and accessories which are located within the boundaries of the insured address or where part of their structure begins or terminates on the insured address;
- uninstalled home building fittings, fixtures and materials (limits apply) but only when kept in a locked and secured building at the insured address.

## WHAT WE DON'T COVER AS YOUR HOME

Your home does not include:

- any building or part of the home which is legally part of a strata title building according to the applicable strata laws in your state or territory;
- anything that is contents;
- any new building in the course of construction;

- any building or part of the home used for farming of any description (including buildings used for hobby farms) such as, but not limited to, a barn, dairy, shearing shed, silo or stable. This limitation does not include any building which could be used for farming, but is not used for that purpose;
- any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- inflatable or portable swimming pools and spas and their accessories;
- any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- any carpets, rugs, blinds, drapes or curtains;
- air conditioners attached within a window;
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel (including on roads, driveways and tracks), pebbles, rocks or granular rubber;
- used or applied chemicals, fertilisers or pesticides;
- plants, trees, shrubs and hedges in the ground (unless covered under additional cover 'Damage to gardens and plants' see page 43);
- a hotel, motel or boarding house.

Note: We do not cover loss or damage to, or caused or arising from, any part of the home or contents that are not in good condition or that has wear, tear or deterioration and some losses where home extensions, alterations or renovations are not complete. See 'Things we don't cover' on pages 75 to 84.

Note: Sometimes an item or part of the home might be covered under 'What we cover as your home' or 'What we cover as your contents' but that item or part of the home may not be covered for all types of loss or damage covered by your policy. (e.g. we cover retaining walls which are located within the insured address as part of the home, but we do not cover loss or damage to retaining walls under certain insured events). It is important to read your policy carefully.

## THE MOST WE WILL PAY FOR HOME CLAIMS

The most we will pay for loss or damage to your home for any one incident is the home sum insured shown on your certificate, unless stated otherwise in your policy. Some items also have fixed limits that cannot be increased and these limits are shown in the table below.

Home items with fixed limits	Limit for any one incident
Uninstalled home building fittings, fixtures and materials (e.g. tiles stored in the shed or an oven that is not yet installed)	Up to <b>\$1,000</b> in total

## WHAT WE COVER AS YOUR CONTENTS

Contents are your household items that you own or are responsible for and use primarily for domestic purposes. Contents are items which are not permanently attached to your home or insured address such as, but not limited to:

- furniture;
- furnishings;
- clothing;
- home computers and printers;
- unfixed electrical goods and appliances;
- laptops;
- mobile phones;
- internal blinds;
- drapes and curtains;
- carpets;
- rugs;
- pot plants;
- medical equipment and aids.

Contents that are vehicles, watercraft or aircraft are limited to:

- a golf cart or buggy, wheelchairs, mobility scooters or medical aids designed to assist with physical disabilities or the elderly;
- ride-on mowers;
- go-karts and motorcycles up to **100**ccs including trail bikes, pee wee bikes, quad bikes and scooters which do not require registration;
- remote controlled model/toy motor vehicles;
- surfboards, sailboards, kitesurfing equipment, canoes, kayaks and non-motorised surf skis;
- remote controlled model/toy watercraft;
- remote controlled model/toy aircraft with a wingspan up to **1.5** metres;
- drones (see 'Words with special meanings' on page 100); and
- personal transportation vehicles (see 'Words with special meanings' on page 100).

Contents that are swimming pools, saunas and spas are limited to those that are designed to be easily relocatable.

### **If contents are insured in a unit**

Contents also includes the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state or territory law. The fittings included are limited by law, and depending on the location of your unit could be:

- lino installed in the unit, whether permanently attached or not;



- floating wooden floors;
- air conditioners (ducted and split system) and spas for the sole use of the unit owner or occupier;
- if you are a tenant, fixtures owned by you which will be removed when vacating;
- wall paint and paper if your unit is located in New South Wales.

We will not cover any item which is legally part of a unit building according to the relevant state or territory law. It is your responsibility to determine whether a fitting is legally part of a unit building according to the relevant state or territory law.

### **If contents are insured in a property that is not a unit and you are a tenant**

When you are a tenant of a property that is not a unit, contents also include any items used primarily for domestic and residential purposes, which are permanently attached to the insured address and are not common property and which you own (e.g. a permanently attached dishwasher).

### **Landlord contents**

If you own the home or unit and rent it out then contents cover is not available under this policy and there is no cover under the section 'What we cover as your contents' for Landlord contents. Instead, if you have home cover and your entire home is tenanted under a rental agreement, limited cover is provided under the additional cover 'Landlord furnishings', see page 59.

## **WHAT WE DON'T COVER AS YOUR CONTENTS**

Contents does not include:

- anything defined as the home (unless 'If contents are insured in a property that is not a unit and you are a tenant' applies to you);
- electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a television that can't be watched), unless kept for their value as a collectible;
- floating wooden floors unless covered under 'If contents are insured in a unit', see pages 16 and 17;
- any pets or animals;
- electronic files for which you do not have a licence;
- items that are or were stock or samples related to any business activities;
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- plants, trees, shrubs and hedges in the ground (unless covered under additional cover 'Damage to gardens and plants', see page 43);
- used or applied chemicals, fertilisers and pesticides;

- any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on camper, mobile home, trailer or horse float;
- keys (including keyless electronic starters) for any vehicle, watercraft or aircraft, except if belonging to vehicles covered under 'What we cover as your contents' (see page 16);
- any unlicensed or unregistered firearms;
- any personal documents such as passports, wills, licences, birth/marriage/death certificates, evidence of title or ownership, evidence of education or qualifications, valuations, warranties or receipts (except as covered under additional cover 'Costs to re-establish important documents', see page 41);
- go-karts and motorcycles over **100ccs** including pee wee bikes, trail bikes, scooters, quad bikes;
- items covered under additional cover 'Enthusiast items' (see page 46);
- any item which is legally part of a unit building according to the relevant state or territory law.

## THE MOST WE WILL PAY FOR CONTENTS CLAIMS

### Different types of contents

There are different types of contents that can be covered under this policy:

**Contents** – These are contents without fixed limits (other than the total contents sum insured), contents with fixed limits and contents with flexible limits (including any specified contents listed - see below).

**Specified contents** – If you increase the limit of a contents item with a flexible limit and pay the additional premium, the item is listed on your certificate as a 'Specified contents' item. Specified contents items are covered at the insured address (limited exceptions apply), see 'Additional covers' on pages 32 to 64.

**Enthusiast items cover** - These are enthusiast items that we automatically insure for **\$10,000** and you can ask us to increase this amount and if we agree, this will be shown on your certificate, see page 46 for more details.

**Personal effects cover** (optional) – These are 'Personal effects – unspecified items' and 'Personal effects – specified items' see pages 67 to 69 for details.

### The most we will pay for all contents

The most we will pay for loss or damage to all contents arising from any one insured event is the contents sum insured (which includes any specified contents) plus any personal effects and/or enthusiast items sums insured (shown on your certificate), unless otherwise stated in your policy.

There are limits that apply to individual contents items or types of items. These limits are set out in the tables on page 19 'Contents with fixed limits' and 'Contents with flexible limits'.

### Contents with fixed limits

The following table lists contents that have fixed limits that cannot be changed and these limits are the most we will pay for those content items.

Item	Limit for any one incident
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection)	Up to <b>\$500</b> in total
Tools of trade and equipment used for a business activity (not 'Home office equipment')	Up to <b>\$3,000</b> in total
Refrigerated food and medicines	Up to <b>\$1,000</b> in total
Contents in the open air	Up to <b>20%</b> of the contents sum insured in total

### Contents with flexible limits

The following table lists contents that have flexible limits, which you can ask us to increase by requesting we list them on your certificate as 'specified contents'. An additional premium may apply. If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the table below.

Item	Limit for any one incident
Jewellery and watches, uncut and unset gems, gold or silver nuggets, bullion and ingots which are (not jewellery)	Up to <b>\$2,000</b> per item or set
Carpets or rugs that are hand woven or hand knotted	Up to <b>\$2,000</b> in total
Commercially produced audio and video media, and computer and game console software	Up to <b>\$3,000</b> in total
Paintings, pictures, works of art, sculptures, ornaments and art objects	Up to <b>\$5,000</b> per item or set
Collections, sets and memorabilia, including stamp collections, collectors pins, medals and collectors non-negotiable currency	Up to <b>\$3,000</b> per collection, set or memorabilia item

## Example

If you have a painting in your home that is valued at **\$8,000**, you would need to ask us to increase the limit and list on your certificate as 'specified contents', and we must agree, in order for it to be covered to the value of **\$8,000**. Otherwise, in the event of a claim we will only pay up to **\$5,000** for that painting as shown by the limit for paintings in the table 'Contents with flexible limits' on page 19.

### The most we will pay for specified contents

If you have asked us to increase the limit for a contents item of a type described in the table 'Contents with flexible limits' (see page 19) and we agree and you pay any extra premium we require, that item will be insured for a specified value and shown on your certificate as a 'specified contents' item. The most we will pay for a specified contents item is the amount shown on your certificate for that item.

## WHAT YOU ARE COVERED FOR - INSURED EVENTS

If you have home cover, we cover loss or damage your home at the insured address caused by an insured event during the period of insurance.

If you have contents cover, we cover loss or damage to your contents at the insured address caused by an insured event during the period of insurance.

There are some things we do not cover and these are shown in the 'What is not covered' sections of the following tables on pages 21 to 31 and in the 'Things we don't cover' section on pages 75 to 84.

## Flood

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### ✓ What is covered

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Loss or damage caused by flood.

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### ✗ What is not covered

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- loss or damage caused by actions or movements of the sea or storm surge;
  - loss or damage to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls;
  - resultant cracking to sealed paths, sealed driveways, sealed roads, but we will cover them if they are washed away by the flood;
  - loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface;
  - loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the flood;
  - damage to external paintwork of your home, if that is the only building damage caused by the flood;
  - loss or damage to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
  - loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not because of erosion, structural fault or design fault;
  - the cost of cleaning your undamaged contents at the insured address.
- 

'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. a lake (whether or not it has been altered or modified);
- b. a river (whether or not it has been altered or modified);
- c. a creek (whether or not it has been altered or modified);
- d. another natural watercourse (whether or not it has been altered or modified);
- e. a reservoir;
- f. a canal;
- g. a dam.

## Storm

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### ✓ What is covered

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Loss or damage caused by a storm.

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### ✗ What is not covered

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- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm and not because of erosion, structural fault or design fault;
- loss or damage to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls;
- resultant cracking to sealed paths, sealed driveways, sealed roads, but we will cover them if they are washed away by the storm;
- loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface;
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the storm;
- damage to external paintwork of your home, if that is the only building damage caused by the storm;
- loss or damage to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage;
- the cost of cleaning your undamaged contents at the insured address.

A storm includes a cyclone. See 'Words with special meanings' on page 100.

## Storm surge

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### ✓ What is covered

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Loss or damage caused by a storm surge that happens at the same time as other insured damage caused by storm.

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### ✗ What is not covered

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- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm and not because of erosion, structural fault or design fault;

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### **X What is not covered (cont.)**

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- loss or damage to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls;
- resultant cracking to sealed paths, sealed roads and sealed driveways but we will cover them if they are washed away by the storm surge;
- loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface;
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the storm surge;
- damage to external paintwork of your home, if that is the only building damage caused by the storm surge;
- loss or damage to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
- the cost of cleaning your undamaged contents.

Actions or movements of the sea has a special meaning. It does not mean tsunami or storm surge. See 'Words with special meanings' on page 100.

## **Lightning**

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### **✓ What is covered**

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Loss or damage caused by lightning (including power surge caused by lightning).

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### **X What is not covered**

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- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the loss or damage;
- loss or damage without written confirmation from a qualified repairer (e.g. electronics repairer) saying lightning was the actual cause of the loss or damage;
- loss or damage caused by power failures or surges by your power provider.

## Fire (including bushfire)

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### ✓ What is covered

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Loss or damage caused by:

- Fire (including bushfire); and
- heat, ash, soot and smoke that is the direct result of a fire within **100** metres of the insured address.

### Extra costs cover in the event of Bushfire

If, during the period of insurance, there is a bushfire in your area, we also cover the following costs even if there is no actual physical loss or damage to the home or contents:

- the cost of replacing water in any tank, container, pool, spa and any other storage vessel where the water has:
  - been used to limit the spread of bushfire at the insured address;
  - become contaminated due to the use of fire retardant at the insured address.
- the cost of cleaning fire retardant off the home.

If you claim is for these extra costs only, no excess applies. The most we will pay under Extra costs cover in the event of bushfire is up to **\$1,000** for any one incident.

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### ✗ What is not covered

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Loss or damage arising from:

- arcing, scorching, melting or cigarette burns, unless a fire spreads (e.g. cigarette burns to carpet where no fire has spread);
- pollution or vapour from a home heater or a cooking appliance, unless a fire spreads from the initial source;
- gradual exposure to fire, heat, ash, soot and smoke due to recurring incidents of fire or bushfire over a period of time.



## Earthquake and Tsunami

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### ✓ What is covered

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Loss or damage caused by an earthquake or tsunami.

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### ✗ What is not covered

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- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage that occurs more than **72** hours after an earthquake or tsunami;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an earthquake or tsunami and not because of erosion, structural fault or design fault.

Note: 'Tsunami' is not an action or movement of the sea, see 'Words with special meanings' on page 100.

## Theft or burglary by people who are not tenants or their visitors

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### ✓ What is covered

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Loss or damage caused by thieves or burglars.

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### ✗ What is not covered

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Loss or damage:

- caused by you or someone who lives or is staying at the insured address;
- caused by tenants or their visitors;
- caused by someone who entered the insured address with:
  - your consent or the consent of someone who lives or is staying at the insured address;
  - the consent of your tenant;
  - the consent of someone who had your authority to allow them access to the insured address;
- caused by thieves or burglars entering the insured address from common property, shared clothes line areas, garages, storage areas or a car parking lot at the insured address without signs of forced entry, but we will cover theft without forced entry from a fully enclosed car garage which is restricted for your use only.

## Theft or burglary by tenants or their visitors

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### ✓ What is covered

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Loss or damage caused by theft or burglary by your tenants or their visitors when the home is tenanted under a rental agreement.

#### Limit

The most we will pay for all incidents in the period of insurance is up to **\$25,000**.

Note: You may also be entitled to claim under the additional cover 'Landlord furnishings' see page 59.

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### ✗ What is not covered

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- Loss or damage when a previous claim for loss or damage has been covered under this insured event in the same period of insurance in relation to the same tenant;
- Loss or damage if you do not have a rental agreement in place.

Note: 'Same tenant' means that at least one common person was usually residing at the insured address when the incidents giving rise to the claims occurred. This is the case even if the common person was not responsible for any theft or burglary.

## Escape of liquid

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### ✓ What is covered

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Loss or damage caused by liquid leaking, overflowing or bursting from any of the following:

- refrigerators, freezers, dishwashers and washing machines;
- any drain, fixed pipes, roof gutters or guttering and rainwater downpipes, drainage and sewage systems (not forming part of a shower cubicle wall, floor or base);
- fixed tanks;
- swimming pools or spas;
- waterbeds;
- baths, sinks, toilets and basins (but not showers);
- fixed heating or cooling systems;
- water main, fire hydrant or water supply pipe;
- tap spindles;
- an aquarium.

### Exploratory costs

We will pay the reasonable cost of locating, at the insured address, the source of the escaped liquid and to repair and restore the damage to the home and contents caused by the exploratory work, but only if the escape of liquid is covered under this insured event. If the leak is not covered under this insured event, we provide some limited cover for exploratory costs under additional cover 'Exploratory costs where a leak is not covered under insured event 'Escape of liquid', see page 53.

### ✗ What is not covered

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- the cost of repairing or replacing the item from which the liquid escaped (e.g. a cracked pipe or leaking tap);
- loss or damage caused by flood or storm surge;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, escape of liquid and not because of erosion, structural fault or design fault;
- wear, tear and gradual deterioration or loss or damage as result of a gradual process of liquid leaking, splashing, dripping or overflowing;
- loss or damage caused by leaks from agricultural or overflow pipes;
- loss or damage caused by liquid from a portable container, such as a plant pot, vase, terrarium, fishbowl (but not an aquarium), beverage container, saucepan, bucket or watering can;

Continued on next page.

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### **X What is not covered (cont.)**

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- loss or damage caused by liquid from a watering system or garden hose;
- loss or damage to retaining walls;
- loss or damage to any portion of a fence or wall that is not owned by you;
- loss or damage to, or caused by, a leaking shower floor, leaking shower base, leaking shower cubicle walls, leaking shower glass screening or doors, leaking open shower floor areas or other wet areas;
- costs if you repair or renovate a damaged area of your home before we can inspect it and find the cause;
- broken, worn or aged tiles or grouting in walls in bathrooms, kitchens or laundries unless the damage is caused by liquid leaking from pipes in walls or floors (not forming part of a shower cubicle wall, floor or base);
- loss or damage caused by wear, tear and gradual deterioration rust, fading, rising damp, mould, mildew, corrosion or rot.

In relation to exploratory costs, if we can locate the source of the leak without invasive work (e.g. using a thermal camera) we won't pay any further exploratory work costs (or loss or damage related to the exploratory work) after this point.

Note: If you have the optional cover 'Accidental loss or damage cover' on your certificate, there may be cover for some items that are not covered above. See pages 65 to 66 for details.

### **Impact**

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#### **✓ What is covered**

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Loss or damage caused by impact (or power surge caused by impact) at the insured address from:

- a falling tree or part of a falling tree including the roots;
- power poles;
- TV antennas or satellite dishes, communication aerials or masts;
- drones;
- watercraft, aircraft, motor vehicles or trailers;
- an object falling from a motor vehicle or aircraft;
- space debris or meteorites.

#### **X What is not covered**

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- loss or damage caused by flood or storm surge;
- loss or damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment;

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### **X What is not covered (cont.)**

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- loss or damage to any portion of a fence or wall that is not owned by you;
- the cost of removing or lopping trees or branches that have not damaged your home or contents;
- loss or damage caused by trees being lopped, felled or transplanted by you or someone authorised by you;
- the removal of tree stumps or roots still in the ground.

### **Damage by an animal**

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#### **✓ What is covered**

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Loss or damage caused by an animal that becomes accidentally trapped inside the home.

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#### **X What is not covered**

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Loss or damage caused by:

- any animal owned by you or that you are responsible for;
- any animal owned by a tenant or that a tenant is responsible for;
- any animal owned by someone living or staying at the insured address;
- any animal allowed on the insured address by you or anyone living or staying at the insured address or their visitors;
- insects, vermin or rodents, but we will cover damage they cause if it is covered under 'Fire (including bushfire)' on page 24 or 'Escape of liquid' page 27.

### **Explosion**

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#### **✓ What is covered**

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Loss or damage caused by an explosion.

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#### **X What is not covered**

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- the cost of repairing or replacing the item or container that exploded;
- loss or damage caused by nuclear or biological devices;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an explosion and not because of erosion, structural fault or design fault.

## Riot, civil commotion or public disturbance

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### ✓ What is covered

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Loss or damage caused by riot, civil commotion or public disturbance (e.g. damage caused by a violent crowd moving down your street).

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### ✗ What is not covered

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- loss or damage caused by you, your tenant or someone who lives or is staying at the insured address;
- loss or damage caused by someone who entered the insured address:
  - with your consent or the consent of someone who lives or is staying at the insured address;
  - with the consent of your tenant;
  - with the consent of someone who had your authority to allow them access to the insured address.
- loss or damage caused by nuclear or biological devices.

## Malicious acts and vandalism by people who are not tenants or their visitors

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### ✓ What is covered

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Loss or damage caused by malicious acts or vandalism (e.g. vandals damaging your letterbox or painting graffiti on your home).

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### ✗ What is not covered

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Loss or damage:

- caused by you or someone who lives at or is staying at the insured address;
- caused by tenants or their visitors;
- caused by someone who entered the insured address with:
  - your consent or the consent of someone who lives or is staying at the insured address;
  - the consent of your tenant;
  - the consent of someone who had your authority to allow them access to the insured address.

## Malicious acts and vandalism by tenants or their visitors

---

### ✓ What is covered

---

Loss or damage caused by malicious acts or vandalism by your tenants or their visitors when the home is tenanted under a rental agreement.

#### Limit

The most we will pay per period of insurance is **\$25,000**.

Note: You may also be entitled to claim under the additional cover 'Landlord furnishings' see page 59.

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### X What is not covered

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- accidental or unintended loss or damage;
- the cost of cleaning, repairing or restoring your home or fixtures and fittings caused by neglect, or untidy, unclean or unhygienic habits of the tenant or their visitors, such as the cost of cleaning, repairing or removing:
  - liquid (including urine) or food stains;
  - odours;
  - abandoned items or rubbish;
  - drawing or painting on walls;
  - water damage and stains from over-watering plants;
  - water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths.
- loss or damage when a previous claim for loss or damage has been covered under this insured event in the same period of insurance in respect of the same tenant.

Note: 'Same tenant' means that at least one common person was usually residing at the insured address at the time of both incidents.

## ADDITIONAL COVERS

When a claim under your policy for loss or damage to the home or contents is covered, you may be entitled to the additional covers in this section. The limits shown are paid in addition to home or contents sums insured, unless stated otherwise. Some covers can be claimed independently to a claim for loss or damage to the home or contents, as shown. All conditions of your policy and anything in 'Things we don't cover' on pages 75 to 84 apply to the additional covers.

Some of these covers apply regardless of whether you have home and/or contents cover and live in your home, you have contents cover and live in your unit, you have home cover and rent the entire home out, or you have contents cover and are a tenant. Some of these covers only apply in one of these circumstances. If this is the case we will say so in the details of the cover.

In some circumstances, we may make an additional cover available to you before your claim for loss or damage to the home or contents is confirmed as covered under your policy. This does not mean that your claim has or will be covered, or that you claim will be paid.

### Accidental breakage of glass

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#### ✓ What is covered

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##### **When you have home cover**

Accidental breakage of the following glass items that happens during the period of insurance:

- fixed glass in windows, doors, skylights, mirrors fixed to your home and other fixed glass (including glass tint if fitted);
- glass in a fixed light fitting in your home;
- sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- any glass that forms part of a:
  - fixed cooking or heating appliance;
  - cook top or cooking surface appliance,

but we will not pay to replace the entire appliance, or the whole cook top or cooking surface.

##### **When you have contents cover**

Accidental breakage of the following glass items that happens during the period of insurance:

- fitted glass in furniture and unfixd hung mirrors;
- when you are a tenant under a lease which holds you legally responsible for accidental damage, we cover accidental breakage of:
  - glass in windows and other fixed glass that is part of your home (including glass tint, if fitted);
  - sinks, basins, baths or shower-bath combinations, cisterns and toilets;
  - glass in a fixed light fitting;



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## ✓ What is covered (cont.)

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- any glass that forms part of a:
  - fixed cooking or heating appliance;
  - cook top or cooking surface;

but we will not pay to replace the entire appliance, or the whole cook top or cooking surface.

### Replacing glass

We will also cover the frame of any window, door or shower screen, but only if this is necessary to enable the glass to be replaced.

Note: a claim under this cover can be made independently of a claim for loss or damage caused by an insured event.

### Limit

The most we will pay are your reasonable and necessary costs of repairing or replacing the broken glass. This limit is paid within the applicable home or contents sum insured.

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## ✗ What is not covered

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### When you have home cover

- glass in a glasshouse, greenhouse or conservatory;
- ceramic tiles;
- shower bases (tiled or otherwise);
- the cost to modify any part of your home to fit the replacement cooking or heating appliance if the dimensions differ;
- the cost to remove broken glass, including from carpets or other parts of the home;
- any loss or damage caused by the broken item including scratches, dents, cracks or chips caused to another item or the home (e.g. scratches to floorboards or cracked tiles);
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- loss or damage that is covered under an insured event listed on pages 21 to 31, as you can make a claim for loss or damage under the applicable insured event;
- anything in 'Things we don't cover' see pages 75 to 84.

### When you have contents cover

- any accidental breakage which has occurred while the items are in open air;
- drinking glasses and any glass or crystal items normally carried by hand;
- any handheld mirrors;

Continued on next page.

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### **X What is not covered (cont.)**

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- any loss or damage caused by the broken item e.g. scratches or dents caused to another item or the home or unit;
- the screen or glass of any computer, television set or other type of visual or audio electronic device;
- glass that is part of a vase, decanter, jug, fishbowl, ornament or light globe;
- the cost to remove broken glass, including from carpets or other parts of your contents;
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- loss or damage that is covered under an insured event listed on pages 21 to 31 as you can make a claim for loss or damage under the applicable insured event;
- anything in 'Things we don't cover' on pages 75 to 84.

Note: a claim under this cover can be made independently of a claim for loss or damage caused by an insured event.

If you have selected the optional cover 'Accidental loss or damage cover' and this is shown on your certificate of insurance, there may be cover for some items that are not covered above. See pages 65 and 66 for details.

### **Motor burnout**

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#### **✓ What is covered**

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The burning out or fusing of electric motors, that happens in the period of insurance, in household equipment or appliances which are part of your:

- home, if you have home cover;
- contents, if you have contents cover.

Cover includes the cost to repair or replace:

- the electric motor or compressor containing the motor;
- an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit;
- a swimming pool water pump, combined with its electric motor, if the replacement pump motor cannot be bought on its own.

We will engage a member of our supplier network to review your quote and/or inspect the motor to determine if it can be repaired or replaced.

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## ✓ What is covered (cont.)

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### Repairing your motor

We will engage a repairer within our repairer network who is able to complete the repairs to your motor to provide a quote. If the quoted cost to repair the electric motor or motor in an appliance is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

### Replacing your motor

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement or the motor cannot be repaired, you have the option for a replacement of an equivalent motor or motor in a sealed unit of the same specification and standard available at the time of the loss or damage.

If you do not accept the offer, you will be paid the value of our replacement motor. This may be less than what it would cost you to arrange the replacement in the market as we are able to secure supplier discounts from within our supplier network.

### Replacing the whole appliance

We will only replace the whole equipment or appliance when a member of our supplier network determines that the cost to repair or replace the motor is more than the cost to replace the whole equipment or appliance. For how we settle, see 'How we settle home claims' on page 90 'How we settle contents claims' on page 91.

### Limit

The most we will pay under this insured event is **\$2,000** per claim.

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## ✗ What is not covered

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- the cost of extracting or reinstalling a submersible pump;
- any amount you can recover under a manufacturer's guarantee or warranty;
- loss or damage to motors forming part of equipment or appliances used in conjunction with your trade, business activity or occupation;
- loss or damage to a refrigerator or freezer caused by spoiled food (cover may be available under the optional cover 'Accidental loss or damage cover' – see pages 65 to 66);
- anything in 'Things we don't cover' see pages 75 to 84.

Note a claim under this cover can be made independently of a claim for loss or damage to the home and contents caused by an insured event.

## Loss of rent due to an insured event (Home cover only)

**This additional cover only applies when you have home cover and your entire home is tenanted under a rental agreement. See the 'Words with special meanings' on page 100.**

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### ✓ What is covered

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If your entire home is tenanted under a rental agreement and following an insured event the home cannot be lived in or cannot be re-leased, we will pay the weekly rental amount for the time it should take to repair or rebuild the home so it can be lived in again or re-leased. We will engage a builder to determine how long the repairs or rebuild should take. For example, if you have a claim for fire damage to the kitchen and the builder determines that the repairs should take **4** weeks to complete. You may be entitled to **4** weeks for loss of rent under this additional cover.

### Limit

The longest period we will provide cover for is **12** months and the most we will pay under the feature is up to **20%** of your home sum insured.

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### X What is not covered

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- loss of rent:
  - if you do not intend to repair or replace the home;
  - if the tenant still has an obligation to pay the rent;
  - if your home is rented, or intended to be rented, under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform);
  - once the insured address is able to be lived in again or be re-leased because the repair or rebuilding process for the damage covered under this policy is complete;
  - if you have made a claim for the same incident under 'Loss of rent – tenant default' (see pages 60 and 61) and have already been compensated for your loss under that cover;
  - if the insured address was not occupied by a paying tenant (see definition page 105) at the time the loss or damage occurred. But we will provide cover if it would have been rented under a rental agreement during the time taken to repair or replace the home. You may be able to show this by a signed rental agreement from a tenant who was due to move in.
- to the extent permitted by law, any amounts you are able to recover for loss of rent under another insurance policy including any insurance policy taken out by a body corporate or similar entity.
- anything in 'Things we don't cover' on pages 75 to 84.

## Removal of debris

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### ✓ What is covered

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#### **When you have home cover**

When you are covered for loss or damage to your home, we will cover the reasonable and necessary costs of:

- demolishing and removing the damaged parts of your home from the insured address;
- removing debris, including fallen trees or branches where:
  - the debris has damaged the home;
  - removal of the debris is required in order to repair the home.

#### **Limit**

The most we will pay for any one event is up to **10%** of your home sum insured.

#### **When you have contents cover**

When we cover loss or damage your contents, we will cover the reasonable and necessary costs to dispose of your damaged contents.

#### **Limit**

The most we will pay for any one event is up to **10%** of your contents sum insured.

---

### ✗ What is not covered

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Removal of glass when this is excluded under the Additional cover 'Accidental breakage of glass'.

Anything in 'Things we don't cover' see pages 75 to 84.

#### **When you have home cover**

The cost of:

- removing tree stumps and roots still in the ground;
- disposing of or removing anything that is not defined as the home (see 'What we cover as your home' and 'What we don't cover as your home' on pages 14 and 15);
- removing any debris, including trees or branches that have not damaged your home.

#### **When you have contents cover**

Disposal, storage or removal of anything that is not contents (see 'What we cover as your contents' and 'What we don't cover as your contents' on pages 16 to 18).

## Other repair/rebuilding costs (Home cover only)

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### ✓ What is covered

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When you are covered for the costs of rebuilding or repairing damaged parts of your home, we will pay the reasonable and necessary costs:

- of any temporary work required to make the damaged or destroyed home and insured address safe;
- for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address;
- making the home comply with building regulations and laws. We only pay these costs if the building components complied with building regulations and laws when the home was originally built or when construction, repairs, renovations or alterations were undertaken.

### Limit

The most we will pay for any one event is **10%** of your home sum insured.

---

### X What is not covered

---

The cost of:

- removing tree stumps and roots still in the ground;
- removing or lopping trees or branches that have not damaged your home;
- upgrading undamaged parts of your home to comply with the current building regulations and laws;
- making your home comply with building regulations and laws that existed but were not complied with when your home was originally built or when construction, repairs, renovations or alterations were undertaken (e.g. we will not pay to raise the home if renovations under the home did not comply with height limits or requirements);
- making sheds or outbuildings comply with current building laws and regulations if they did not comply with council requirements and/or if the required permits were not in place at the time they were originally built or when construction, repairs, renovations or alterations were undertaken;
- making your home comply with current multi-residential building or fire safety regulations:
  - that did not exist when the home was originally built or when construction, repairs, renovations or alterations were undertaken;
  - if the home was not correctly classified with your local council as a multi-residential building prior to the loss occurring;

Any costs or professional fees (e.g. architect's fees) related to a change in the design of the home (or to upgrade parts of it) that you choose to make.

Anything in 'Things we don't cover' on page 75 to 84.

Under 'Other repair/rebuilding costs' we will only make damaged components of the home which we are repairing or rebuilding under your policy comply with current home building regulations and laws. This means for example, if the roof was damaged due to impact by a falling tree and required repairs, we would repair or rebuild the roof to comply with current laws as the damaged component of the home. If other home components within the roof space were not damaged in the incident, they would not be repaired or rebuilt as part of the claim. For what we mean by 'components' see page 101.

## Temporary accommodation when you have home cover (Home cover only)

### ✓ What is covered

When we cover loss or damage to your home and the insured incident damages the home to the extent that it cannot be lived in by you, we will pay for your reasonable and necessary temporary accommodation costs for the time it will take to repair or rebuild the home so that it can be lived in again. We will also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

The most we will pay is the reasonable and necessary costs for:

- short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment) (up to **4** weeks only);
- residential accommodation of a similar standard to the home (e.g. if the insured home is a **3** bedroom home we will aim to put you in a **3** bedroom home).

We will also pay the reasonable and necessary costs for:

- redirection of mail from the insured address;
- utility connection costs such as water, electricity or gas at the temporary accommodation residence;
- relocation of your contents to and from the temporary accommodation residence if you have contents cover under this policy;
- assistance with bond payment for the temporary accommodation if required, however any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you;
- if applicable, the break fees associated with early termination of the lease or other rental agreement for your temporary accommodation, if you are able to return to the home in accordance with this additional cover, before the term of the lease or rental agreement ends.

### Limit

The most we will pay under this cover for any one incident is **10%** of your home sum insured.

Continued on next page.

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## **X What is not covered**

---

We do not cover temporary accommodation costs:

- if damage to the contents is the reason why you cannot live at your home;
- if you do not intend to repair or rebuild your home;
- if before the loss or damage occurred, you had planned to demolish your home;
- if you do not need to pay for temporary accommodation;
- if your home was not your principal place of residence at the time of the loss or damage;
- if you had not intended to be living at your home during the repair period (had your home not been damaged);
- once the home can be lived in again;
- to the extent permitted by law, any amounts you are able to recover for temporary accommodation under another insurance policy.

Other costs related to any business activity operated at the home.

Anything in 'Things we don't cover' see pages 75 to 84.

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## **Temporary accommodation for tenants or strata title owners (Contents cover only)**

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### **✓ What is covered**

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When we cover loss or damage to your contents and the insured address cannot be lived in while it is being repaired or rebuilt after the same incident then:

- if you own and live in a unit, we will pay the reasonable and necessary temporary accommodation costs for you and your pets that you normally keep at the insured address;
- if you are a tenant, we will pay any reasonable and necessary extra rent costs for your temporary accommodation for you and your pets that you normally keep at the insured address.

We will also pay the reasonable and necessary costs for:

- redirection of mail from the insured address;
- utility connection costs such as water, electricity or gas at the temporary accommodation residence;
- relocation of your contents to and from the temporary accommodation residence;
- assistance with bond payment if required, however, any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you;
- if applicable, the break fees associated with early termination for the lease or other rental agreement for your temporary accommodation, if you are able to return to the insured address in accordance with this additional cover before the term of the lease or rental agreement ends.

### **Limit**

The most we will pay under this cover for any one incident is **10%** of your contents sum insured.



---

### **X What is not covered**

---

Any costs:

- if you do not need to pay for temporary accommodation;
- if the insured address was not your principal place of residence at the time of the loss or damage;
- if you had not intended to live at the insured address during the repair or rebuild period (had the home not been damaged);
- once the home or unit can be lived in again;
- related to any business activity operated at your home or unit.

To the extent permitted by law, any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity.

Anything in 'Things we don't cover' see pages 75 to 84.

### **Costs to re-establish important documents (Contents cover only)**

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#### **✓ What is covered**

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If we cover a claim for loss or damage to your contents, we will pay the costs to replace the following documents if they are inside your home or unit and are lost or damaged by the same insured event:

- jewellery valuations;
- passports;
- wills;
- the land title of your home;
- driver licences;
- citizenship certificates;
- marriage certificates, birth certificates.

#### **Limit**

The most we will pay for any one event is **\$1,000** in total.

---

#### **X What is not covered**

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Anything in 'Things we don't cover' on pages 75 to 84.

## Paraplegia or quadriplegia assistance (Home cover only)

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### ✓ What is covered

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We will pay the reasonable and necessary costs of modifications to your home so that you can continue to live there or to assist your relocation to a new residence (if required) if:

- you become injured as a direct result of an insured event at the insured address;
- the injury results in permanent paraplegia or quadriplegia within **12** months of the insured event; and
- a claim for loss or damage to your home resulting from the same insured event is covered under your policy.

### Limit

The most we will pay for any one event is **\$25,000** in total.

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### ✗ What is not covered

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Anything in 'Things we don't cover' on pages 75 to 84.

## Fatal injury compensation

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### ✓ What is covered

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If you suffer a fatal injury as a direct result of an insured event at the insured address, we will pay up to **\$5,000** for any one event if:

- death occurs within **12** months of the insured event;
- we have paid a claim for loss or damage to your home or contents resulting from the same insured event.

### Limit

The most we will pay for any one event is **\$5,000** in total. We decide how payment will be made in the event of more than one fatality (e.g. sometimes a payment may have to be paid to an estate).

---

### ✗ What is not covered

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Anything in section 'Things we don't cover' on pages 75 to 84.

## Damage to gardens and plants (Home cover only)

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### ✓ What is covered

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If we cover a claim for loss or damage to your home, we will pay the cost of replacing trees, shrubs, plants, hedges or garden beds at the insured address that are damaged as a result of the same insured event with ones that are reasonably similar to the ones lost or damaged.

### Limit

The most we will pay for any one event is **\$2,000** in total.

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### ✗ What is not covered

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Loss or damage:

- to lawns, grass or pot plants;
- caused by 'Storm' (see page 22);
- caused by 'Storm surge' (see page 22);
- caused by 'Flood' (see page 21);
- caused by 'Escape of liquid' (see page 27).

Anything in 'Things we don't cover' on pages 75 to 84.

Under 'Damage to gardens and plants', we will pay the cost of replacing trees, shrubs, plants, hedges or garden beds with similar ones but they may not be the same maturity as the trees, shrubs, hedges or garden beds that were damaged. For example, if you have a fully grown orange tree that has been damaged, we will pay the cost of replacing the orange tree but it may not be a fully grown orange tree.

## Storage of undamaged contents (Contents cover only)

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### ✓ What is covered

---

When loss or damage to your contents due to an insured event is covered under your policy and the undamaged contents cannot be kept at the insured address, we will pay

- the reasonable cost to store the undamaged contents until the contents can be kept at the insured address;
- the reasonable cost to transport the undamaged contents from the insured address to the temporary place of storage (and back to the insured address).

### Limit

The most we will pay for the storage of undamaged contents is **10%** of the contents sum insured.

Note: We will pay for any loss or damage to the undamaged contents caused by an insured event while they are at the place of storage but only up to the contents sum insured shown on your certificate (less any amount paid for loss or damage to your contents as part of the original claim). This cover stops when your policy is cancelled or we stop paying for storage, whichever happens first. All of the conditions, limits and exclusions of this policy apply to this cover.

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### X What is not covered

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- storage costs once the contents can be returned to the insured address;
- storage costs outside Australia;
- storage costs if your temporary accommodation is the place of storage;
- where we have already agreed to cover the relevant loss or damage under another additional cover or optional cover;
- storage costs following loss or damage that is excluded by this policy;
- anything under 'Things we don't cover', on pages 75 to 84.

## Environmental improvements (Home cover only)

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### ✓ What is covered

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When you have home cover, we provide cover for the costs associated with the purchase and installation of environmental improvements at the insured address such as a rainwater tank, solar systems or compost equipment when all of the following apply:

- a claim for an insured event is covered and the cost to repair or replace the loss or damage to the home is more than **80%** of the home sum insured;
- your home does not already have the relevant environmental equipment;
- we have agreed to the purchasing of the relevant environmental equipment.

### Limit

The most we will pay is up to **\$2,500** of your net costs\* in purchasing and installing the approved environmental improvement.

Note: \*Net cost is the amount paid after deducting any government subsidy to which you are entitled to at the date of the loss, whether you claim this subsidy or not. You must supply us with proof of the amount paid before we will pay you.

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### ✗ What is not covered

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Any amount covered under 'Other repair/rebuilding costs' (see page 38) to comply with the latest building regulations.

Anything in 'Things we don't cover' on pages 75 to 84.

## Enthusiast items (Contents cover only)

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### ✓ What is covered

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If you have contents cover, we will cover enthusiast items that you own for loss or damage caused by an insured event while they are stored inside your home at the insured address. This additional cover has its own excess and is shown on your certificate. The contents excess does not apply.

Enthusiast items means:

- automotive memorabilia and collectables;
- automotive spare parts and accessories; and
- automotive tools, instruments and accessories.

Note: If you have the optional cover 'Accidental loss or damage cover' then accidental loss or damage which is covered under the optional cover is an 'insured event'.

### Limit

The most we will pay for any one event is up to **\$10,000** in total **unless** you have asked us to increase the limit and have paid the extra premium. The total enthusiast items sum insured will be shown on your certificate.

---

### X What is not covered

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- any amount more than the enthusiast sum insured shown on your certificate;
- loss or damage to automotive spare parts, tools, instruments and accessories whilst in use;
- any registered or unregistered motor vehicle or motorcycle;
- any enthusiast item not stored within your home at the insured address at the time of the loss or damage;
- any item that falls outside of the definition of enthusiast items;
- loss or damage caused by:
  - tenants, paying guests or boarders;
  - someone who entered the insured address with:
    - your consent;
    - the consent of someone who had your authority to allow them access to the insured address.

Anything in 'Things we don't cover' on pages 75 to 84.

## Prevention of access when you have home cover

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### ✓ What is covered

---

If you have home cover and you cannot access your home because of one of the following incidents:

- damage to a home or unit (but not your home), strata title property, road or street;
- burst water main;
- bomb threat or bomb damage;
- street riot;
- lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- emergency services refuse you access to your home or evacuate you for safety reasons, then we will pay reasonable temporary accommodation costs for you and your pets that normally live at the insured address. Cover stops when the insured address becomes accessible.

Note: a claim under this cover can be made independently of a claim for loss or damage to your home.

### Limit

The most we will pay for any one incident under this cover is **5%** of your home sum insured.

---

### X What is not covered

---

Any costs:

- if your home was not your principal place of residence at the time of the incident;
- if you do not need to pay for temporary accommodation;
- caused by the threat of, or damage caused by, a nuclear or biological bomb;
- covered or excluded under the additional covers 'Temporary accommodation when you have home cover' or 'Prevention of access when you have contents cover'.

Anything in 'Things we don't cover' on pages 75 to 84.

## Prevention of access when you have contents cover

---

### ✓ What is covered

---

If you have contents cover and you cannot access your home because of one of the following incidents:

- damage to a home or unit (but not your home or unit), strata title property, road or street;
- burst water main;
- bomb threat or bomb damage;
- street riot;
- lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- emergency services refuse you access to your home or unit or evacuate you for safety reasons.

then:

- if you own and live in your home or unit, we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at your insured address;
- if you are a tenant, we will pay any reasonable extra rent costs for your temporary accommodation for you and your pets that normally live at your insured address.

Cover stops when your home or unit becomes accessible.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

### Limit

The most we will pay for any once incident under this cover is **5%** of your contents sum insured.

### X What is not covered

---

- to the extent permitted by law, any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- any costs:
  - if your home or strata title property was not your principal place of residence at the time of the incident;
  - if you do not need to pay for temporary accommodation;
  - caused by the threat of, or damage by, a nuclear or biological bomb;
  - covered or excluded under the additional covers 'Temporary accommodation for tenants or strata title owners', or 'Prevention of access when you have home cover';
- anything in 'Things we don't cover' on pages 75 to 84.



## Loss of rent – prevention of access (Home cover only)

**This additional cover only applies when your entire home is tenanted under a rental agreement. See ‘Words with special meanings’ on page 100.**

---

### ✓ What is covered

---

When you have home cover and your entire home is tenanted under a rental agreement we will pay the weekly rental amount if your tenant does not have access to the insured address due to one of the following incidents:

- damage to a building (but not your home), strata title property, road or street;
- burst water main;
- bomb threat or bomb damage;
- street riot;
- emergency services refusing your tenant access to the insured address or evacuating the tenant for safety reasons.

Note: a claim under this cover can be made independently of a claim for loss or damage to your home.

### Limit

We will provide cover from the date your tenant does not have access until the date the insured address becomes accessible, up to a maximum of **12** weeks.

---

### X What is not covered

---

Loss of rent:

- if your home is rented, or intended to be rented, under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform);
- if the insured address was not occupied by a paying tenant (see definition page 105) at the time the insured address became inaccessible. But we will provide cover if it would have been rented under a rental agreement during the time that access to the insured address was prevented, and you give us evidence of this;
- once the insured address is able to be accessed again;
- if your home is damaged;
- caused by the threat of, or damage by, a nuclear or biological bomb.

Anything in ‘Things we don’t cover’ see pages 75 to 84.

## Lock replacement (after theft of keys)

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### ✓ What is covered

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If you have home or contents cover, we will cover the necessary costs of replacing or recoding locks to the external doors or windows of your home or unit at the insured address if the keys to those locks are stolen from your home during the period of insurance.

If you make a claim under this additional cover no excess applies.

#### Limit

The most we will pay for any one incident is **\$1,000** in total.

---

### X What is not covered

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The cost of replacement of keys.

Any claim if your home is tenanted.

Anything in 'Things we don't cover' on pages 75 to 84.

## Lock replacement (Home cover only)

---

**This additional cover only applies when your home is tenanted under a rental agreement.**

---

### ✓ What is covered

---

If you have home cover and your home is tenanted under a rental agreement, we will cover the costs of rekeying or replacing locks and cylinders on external doors and windows of the insured address during the period of insurance if your tenant:

- leaves the insured address before the end of the rental period stated in your rental agreement without giving you or your agent the notice required by the rental agreement;
- is legally evicted from the insured address,

during the period of insurance and the tenant has not returned the keys to you or your agent.

If you make a claim under this additional cover, no excess applies.

#### Limit

The most we will pay for any one incident is **\$1,000**.

---

### X What is not covered

---

- The cost of replacement of keys.
- This cover does not apply if your home is rented under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform).

Anything in 'Things we don't cover' on pages 75 to 84.

## Kitchen appliance heat (Home cover only)

---

### ✓ What is covered

---

If you have home cover, we will pay for loss or damage to fixed tables and benches in your kitchen during the period of insurance caused by heat emanating from a kitchen appliance (e.g. a fry pan or pot) that happens during the period of insurance.

If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to your home.

### Limit

The most we will pay for any one incident is **\$1,000**.

---

### ✗ What is not covered

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Anything in 'Things we don't cover' on pages 75 to 84.

## Damage caused by emergency services (Home cover only)

---

### ✓ What is covered

---

If you have home cover, we will pay the reasonable costs to repair damage to your home during your period of insurance caused by emergency services in the case of an emergency that happens during the period of insurance.

If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to your home.

### Limit

The most we will pay for any one incident is **\$1,000**.

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### ✗ What is not covered

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Anything in 'Things we don't cover' on pages 75 to 84.

## Contents in commercial storage (Contents cover only)

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### ✓ What is covered

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If you have contents cover, we will cover your contents whilst stored in a secure commercial storage facility for loss or damage caused by an insured event during the period of insurance.

This cover is only provided if the commercial storage facility:

- is lockable; and
- only accessible by you or someone authorised by you; and
- is fully enclosed by walls (including doors), floor and roof.

### Limit

The most we will pay for any one incident is the contents sum insured. All of the conditions, limits and exclusions of this policy apply to this cover.

---

### X What is not covered

---

Loss or damage:

- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- to contents in storage after your contents policy at the insured address ceases;
- from theft when there is no forced entry into your storage facility;
- to contents stored outside Australia;
- to food of any kind;
- that is not caused by an insured event;
- which has already been covered under another additional cover or optional cover.

Anything in 'Things we don't cover' on pages 75 to 84.

## Vehicle injury to dogs or cats (Contents cover only)

---

### ✓ What is covered

---

If you have contents cover, we will pay for veterinary expenses related to the treatment of your dog or cat if it is injured as a result of motor vehicle impact.

If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

#### Limit

The most we will pay for any one incident is **\$1,000**.

---

### X What is not covered

---

Treatment for:

- any dog or cat not owned by you;
- any dog or cat that does not reside at the insured address.

Anything in 'Things we don't cover' on pages 75 to 84.

## Exploratory costs where leak is not covered under insured event 'Escape of liquid' (Home cover only)

---

### ✓ What is covered

---

If you have home cover, we will pay the reasonable and necessary costs to

- locate the source of liquid escaping or overflowing at the insured address; and
- to repair and restore the damage to your home caused by our exploratory work, if the escape of liquid first happens during the period of insurance and the leak is not covered under insured event 'Escape of liquid'.

If you make a claim under this additional cover no excess applies.

#### Limit

The most we will pay for any one incident is **\$1,000** in total.

---

### X What is not covered

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- If the source of the leak can be located without invasive work (e.g. using a thermal camera), we won't pay any further exploratory works costs or loss or damage related to the exploratory work after this points;
- anything in 'Things we don't cover' see pages 75 to 84.

Note: a claim under this cover can be made independently of a claim for loss or damage to the home.

Note: If as a result of the exploratory work, the escape of liquid is determined to be covered under the insured event 'Escape of liquid', the exploratory costs will be paid under that event and not under this additional cover.

## Contents in transit (Contents cover only)

---

### ✓ What is covered

---

If you have contents cover and you are permanently moving to a new address in Australia, we will cover your contents while they are being moved and are away from the insured address, for loss or damage during the period of insurance caused by:

- fire;
- flood;
- collision, overturning or accident involving, or theft of, the vehicle carrying them.

### Limit

The most we will pay for any one incident is your contents sum insured. All of the conditions, limits and exclusions of this policy apply to this cover.

---

### ✗ What is not covered

---

- loss or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- anything excluded under insured events:
  - 'Fire (including bushfire)' (see page 24);
  - 'Flood' (see page 21);
- anything in 'Things we don't cover' on pages 75 to 84.

Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.

## Identity theft cover (Contents cover only)

---

### ✓ What is covered

---

When you have contents cover and you are a victim of identity theft during the period of insurance, we will pay the costs you have to pay in trying to re-establish your personal credit history, including:

- your unpaid wages for any time you had to take off work because of this;
- extra loan application fees that you incur from having to reapply for a loan declined because of false credit history as the result of identity theft;
- telephone, fax and postage costs spent on recreating your credit worthiness;
- travelling costs for trains, buses, trams and taxis spent on recreating your credit worthiness;
- legal fees we have agreed to pay (before you incurred them) to:
  - defend actions brought against you incorrectly by retailers and collection agencies following theft of your identity;
  - remove wrongly recorded civil judgements against you;
  - challenge the accuracy of any Australian credit reporting agency or bureau;
  - prepare legal statements, statutory declarations or affidavits required by the police, your bank or credit provider.

### Limit

The most we will pay for all claims under this additional cover in the period of insurance is **\$1,000** in total.

---

### X What is not covered

---

- payment of any debts resulting from identity theft;
- any costs or fees relating to or for a business activity;
- any costs associated with speeding or parking fines or infringements;
- costs to re-establish identity or credit records outside of Australia;
- any costs recoverable from your bank, credit card or credit provider;
- identity theft which happened because you did not follow the terms and conditions of any bank, credit provider or other financial institution for keeping your identification or access details safe (e.g. passwords and PIN);
- costs not supported by written evidence showing us:
  - when they were incurred;
  - that they clearly resulted from a claim under this additional cover;
- legal fees or costs not approved by us in writing before you incurred them;
- anything in 'Things we don't cover' on pages 75 to 84.

Note: a claim under this cover can be made independently of a claim for loss or damage to the contents.

## Contents temporarily removed (Contents cover only)

---

### ✓ What is covered

---

If you have contents cover and you temporarily remove the contents from the insured address, we cover loss or damage caused by an insured event during the period of insurance at the new location when the new location is:

- another residence in Australia in which you are temporarily residing for up to **180** days;
- a bank deposit box in Australia.

### Limit

For contents temporarily removed to a bank safety deposit box the contents limits set out in 'The most we will pay for contents claims' (see page 18) apply. For all other contents items temporarily removed the most we will pay for any one incident is **\$1,500** per item, pair, set or collection, and up to **20%** of your contents sum insured in total.

---

### X What is not covered

---

Loss or damage:

- caused by theft without forced entry into the temporary residence;
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- to contents in a motorised vehicle, caravan, camper trailer, slide-on camper, mobile home, trailer or horse float;
- caused to contents while in transit. Cover may be available under 'Contents in transit', see page 54, or if the item damaged is insured under the optional cover 'Personal effects', see pages 67 to 69;
- that is not covered by the insured event;
- where we have already agreed to cover the relevant loss or damage under another additional cover or optional cover;

Anything in 'Things we don't cover' on pages 75 to 84.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents at the insured address.

Cover may be available if the item damaged is insured under optional cover 'Personal effects'. See pages 67 to 69 for details.



## Visitors' contents (Contents cover only)

---

### ✓ What is covered

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If you have contents cover, we will cover loss or damage to contents owned by invited visitors caused by an insured event at the insured address during the period of insurance. The longest period that we will cover contents owned by visitors staying at the insured address is **30** consecutive days.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

### Limit

The most we will pay for any one event is **\$1,000**.

---

### ✗ What is not covered

---

Loss or damage:

- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- to mobile phones or devices with mobile phone functionality;
- to laptops, electronic tablets (e.g. iPads) and GPS/navigational devices;
- to optical items (e.g. reading glasses), vision and sound equipment;
- to contents owned by tenants, paying guests or boarders.

To the extent permitted by law, any item insured under another insurance policy.

Anything in 'Things we don't cover' on pages 75 to 84.

## Financial transaction card cover (Contents cover only)

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### ✓ What is covered

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If you have contents cover, we will cover your loss if your credit cards or other financial transaction cards are physically stolen from the insured address during the period of insurance and used fraudulently.

The amount we pay you will be less any amount covered by your credit card or other financial transaction card provider.

If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

### Limit

The most we will pay for all claims made under this cover in any one period of insurance is **\$1,500** in total.

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### ✗ What is not covered

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Loss or theft:

- of any gift cards or cash passports;
- occurring because:
  - you did not follow the terms and conditions for your card and someone used your card after they found or had access to your PIN;
  - you did not tell the financial institution or credit provider who issued your card within **24** hours after you discover the card is lost or stolen;
- by you or anyone who lives at the insured address.

## Food and medication spoilage (Contents cover only)

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### ✓ What is covered

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If you have contents cover, we will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address during the period of insurance caused by:

- the sudden escape of refrigerant fumes;
- electrical or electronic breakdown, failure or malfunction;
- the public electricity supply failing to reach your insured address.

If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

### Limit

The most we will pay for any one incident is **\$1,000** in total.

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### **X What is not covered**

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Loss or damage:

- to a refrigerator or freezer caused by spoiled food unless you have the optional cover 'Accidental loss or damage cover';
- arising from, or caused by industrial action;
- arising from an accidental act or omission of a power supply authority;
- arising from an deliberate act or omission of a power supply authority, unless this action is in the interest of public safety.

Anything in 'Things we don't cover' on pages 75 to 84.

### **Landlord furnishings (Home cover only)**

**This additional cover only applies when your home is tenanted under a rental agreement.**

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### **✓ What is covered**

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If you have home cover and your home is tenanted under a rental agreement, we will cover loss or damage to domestic furnishings, furniture and carpets in your home that are there for your tenant's use, caused by an insured event in the period of insurance.

#### **Limit**

The most we will pay for any one event under this cover is **5%** of your home sum insured.

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### **X What is not covered**

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- accidental loss or damage of any kind;
- TV's, stereos, VCR, DVD players and entertainment systems;
- undamaged carpets or internal window furnishings that are not in the room or rooms in which the loss or damage occurred;
- loss or damage if the insured address was your place of residence at the time of loss or damage;
- loss or damage that is not caused by the insured event;
- anything in 'Things we don't cover' on pages 75 to 84.

## Loss of rent – tenant default

**This additional cover only applies when you have home cover and your entire home is tenanted under a rental agreement. See ‘Words with special meanings’ on page 100. Note: a claim under this cover can be made independently of a claim for loss or damage to your home.**

Under ‘Loss of rent – tenant default’ there is no cover for an amount equal to four (4) times the weekly rental amount. This means you will need to have suffered loss (or damage) of an amount equivalent to, or greater than, four (4) times the weekly rental amount before you have cover. This does not apply when your claim relates to the death of a sole tenant (see item 3. below). This amount is not an excess that you pay to us. An excess does not apply to this additional cover.

### ✓ What is covered

#### **Tenant stops paying rent but does not leave**

1. If during the period of insurance your tenant stops paying the weekly rental amount during the term of your rental agreement, but does not leave, we will pay the weekly rental amount for a period:
  - up to **14** weeks if your rental agreement is on a fixed term basis;
  - up to **2** weeks if your rental agreement is on a periodic basis.

We will deduct from your claim any amount paid to you as rent. Cover will commence from the date the tenant stops paying any rent until the earliest of the following times:

- the date you re-let the insured address;
- the date the tenant’s rental agreement comes to an end;
- the **14** week or **2** week limit (whichever applied) is reached.

### ✗ What is not covered

Loss of rent if:

- the tenant has not breached your rental agreement by failing to pay rent;
- we have paid a previous claim under ‘Loss of rent - tenant default’ in respect of the same tenant in the same period of insurance;
- the rent was already in arrears when you purchased this policy;
- your home is rented under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform);
- you have agreed to a reduction in rent with the tenant;
- you do not have a rental agreement in place with the tenant;
- you have already been compensated for your loss under the additional cover ‘Loss of rent due to an insured event’ page 36;

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### **X What is not covered (cont.)**

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- you have not taken all steps available to you under the Residential Tenancies Act, or other relevant State or territory legislation, to remedy non-payment and/or evict the tenant. For example, sending any notices for non-payment, filing an application to recover funds and seeking an order to evict the tenant from the relevant Tribunal or Court or terminating the rental agreement.

Anything in 'Things we don't cover' on pages 75 to 84.

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### **✓ What is covered**

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#### **Tenant stops paying rent and permanently leaves**

2. If your tenant permanently leaves during the period of insurance without giving you notice as required under your rental agreement, we will pay the weekly rental amount if it is not paid to you for a period:
  - up to **14** weeks if your rental agreement is on a fixed term basis;
  - up to **2** weeks if your rental agreement is on a periodic basis.

We will deduct from your claim any amount paid to you as rent. Cover will commence from the date the tenant stops paying any rent until the earliest of the following times:

- the date you re-let the home;
  - the date the tenant's rental agreement comes to an end;
  - the **14** week or **2** week limit (whichever applies) is reached.
- 

### **X What is not covered**

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Loss of rent if:

- you do not have a rental agreement in place;
- your home is rented under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform);
- the tenant has not breached your rental agreement by failing to pay rent;
- the rental agreement could have been legally terminated by you;
- we have paid a previous claim under 'Loss of rent - tenant default' in respect of the same tenant in the same period of insurance;
- the rent was already in arrears when you purchased this policy;
- you have already been compensated for your loss under additional cover 'Loss of rent due to an insured event' page 36;
- you do not actively seek a new tenant. This may include advertising the property for rent and arranging for the property to be viewed by prospective tenants.

Anything in 'Things we don't cover' on pages 75 to 84.

Continued on next page.

Note: 'Same tenant' means at least one common person was usually residing at the insured address both times the rent ceased being paid.

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✓ **What is covered**

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**Death of a sole tenant**

3. If your tenant is a sole tenant, and that person dies during the period of insurance and before the end of their rental agreement, we will pay the weekly rental amount for **2** weeks from the date of their death.

**Limit**

The most we will pay is the weekly rental amount for **2** weeks.

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✗ **What is not covered**

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When your home is rented under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform). Anything in 'Things we don't cover' on pages 75 to 84.

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✓ **What is covered**

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**Tribunal order**

4. If your rental agreement is legally terminated by a Residential Tenancies Tribunal or another relevant authority on the grounds of hardship on the part of the tenant during the period of insurance, we will pay the weekly rental amount from the date the termination order takes effect for up to **4** weeks.

Cover will commence from the date the Tribunal order takes effect for up to the earliest of the following times:

- the date you re-let the home;
- the limit for this cover is reached.

**Limit**

The most we will pay is the weekly rental amount for up to **4** weeks.

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✗ **What is not covered**

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When your home is rented under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform). Anything in 'Things we don't cover' on pages 75 to 84.

## Legal costs to recover unpaid rent

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### ✓ What is covered

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If your claim is covered under 'Loss of rent – tenant default' and before incurring any legal costs you obtained our permission to incur legal costs to recover unpaid rent, we will pay the reasonable and necessary:

- legal costs to recover the rent owed to you; and
- costs charged by your agent for attending a court or tribunal to try to recover the unpaid rent.

If you make a claim under this additional cover, no excess applies.

### Limit

The most we will pay for all claims in relation to any one tenant is **\$5,000** in total. You must repay the rent or proportion of the rent we previously paid under 'Loss of rent – tenant default', if you recover any amount in excess of your loss.

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### ✗ What is not covered

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Legal costs:

- not related to recovering rent from the tenant;
- if we have paid a previous claim under this additional cover in respect of the same tenant.

Note: 'Same tenant' means at least one common person was usually residing at the insured address both times the rent ceased being paid.

## Matching undamaged parts

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### ✓ What is covered

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When a claim for loss or damage to your home or contents is covered and new materials cannot be matched to undamaged parts, we will pay the extra costs to repair, replace or rebuild certain undamaged parts of the home or contents in order to achieve a uniform appearance where the loss or damage occurred, as set out below.

#### **When you have home cover, we will pay extra:**

- to replace undamaged wall tiles in the same room, stairs, hallway or passageway where the damaged occurred so they match or complement new tiles used for repairs;
- to paint, wallpaper or replace undamaged wall coverings (but not tiles) in the same room, stairs, hallway or passageway where the damage occurred;
- so that continuously joined undamaged floor coverings (that are not contents items, such as carpet) of the same material in the same room, stairs, hallway or passageway where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged floor coverings. Sometimes a repair (e.g. sanding or other floor treatment) may be possible to achieve a uniform appearance;
- to replace undamaged parts of the same kitchen cabinet, cupboard, or benchtop so that they match the repaired parts.

#### **When you have contents cover, we will pay extra:**

- to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway where the damage occurred;
- so that continuously joined undamaged and matching carpets and other floor coverings (that are covered as a contents item) in the same room, stairs, hallway or passageway where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged carpets or other floor coverings. Sometimes a repair may be possible.

#### **Limit**

The most we pay for any one incident is **\$1,000** if your claim is for home cover and **\$1,000** if your claim is for contents cover.

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### ✗ What is not covered

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Anything in 'Things we don't cover' on pages 75 to 84.

**Refer to the Home & Contents Insurance Additional Information Guide for claims examples.**



## OPTIONAL COVERS

Some cover you can ask us to add as an extra on your policy. If an optional cover applies to your policy it will be shown on your certificate. All of the conditions of your policy and 'Things we don't cover' on pages 75 to 84 apply to the optional covers. The below optional covers are only available if you have home cover and live in your home or if you have contents cover, as applicable.

### Accidental loss or damage cover

**This optional cover is not available when you own a home and rent it out.**

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#### ✓ What is covered

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When you have home cover, we cover your home for accidental loss and damage (e.g. breaking or damaging something) during the period of insurance.

When you have contents cover, we cover your contents for accidental loss (e.g. accidentally dropping a ring down the drain and you are unable to retrieve it) and damage (e.g. breaking or damaging something) at the insured address during the period of insurance.

Note: Accidental loss or damage not excluded by your policy is an 'insured event'. If a claim under this optional cover is covered under your home or contents policy, the incident giving rise to the claim is an insured event. This means that you may be entitled to additional covers (see pages 32 to 64 for additional covers).

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#### X What is not covered

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- loss or damage that is covered under an insured event listed on pages 21 to 31, as you can make a claim under the applicable insured event;
- loss or damage that is covered under an additional cover listed on pages 32 to 64;
- loss or damage if you are unable to establish an incident covered by your policy took place during the period of insurance;
- loss or damage caused by storm surge (limited cover is provided only under insured event 'Storm surge' - see page 22);
- loss or damage:
  - to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls, sporting surfaces or courts;
  - to boat jetties, pontoons, mooring poles and their attachments and accessories;
  - to swimming pool liners or covers;
  - to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
  - to the home caused by earthworks or construction undertaken by a neighbour;

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## **X What is not covered (cont.)**

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- arising from scorching or burning cigars, cigarettes or pipes;
- arising from pollution or vapour from a home heater or cooking appliance;
- to driveways, paths, paving or underground services caused by road vehicles, cranes or earthmoving equipment;
- caused by wear, tear, gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion and rot;
- arising from insects, vermin or rodents;
- caused by physical assaults or death;
- caused by tenants, paying guests or boarders;
- arising from failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this, but cover is available under 'Food and medication spoilage' on page 58;
- arising from leaks from agricultural or overflow pipes;
- arising from animals or birds pecking, biting, clawing, scratching, tearing or chewing your home or contents, or damage caused by their urine or excrement;
- arising from building, renovating or altering your home (except for spilling paint);
- cracking of sealed paths, sealed driveways and sealed roads;
- shower bases (tiled or otherwise), including loss or damage from leaking;
- the cost to modify any part of your home to fit replacement cooking or heating appliances if the dimensions differ;
- wear, tear and gradual deterioration or loss or damage occurring as a result of a gradual process of liquid leaking, splashing, dripping or overflowing over a period of time;
- the cost of repairing or replacing tanks or containers that burst or leak, such as a hot water tank bursting or leaking;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, unless being used for racing or pace-making;
- anything in 'Things we don't cover' on pages 75 to 84.

## Personal effects

You can ask us to add either the 'Personal effects – unspecified items' optional cover or the 'Personal effects– specified items 'optional cover or both to your contents policy. These optional covers have their own excess shown on your certificate. The home or contents excess does not apply.

Items listed as personal effects do not need to be included in your contents sum insured.

### What we cover – personal effects

A personal effect is a contents item that is normally carried with you away from the insured address such as:

- jewellery, watches, handbags and wallets;
- mobile phones, laptops, electronic tablets (e.g. iPads);
- portable electronic and electrical items and their accessories;
- sporting, recreational and leisure goods and equipment but not while in use (some limited exceptions apply);
- photographic and optical equipment.

We will also cover as a personal effect a wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities or the elderly.

### Where we cover – personal effects

We cover personal effects anywhere in Australia and New Zealand. Jewellery and watches only are also covered anywhere else in the world for up to **30** consecutive days, but only while they are being worn by you or while in a secure safe.

## Personal effects – unspecified items

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### ✓ What is covered

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With this option, we cover accidental loss or damage to personal effects up to the sum insured shown on your certificate during the period of insurance in the locations shown and subject to the limits described under 'Where we cover – personal effects' (see page 67).

#### Limit

We pay up to **\$1,000** per item, set or collection and up to the total sum insured shown on your certificate for this option.

Note: We offer varying levels of cover. If you have this optional cover, your chosen level of cover will be shown on your certificate.

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### X What is not covered

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- loss or damage outside of Australia and New Zealand unless the unspecified item is jewellery or a watch and it is lost or damaged whilst being worn by you or whilst in a secure safe and only if it is outside of Australia and New Zealand up to **30** consecutive days;
- loss or damage to sporting, recreational and leisure goods and equipment, while in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace making;
- motorised golf carts;
- personal effects that are used for any business activity;
- tools of trade;
- any contents on exhibit or up for sale, such as jewellery at an auction or artworks on display in a gallery;
- contents being packed, carried or transported from your current address to a new address on a permanent basis, but some incidents are covered by the additional cover 'Contents in transit' on page 54;
- accessories to any:
  - motor vehicle, motorcycle or trailer;
  - powered watercraft;
  - sailing craft, unless it is an accessory to a sailboard;
  - aircraft, unless it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
  - loss or damage to drones (see page 102);
  - loss or damage to personal transportation vehicles (see page 104);
- restoration of your electronic data or files, unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);

Continued on next page.

- personal effects you have insured under optional cover 'Personal effects – specified items';
- anything in 'Things we don't cover' on pages 75 to 84.

### Personal effects – specified items

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#### ✓ What is covered

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With this option we cover accidental loss or damage to personal effects up to the sum insured for each item shown on your certificate during the period of insurance in the locations shown and subject to the limits described under 'Where we cover – personal effects' (see page 67).

Note: You must give us the full description and replacement value for each item you want us to insure. If you have this optional cover, the items covered are those individually listed on your certificate.

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#### X What is not covered

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- loss or damage outside of Australia and New Zealand unless the specified item is jewellery or a watch and it is lost or damaged whilst being worn by you or whilst in a secure safe and only if it is outside of Australia and New Zealand up to **30** consecutive days;
- loss or damage to sporting, recreational and leisure goods and equipment, whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace making;
- motorised golf carts;
- personal effects that are used for any business activity;
- any contents on exhibit or up for sale, such as jewellery at an auction or artworks on display in a gallery;
- contents being packed, carried or transported from your current address to a new address on a permanent basis, but some incidents are covered by the additional cover 'Contents in transit' on page 54;
- loss or damage to drones (see 'Words with special meanings' on page 102) while in use;
- restoration of your electronic data or files, unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- anything in 'Things we don't cover' on pages 75 to 84.

## LEGAL LIABILITY

The most we will pay for all claims arising from one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.

### Home legal liability

If you have home cover, we cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens at the insured address during the period of insurance:

- in connection with you owning and living in your home;
- in connection with you owning and renting your home to a tenant.

We also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

### Contents legal liability

If you have contents cover, we cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property resulting from an incident which happens anywhere in Australia or New Zealand during the period of insurance:

- which is unrelated to your ownership of your home, unit or land at the insured address;
- if it results from fixtures and fittings attached to the insured address and that you are legally responsible for under a rental agreement;
- which is related to your ownership or occupation of the unit at the insured address, and your legal liability is not covered under a home/ building policy which covers that unit.

We also cover you for associated legal costs. We need to first agree to pay the legal costs before they are covered.

### Additional cover for a new vacant block of residential land

When we cover your contents we will also cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property resulting from an incident which happens during the period of insurance on a vacant block of land that:

- you own;
- is zoned for residential housing;
- is no more than **20** acres; and
- is where you intend to build your future home.

We only provide this cover for incidents that happen in the **12** month period from the time you became the owner of the land but cover ends immediately if:

- you sell the land;
- any building or rebuilding work commences at the vacant block of land.

## Additional cover for your block of land when your home was damaged

We will cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property resulting from an incident which happens at the insured address during the period of insurance when:

- both your home and contents are insured with us at the time your home is badly damaged or destroyed by an insured event; and
- we pay you the home sum insured and the cover for your home has ended.

You must take steps to keep the insured address free of obvious hazards for anyone coming onto your insured address. This includes fencing off or securing damaged buildings and fencing any swimming pool, or we may refuse or reduce payment of a claim.

We will continue to cover your legal liability resulting from an incident which happens at the insured address under your contents policy for up to **12** months from the date the incident causing damage to your home happened.

This cover ends immediately if:

- any building work commences at the insured address;
- repairs or rebuilding worth more than **\$60,000** in total commence at the insured address;
- you stop being the owner of the insured address;
- you cease to insure your contents under this policy.

## Legal costs

We also cover you for associated legal costs for a claim against you that is covered. We need to first agree to pay the legal costs before they are covered.

**We do not cover legal liability for or caused by, connected with or arising from:**

## Agreements you enter into

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

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

## Aircraft

you using or owning any aircraft or the facilities to land or store aircraft, but we will cover:

- a remote controlled model/toy aircraft with a wingspan up to **1.5** metres (but not a drone);
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surfkite).

## **We do not cover legal liability for or caused by, connected with or arising from:**

### **Animals**

any animal other than a domestic dog, cat or horse belonging to either you or your tenant.

### **Asbestos**

exposure to, or potential exposure to, asbestos in any form.

### **Buildings, property or land not at the insured address (when you have home and/or contents cover and live in your home or you are a tenant)**

you owning, occupying or renting any building, property or land not at the insured address except for:

- the common property at the insured address when you insure the contents in a unit under this policy;
- residential land that is covered under 'Additional cover for a new vacant block of residential land' on page 70.

### **Building, altering or renovating**

building work being carried out at the insured address where the total cost of building, altering, extending or renovating is more than **\$60,000**.

### **Business activity**

any business activity, but we will cover if it relates to:

- part-time or casual babysitting where you do not need to be registered or licensed to do this;
- the tenancy of the insured address under a rental agreement.

### **Caravans and trailers**

using or owning a caravan, mobile home or trailer.

### **Committee members or officials**

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



**We do not cover legal liability for or caused by, connected with or arising from:**

**Death or injury (when you have home and/or contents cover and live in your home or you are a tenant) of:**

- you;
- a child (born or unborn) under **18** years who is your child or a child of your spouse, de facto or partner;
- your pets;
- anyone who usually lives at the insured address.

**Death or injury**

death or injury of:

- you;
- a child (born or unborn) under **18** years who is your child or a child of your spouse, de facto or partner;
- your pets;
- anyone who usually lives at the insured address, unless the person is a tenant under a rental agreement.

**Defamation or copyright**

Defamation or breach of copyright.

**Drones**

aerial devices, drones and other autonomously piloted aircraft.

**Erection or demolition**

erection or demolition of the home or structures.

**Fines, penalties and other damages**

civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages.

**Legal actions in other countries**

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

**Motor vehicles or motorcycles**

using or owning a motor propelled vehicle or motor propelled cycle unless at the time of the accident it was being used legally and did not have to be registered or insured under compulsory third party insurance laws or motor accident injuries insurance laws.

## **We do not cover legal liability for or caused by, connected with or arising from:**

### **Property owned by you or property in your physical or legal custody (when you have home and/or contents cover and live in your home or you are a tenant)**

damage to property which:

- is owned by you or your tenant, or anyone who usually lives with you at your home or unit;
- belongs to someone else and is in your physical or legal custody and control;
- is owned by your employer (e.g. you accidentally damage office equipment at your place of work),

but we will cover your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:

- water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs;
- fire damage to your landlord's property.

### **Property owned by you or property in your physical or legal custody (when you have home cover and rent the entire home to tenants)**

damage to property which:

- is owned by you or your family;
- belongs to someone else and is in your physical or legal custody and control.

### **Watercraft**

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

### **Your employees**

death or injury of your employees or damage to their property while they are working for you at the insured address.

## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Actions of the sea**

any actions or movements of the sea.

### **Aircraft shock waves**

the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds but we will cover you if you can clearly show us that the damage was caused by a single destructive incident covered by your policy.

### **Biological, chemical, other pollutant or contaminant**

- any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance pollutant or contaminant.

But we will cover:

- fire damage (including water contamination) that is covered by insured event 'Fire (including bushfire)' on page 24;
- your legal liability under 'Legal liability' cover on page 70, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

### **Breaking the law**

- you, or someone with your knowledge or permission, committing or trying to commit an unlawful or criminal offence, such as assault or a malicious act;
- your possession, supply, manufacture or consumption of any illegal substances or illegal drugs;
- you not obeying any commonwealth, state, territory or local government law or lawful direction, including laws or lawful directions relating to:
  - smoke alarms;
  - pool fencing;
  - installing a balcony railing or balustrade when required;
  - dangerous goods and liquids;
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Building extensions, alterations or renovations**

other than the cover under 'Legal liability', building extensions, alterations or renovations to your home or unit, or parts of the home or unit including:

- damage caused by cracking, collapse, subsidence or damage to your home and contents caused fully or partially by the construction work;
- Damage caused by storm, flood or water entering your home or unit through openings in the walls or roof or other unfinished parts of your home or unit under construction, whether or not they are temporarily covered at the time of the damage;
- damage caused by storm or flood to any part of the home or unit that is undergoing extensions, alterations or renovations;
- theft or damage by someone who enters or leaves through an unlockable or unsecured part of your home or unit that is under construction;
- damage caused by a malicious act or vandalism to unfinished parts of your home or unit under construction.

### **Bushfires, storms, floods, tsunamis in the first 72 hours of cover**

a bushfire, storm, storm surge, flood or tsunami in the first **72** hours of cover. But we will cover these events if this policy began on the same day:

- you became the owner of your home or unit;
- your rental agreement commenced for the home or unit;
- that another policy covering your home or contents expired, but not when you cancelled the policy prior to its expiry date, and only up to the sums insured covered under the expired policy (any increase in sum insured will not be covered for these events for the first **72** hours specified).

### **Chemical damage when cleaning**

chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

### **Computer virus or computer hacking**

a computer virus or computer hacking.

## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Deliberate damage to a reservoir or dam**

a deliberate or malicious acts causing damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

### **Deliberate or reckless acts or omissions**

an act or omission by you, your family, anyone living at the insured address or any owner or part owner of your home or contents, or anyone acting with your given or implied consent, which:

- is deliberate or reckless;
- is a deliberate or reckless lack of action;
- demonstrates a reckless disregard for the consequences of that action or omission.

### **Drones**

using a drone.

### **Ground movement**

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover landslide or subsidence that is specifically covered under the following insured events:

- 'Storm' page 22;
- 'Storm surge' page 22.
- 'Escape of liquid' page 27;
- 'Flood' page 21;
- 'Earthquake and Tsunami' page 25;
- 'Explosion' page 29.

### **Hazardous materials**

any hazardous materials if not stored or used in accordance with the relevant laws, controls and manufacturer's instructions.

## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Home, unit or contents not in good condition**

any part of the home, unit or contents not being in good condition, such as, but not limited to:

- the roof leaks when it rains;
- there are blocked gutters;
- there are areas of the roof that are rusted through;
- there is wood rot, termite or ant damage;
- there are holes in floors, walls, ceilings or any other parts of the home or unit (e.g. external wall cladding, internal plaster, floorboards);
- there are boarded up or broken windows;
- there are steps, gutters, flooring, walls, ceilings, gates, fences or wall fences or any other areas of the home or unit that are loose, falling down, missing or rusted through or otherwise in disrepair;
- previous damage including damage caused by flood has not been repaired;
- the home or unit is infested with vermin;
- plant matter is growing on the home (e.g. walls, windows and gutters);
- the home (including all sheds, outbuildings and any other structural improvement at the insured address) is not structurally sound or is unsafe or unfit to live in;
- there are rings (i.e. jewellery) where the claw (surrounding the stone) is obviously damaged or worn.

If you are a tenant, in relation to your 'home or unit', this exclusion applies to the extent you are required to maintain the building or unit under your tenancy rental agreement.

### **Illegal drugs or other chemical or poisonous substance**

any unintentional or intentional use, existence or contamination by, of or due to:

- illegal drugs including but not limited to the manufacture, storage, use, possession, consumption or distribution of any illegal drugs (or illegal drug precursors);
- any other chemical or poisonous substance.

### **Mechanical, electrical or other failure**

mechanical or electrical failure or breakdown or anything that fails to operate properly, but we will cover damage caused by:

- fire spreading from an electrical fault to other parts of your home and contents to the extent it is covered under insured event 'Fire (including bushfire)' see page 24;
- lightning to the extent it is covered under insured event 'Lightning' (see page 23);
- motor burnout to the extent it is covered under additional cover 'Motor burnout' (see page 34).

## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Not complying with building laws or regulations**

any component of the home that was not built, constructed, renovated, altered or repaired in compliance with local council requirements or relevant building laws or regulations (**non-complying building component**) except those laws or regulations introduced after the home was originally built or when construction, repairs, renovations or alterations were undertaken. Non-complying building components include, but are not limited to:

- you build an additional bathroom without obtaining appropriate permits or with plumbing that does not meet building laws or regulations;
- non-habitable parts of the home converted to habitable rooms (as defined by the Building Code of Australia), where legal height requirements have not been met;
- basement area conversions without building approval and with evidence of inadequate ventilation, drainage or waterproofing (as required under the relevant building laws or regulations);
- incorrect slab height in relation to the outside ground level (ie. there must be a step down to outside as required under the relevant building laws or regulations);
- poorly designed and non-approved external structures, like decks, gazebos or carports, without obtaining appropriate permits and that do not meet building laws or regulations.

If you are a tenant, this exclusion applies to the extent you were responsible under your rental agreement to comply with building laws or regulations, when the construction, repairs, renovations, or alterations were undertaken.

### **Power surge**

power surge, unless the surge or the loss or damage caused by the surge is covered under: insured event:

- 'Fire (including bushfire)' page 24;
- 'Lightning' page 23;
- 'Storm' page 22;
- 'Storm surge' page 22;
- 'Impact' page 28;
- 'Flood' page 21;
- 'Motor burnout' additional cover page 34.

## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Radioactivity/nuclear materials**

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- any looting or rioting following these incidents.

### **Revolution, war**

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not) or military coup;
- any looting or rioting following these incidents.

### **Roots of trees, shrubs and plants**

the roots of trees, shrubs or plants, but we will cover damage to your home and contents caused by:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent it is covered under insured event 'Escape of liquid' on page 27;
- roots from a fallen tree to the extent it is covered under insured event 'Impact' on page 28.

### **Seepage of water**

water seeping or running:

- through the earth (hydrostatic water seepage);
- down the sides of earth or earth fill that is up against your home;
- down the sides, against the sides or underneath swimming pools, spas or tanks;
- against or through retaining walls;
- from agricultural or overflow pipes.

### **Structural improvements at units**

- structural improvements owned by your body corporate or equivalent body;
- structural improvements located on common property, but we will cover fixtures owned by you as a tenant which will be removed by you when vacating the unit.



## THINGS WE DON'T COVER

**Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

### **Tree lopping**

trees being lopped, felled or transplanted by you or someone authorised by you.

### **Wear, tear, mould, gradual deterioration and other conditions**

any part of the home or contents that has wear, tear, rust, fading, rising damp, mould, mildew, corrosion, rot, action of light, atmospheric or climatic conditions or gradual deterioration such as, but not limited to:

- tiles and their adhesive or grouting breaking down;
- weathering of roof tiles or roof ridge capping;
- gradual weathering and breakdown of bricks, mortar or concrete;
- fading of curtains and drapes;
- gradual weathering of pot plants;
- wear and tear of carpets, furniture and furnishings;
- gutters rusted after exposure to the elements.

### **When security or alarms are not working**

loss or theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition or disconnected.

## **We do not cover:**

### **Asbestos**

The cost to remove asbestos or its derivatives from the insured address, unless the cost is incurred in order to undertake repairs or rebuilding in connection with a claim for loss or damage to your home that is covered but only to the extent removal is necessary in order to repair insured home damage.

### **Confiscation or damage by a legal authority**

confiscation, nationalisation, requisition or damage by the police, a government authority or someone with the legal authority to do this, but we will cover loss or damage caused by emergency services in attempting to obtain entry at the insured address in connection with an insured event.

### **Communicable Disease**

any loss, damage, claim, cost, expense, legal liability or other sum, directly or indirectly arising out of, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

### **Defect, faults, workmanship**

- loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from inherent defects, faulty design, structural defects, structural fault or faulty/poor workmanship (e.g. structural posts, beams or load bearing walls have been removed without taking into account structural engineering requirements), if you knew or should have reasonably known about it (e.g. because the defect or fault was able to be observed by you or because it was identified in a pre-purchase building inspection report);
- any loss or damage to the part of the property or contents with an inherent defect, faulty design, structural defect or faulty/poor workmanship, whether or not you knew or should reasonably have known about it.

For details about 'How we deal with defects, faults and poor workmanship' as part of the repair or rebuilding process, see page 95.

## **We don't cover**

### **Extra costs or other losses following an incident covered by your policy**

extra costs or other losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- loss of income or wages, unless stated otherwise in your policy;
- loss of rent except as expressly covered by your policy if your home is tenanted;
- medical expenses;
- costs, including the cost of your time to prove your loss or to help us with your claim (e.g. telephone calls, postage) unless stated otherwise in your policy;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs, unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- travel costs;
- cleaning costs, unless stated otherwise in your policy;
- any increase in electricity costs not directly arising from an incident covered by your policy.

### **Medical equipment and aids**

any medical equipment, item or aid which is designed to be either wholly or partially within the body, either permanently or temporarily. By 'within the body' we mean medical equipment, items or aids which require a specific incision to be made in the body to enable them to be implanted, but we will cover hearing aids.

### **Photographs, electronic data and images**

repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, unless:
  - the device they were stored on is lost or damaged by an insured event; and
  - the electronic data or files were legally purchased and you cannot restore them free of charge;
- hard copies of photographs, films or other visual images that are damaged or lost, but we will cover the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet.

### **Replacement of water**

- the loss, storage and replacement of water in any tank, container, pool, spa, any other water storage vessel, unless specifically covered under insured event `Fire (including bushfire)' page 24.

## **We don't cover**

### **Sale**

- loss (including theft) of your home or contents or personal effects (or the proceeds of sale) by a person authorised to offer your home or contents or personal effects for sale;
- loss of the home or contents or personal effects (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your home or contents or personal effects for sale;
- loss (including theft) of the home, contents or portable valuables (or the proceeds of sale) when you sell them online.

### **Sanctions**

- any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restrictions under any applicable United Nation resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

### **Short term paying guests and tenants**

any loss, damage, cost, expense or liability when anyone is staying at the home or unit under a short-term rental, holiday letting or house sharing arrangement, including an arrangement booked through any online booking platform.

### **Squatters or trespassers**

any loss, damage, cost, expense or liability when squatters or trespassers are occupying the insured address.

# CLAIMS

## What to do:

We understand experiencing loss or damage or having a claim made against you can be stressful.

Here's what to do:

Step 1	Step 2	Step 3	Step 4
<p><b>Make sure everyone is safe.</b></p> <p>For emergencies, please call <b>000</b>.</p>	<p><b>Try to prevent further loss, damage or liability</b> (e.g. if there is a broken window, arrange for it to be covered to prevent water damage from the rain).</p>	<p><b>Report any theft and malicious damage to the police as soon as possible.</b></p> <p>Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.</p>	<p><b>Contact us as soon as possible online or by calling 13 46 46.</b></p> <p>If you delay reporting your claim, we will not pay for any additional loss or damage or liability caused by your delay.</p> <p>When you contact us, describe details of what has happened (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model.</p>

Note: If the damage to your home or contents was caused by another person, and if possible, please provide us their name and address, and if applicable, their registration number. See 'When your excess will be waived' on page 89.

## How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

Our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled were you to have made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances. 'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

## MAKING A CLAIM

### What you must do

- allow us to inspect your damaged home and/or contents;
- allow us to arrange for experts to assess your damaged home and/or contents and to quote on repair or replacement;
- arrange for all contents to be moved and/or stored in order to facilitate repairs to the home. Note: if you have content covers with us, some cover may be available under 'Storage of undamaged contents' on page 44;
- provide us with any inspection report you might have obtained prior to purchasing the home;
- provide us with a quote/s for repair or replacement if we ask for this;
- when requested, provide us with all proof of loss, ownership and value;
- provide us with information, cooperation and assistance in relation to a claim (including attending an interview in person or over the phone or giving evidence in court if required);
- allow us, or a person nominated by us, to recover, salvage or take possession of your home and/or contents covered by the claim. When we ask, you must send any items to us, or cooperate in our collection or retrieval of such items;
- consult an expert if we ask for this.

### What you must not do

- do not dispose of any damaged parts or items of your home or contents without our consent unless it is necessary for health or safety reasons;
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents or it is necessary for health and safety reasons;
- do not wash or clean or remove debris from any already damaged by fire without our consent unless you need to do this to prevent further loss or it is necessary for health and safety reasons;
- do not admit liability or responsibility to anyone else unless we agree;
- do not negotiate, pay or settle a claim with anyone else unless we agree;
- do not accept payment from someone who admits fault for loss or damage to your home or contents. Refer them to us instead.

### **If you do not comply**

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

### **Legal liability claims**

You must tell us about any incident that has caused an injury to others or damage to other people's property.

You must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings. If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

For more details on 'Legal liability' cover see pages 70 to 74.

### **If we decline a claim or do not pay your claim in full**

We will provide reasons for our decision to decline the claim or not pay it in full. We will send you written confirmation of our decision.

## **HOW TO ESTABLISH YOUR LOSS**

### **Establish an incident took place**

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

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

### **Describe your loss or damage**

You must also give us accurate and full details of what was lost, stolen or damaged.

### **Proving loss, ownership and value**

You must provide proof of loss, value and ownership of items claimed when we request it.

Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes we might ask you to produce a copy of the most recent plans and drawings for your home, photographs of your home and contents or other evidence that supports the extent of the loss you have suffered.

For lost, damaged or stolen items that are no longer available for inspection (e.g. because they were stolen or destroyed in a fire) you must validate your claim by giving us details of when and where they were purchased and proof of ownership and value. The type of

proof we might ask for includes proof of purchase (e.g. a sales receipt that has the item description or code, a purchase price, date purchased and where the item was purchased), a valuation from a qualified professional valuer, proof of inheritance, original operating manual, manufacturer's box, certificate of authenticity, close-up photograph and a full description of the item (e.g. brand, model etc).

For more valuable items including jewellery, watches, paintings, pictures, works of art and sculptures, we will ask for more evidence to substantiate your claim than we might for less expensive items. For items over **\$3,000**, we will ask for proof of purchase (e.g. a sales receipt), a valuation from a qualified professional valuer and a close-up photograph of the item as a minimum.

We do not consider that a statutory declaration is of itself acceptable proof of ownership and value.

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

## EXCESSES THAT APPLY TO YOUR CLAIM

### What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your certificate or in this PDS.

The types of excess are:

### Home and contents excesses

A home excess applies to all home related claims unless stated otherwise in this PDS. The amount of the home excess applied to home claims (which includes legal liability claims and additional cover claims under home cover) can be different to the contents excess applied to contents claims (which includes legal liability claims and additional cover claims under contents cover). A contents excess applies to all contents related claims unless stated otherwise in this PDS. You may be able to choose a higher home or contents excess to reduce your premium.

The home excess applies to any claim when you only have home cover and to a legal liability claim under the home cover. The contents excess applies to any legal liability claim under the contents cover and to any claim when you only have contents cover.

The amount of the home excess can be different from the contents excess.

### Personal effects excess

The optional covers 'Personal effects – unspecified items' and 'Personal effects – specified items' have their own excesses.

### Enthusiast items excess

The additional cover 'Enthusiast items' has its own excess.



### **Claiming for both home and contents**

When both your home and contents at the one insured address are insured with us under this policy and your claim is for loss or damage to both arising from the one incident, you must pay whichever is the higher of your home or contents excess (plus any other applicable excess).

### **When your claim is for contents and personal effects**

When your claim is under both contents and either or both of the optional personal effects covers arising from the one incident, the higher of your:

- contents excess;
- personal effects – unspecified items excess;
- personal effects – specified items excess,

applies (plus any other applicable excess).

### **When your claim is for personal effects only**

The personal effects – unspecified items and/or personal effects - specified items excess shown on your certificate (and not the home or contents excess) is payable when your claim proceeds solely against personal effects. (For example, you have **\$2,000** personal effects – unspecified items and you lose your **\$300** watch while at the shops. Your only claim would be under personal effects - unspecified items).

### **How to pay your excess**

You can choose from the following options to pay your excess(es):

- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you for your claim (if any).

We will not cover any legal or other costs that arise because of any delay in paying an excess.

### **When your excess will be waived**

We will waive your excess and no excess will apply when:

- you are not responsible for the loss or damage and the incident was caused by another person (but not a person with the definition of 'You' and not a tenant or their guest). You may be able to show this by providing a police report, expert reports, statement from a witness and/or photographs; and
- you can give us the name and address of the person responsible, and if applicable, the registration number of their vehicle.

If you cannot identify the person responsible and/or give us their name and address (and if applicable, registration number) it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

**Refer to the Home and Contents Insurance Additional information Guide for further information about excesses.**

## HOW WE SETTLE HOME CLAIMS

We will aim to use a member of our builder supplier network to repair or rebuild the damage to the home. Sometimes, this is not always possible (e.g. if there is pre-existing damage). This will determine how the home claim will be settled.

### **When a member from our supplier network can complete the repair or rebuild**

When your claim for loss or damage to the home is covered, we will engage a builder from our supplier network to prepare a scope of works and provide a quote on the cost to repair or rebuild the home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we will arrange for it to be assessed. This will involve reviewing the quote to make sure that the quote is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost.

If the amount of the assessed quote to repair or rebuild is equal to or more than the home sum insured, the damage will not be repaired or rebuilt. You will be paid the home sum insured.



If the amount of the assessed quote to repair or rebuild the home is less than the home sum insured, we will offer you the choice to have your home repaired or rebuilt (based on the recommendation of our builder).



If you accept the offer, the builder we engage will complete the repair or rebuild on a 'new for old' basis.



If you choose to not accept the offer, you will be paid the amount of the assessed quote to repair or rebuild on a 'new for old' basis. Note: this amount may be less than what it would cost you to arrange the repairs or rebuild with your own builder. We are able to secure supplier discounts from within our supplier network.

### **When a member of our supplier network is unable to complete the repair or rebuild**

When your claim for loss or damage to the home is covered and a member of our supplier network is unable to complete the repair or rebuild, we will ask you to engage a builder to provide a scope of works and provide a quote on the cost to repair or rebuild the home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we will arrange for it to be assessed. This will involve reviewing the quote to determine it is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost effectiveness.

If the quote is appropriate and reasonable for the scope of works, we will then pay you the assessed amount. If it is not, the quote may be adjusted. This may include adjusting the scope of works or the quote. We will then pay you the adjusted amount of the quote.

If we pay you for the repair or rebuild, the Lifetime guarantee on home repairs does not apply, see page 96.

**When we settle the home claim we will not:**

- pay more than the relevant sum insured or policy limit;
- pay extra because you paid more for an item when it was originally purchased;
- pay extra to repair or rebuild the home to a better standard, specification or quality than it was before the loss of damage occurred, except as stated in the meaning of 'new for old' on page 92 or unless otherwise stated in your policy;
- fix inherent defects, structural defects, structural faults and/or faulty/poor workmanship that are not covered by your policy (see section 'Things we don't cover' on page 82), other than a defect or fault that we guarantee under this policy;
- pay extra to repair or rebuild undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 64);
- fix or pay to fix pre-existing damage (unless your policy provides otherwise).

**HOW WE SETTLE CONTENTS CLAIMS**

When your claim for loss, theft or damage to your contents (including specified and unspecified personal effects) is covered, your contents may be replaced, repaired or we may pay you. We will aim to use a member of our supplier network to repair or replace damaged contents.

How we settle will depend on the circumstances of the claim including the cost of repair or replacement, your sum insured and any lower policy limits.

If the cost of repair or replacement exceeds the relevant sum insured, you will be paid your sum insured.

**Repairing your contents**

We will engage a repairer within our supplier network who is able to complete the repairs to your contents to provide a quote. If the quoted cost to repair the item is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

**Replacing your contents**

If the quoted cost to repair is more than the cost of replacement on a 'new for old' basis or if the contents item cannot be repaired, you have the option to accept a replacement on a 'new for old' basis sourced through our supplier network. See 'new for old' on page 92 for what this means.

If you do not accept the offer, you will be paid the value of our replacement that has been sourced for you. This may be less than what it would cost you to arrange the replacement in the market. We are able to secure supplier discounts from within our supplier network. We will pay you cash or if available, you can choose to be paid this as a voucher, store credit or stored value card.

### **When we settle a contents claim we will not:**

- pay more than the relevant sum insured or policy limit;
- pay extra to replace your contents item to a better standard, specification or quality than they were before the loss or damage occurred, except as stated in meaning of 'new for old' (see page 92);
- fix or pay to fix pre-existing damage (unless your policy provides otherwise);
- fix inherent defects, structural defects, structural faults and/or faulty/poor workmanship that are not covered by your policy (see 'Things we don't cover' on page 82), other than a defect or fault that we guarantee under this policy;
- pay extra because you paid more for that item when it was originally purchased;
- pay extra to repair or rebuild undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 64);
- pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

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

We rebuild, replace or repair:

- rebuild, replace or repair with new items or new materials that are reasonably and readily available at the time of replacement or repair from Australian suppliers;
- regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased **5** years ago for **\$5,000** and is now worth **\$2,000** will be replaced with brand new leather lounge equivalent to your old leather lounge when it was new. Cover is not limited to **\$2,000**.

### **Same type, standard and specification as when new**

We will replace or repair to the same type, standard and specification (but not brand) as when new. If the same is not reasonably available from an Australian supplier, we will replace or repair with items or materials of a similar type, standard and specification. We can replace with a different brand.

Note: this is important when insuring your jewellery. We will not pay more because of the brand of your jewellery. We will replace to the same type, standard and specifications but this does not mean same brand.

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

- include paying the extra cost of replacing or purchasing an extended warranty on any item;
- mean of a better standard, specification or quality than when new;
- include paying to replace or match undamaged parts or materials (some limited cover is available under 'Matching undamaged parts' see page 64).

## When items may be replaced to a better standard

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

When these items are being replaced, 'new for old' means replacing with a new item of equal specification (but not brand) and if you agree, it means replacing with a minimum **3** star energy rating if this is available. It can be a different brand.

### **Obsolete electrical appliances**

For obsolete electrical appliances such as outdated computers or TVs, 'new for old' means replacing or repairing to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It can be a different brand. We do not insure electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a TV that can no longer be turned on and watched) unless kept for their value as a collectible.

### **Contents items that cannot or will not be replaced 'new for old'**

#### **Replacing CDs and DVDs**

When we replace or pay to replace CDs, DVDs or other devices that contain electronic files or data:

- domestically-produced (or 'burned') CDs, DVDs or other devices will be replaced as blank media, or we will pay the cost of blank media;
- commercially-produced CDs or DVDs or other devices will be replaced or we will pay the cost of purchasing replacement commercially-produced CDs or DVDs or other devices.

We do not cover the costs of replacing electronic files for which you do not have a licence.

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

For these items, 'new for old' means that if the item cannot be replaced 'new for old' or repaired, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, up to the relevant limit in your policy. We may engage an expert to help determine this.

## HOME CLAIMS

This section relates specifically to a claim made on your home cover and is in addition to the information in 'How we settle home claims' on pages 90 to 91.

### **When we authorise repairs or rebuilding of your home**

We may enter into any building contract with the selected repairer and/or supplier on your behalf.

## Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged in an incident covered by your policy. Apart from the limited circumstances where we will repair or rebuild undamaged parts (see 'Matching undamaged parts' on page 64) this policy does not cover you to replace undamaged parts, such as when:

- **one garage door is damaged**  
we will only replace or repair the damaged one, not other doors.
- **roof tiles are damaged**  
we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded or have a different profile and do not match the new ones used for repairs.
- **roof sheeting is damaged**  
we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade, colour, finish, material or profile to the undamaged roof sheeting.
- **an external wall is damaged**  
we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of the home.
- **outdoor flooring is damaged (deck, sealed pathway, paved or concreted external floor)**  
we will only repair or replace the damaged parts of the outdoor flooring, not the undamaged part of the outdoor flooring.

## When we cannot match materials to undamaged parts

If we cannot find new materials to match undamaged parts, we will offer to repair or rebuild using new materials of a similar type, standard and specification that are reasonably commercially available in Australia and compliant with current building regulations. It may not be the same brand, line or product.



If you are not satisfied with the materials we find, you have two options before we commence the repair or rebuild:



You can pay the extra cost of replacing the undamaged parts to achieve a uniform appearance with the materials we have found. See also, 'Matching undamaged parts' on page 64.



We can pay you the amount of the assessed quote for repairing or rebuilding using materials that are the closest match available that has been quoted by one of our suppliers based on the materials we have found. The assessed quote may be less than what it will cost you to arrange the repairs or rebuild within the building market. We are able to secure supplier discounts from our supplier network.

## How we deal with defects, faults and poor workmanship

There are different ways we manage defects, faults and poor workmanship during the repair or rebuilding process:

- if the home has a defect, fault or poor workmanship (see 'Things we don't cover' on page 82), the defect is not covered and we will not pay to fix it. This is the case whether you knew about the defect or fault (or not). For example, we would not fix structural posts, beams or load bearing walls that have been removed without taking into account structural engineering requirements;
- if a defect or fault (or poor workmanship) causes or contributes to loss or damage to the home, that resultant damage is not covered but only if you knew about the defect or fault or should have reasonably known about it (see 'Things we don't cover' on page 82). For example, your roof has a fault (and you knew about the fault because you have been told about it by a tradesperson) and this allows rain to enter during a storm, we will not pay to fix the resultant water damage;
- if a member of our supplier network is unable to complete the repairs or rebuild damage covered by your policy (e.g. because a defect or fault or poor workmanship in any building component will not support the repairs) we will pay in accordance with 'How we settle home claims' on pages 90 to 91 as if the building component did not have the defect or fault. This is the case whether you knew about the defect or fault or not. For example, a defective load bearing wall will not support the repairs needed to the ceiling. We pay you the cost to repair the damage to the ceiling as if the home did not have the defective load bearing wall.

## Changes to the home

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

When repairing or rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, provided you pay the extra costs of doing this including all costs related to the construction and all professional fees (e.g. architect's fees). If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than the assessed quote provided by a member of our supplier network to rebuild the downsized home. For example, if your three bedroom home is damaged in a storm and has to be rebuilt, and you choose to downsize to a smaller two bedroom home, the most we will pay is the assessed quote for our builder to rebuild the smaller two bedroom home.

### Choosing to rebuild on another site

If your home is to be rebuilt following an incident covered by your policy, you can choose to have your home rebuilt on another site provided you pay any extra costs involved.

## **Lifetime guarantee on home repairs**

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

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

## **What we guarantee**

We guarantee the standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship, then we will rectify the problem. It is a condition of our guarantee that we reserve the right to decide who will undertake the rectification work.

## **This guarantee does not apply:**

- to repairs you authorise or make yourself;
- to loss, damage or failure of any electrical or mechanical appliances or machines;
- to wear and tear consistent with normal gradual deterioration of the home;
- where we agree with a repair quote and we give you payment for the cost of the repairs and you arrange the repairs.

## **CONTENTS CLAIMS**

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle contents claims' on pages 91 to 93.

## **Repairing or replacing damaged contents**

We will only repair or replace contents when the loss or damage is covered by your policy. Apart from the limited circumstances where we will repair or replace undamaged contents (see 'Matching undamaged parts' on page 64) you cannot claim to replace undamaged contents e.g. a lounge chair which is part of a suite is damaged beyond repair, we will pay to replace that chair, not the whole lounge suite.



## When we cannot match materials to undamaged parts

If we cannot find new materials to match undamaged parts, we will use new materials of a similar type, standard and specification that are reasonably and commercially available in Australia. It may not be the same brand, line or product.



If you are not satisfied with the materials we find, you have two options before we commence the repair or replacement:



You can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance. See also 'Matching undamaged parts' on page 64 as there are some limited circumstances where we will pay extra to repair or replace undamaged parts.



We can pay you the amount of the assessed quote for repairing or replacing using materials that are the closest match available as quoted by a member of our supplier network. The assessed quote may be less than what it will cost you to replace the item. We are able to secure supplier discounts from our supplier network.

## DEDUCTIONS FROM YOUR HOME CLAIM

If we pay you the full home sum insured we will deduct the following where applicable, from the amount we pay you:

- any unpaid excesses;
- any unpaid premium including any unpaid instalments or remaining instalments for the unexpired period of insurance (if any);
- any input tax credit entitlement, refer to page 85.

## AFTER WE PAY YOUR CLAIM

### Potential impact on cover and premiums

#### After a home claim

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

If we pay the full home sum insured to you, all cover under your home policy stops on the day we pay your claim or otherwise finalise your claim. There is no refund of premium. Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

#### After a contents claim

If we pay part of, or the full, contents sum insured, the contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address. You should reassess your contents sum insured. Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

### **After claiming for specified contents or personal effects – specified items**

If we pay you the sum insured for a specified contents item or a personal effects - specified item (e.g. a **\$5,000** diamond necklace listed on your certificate), or pay to replace it, cover for that item stops and there is no refund of premium. If you want to cover any new replacement item as specified contents or a personal effects- specified item, you will need to contact us and apply for cover for the new item. Otherwise the only cover for this item will be as a contents item (a jewellery item is covered to a maximum of **\$2,000** as a content item).

### **After claiming for personal effects – unspecified items**

If we pay part of, or the full, personal effects – unspecified items sum insured, that sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost.

### **Salvaged home and contents items**

If we replace or pay you the full sum insured or replacement value of an item we then own the damaged or recovered item. We will need you to make the damaged or recovered item available to us.

### **OUR RIGHT TO RECOVER FROM THOSE RESPONSIBLE**

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss. "Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/ affidavit;
- providing us with any documents required to prove your loss;

- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

## WORDS WITH SPECIAL MEANINGS

**If a word does not have a special meaning then it just has its ordinary meaning.**

### **Accidental loss or damage**

means loss or damage that you did not intend or expect to happen.

### **Actions or movements of the sea**

means:

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

Actions or movements of the sea do not include a tsunami or storm surge.

### **AAI Limited**

means AAI Limited ABN 48 005 297 807, AFSL No. 230859.

### **Agent**

means someone who acts on your behalf to arrange and manage the rental of the home, including the collection of rent.

### **Aquarium**

means a large glass tank filled with water in which people keep animals (usually fish) and unlike a fishbowl, is not readily portable.

### **Automotive memorabilia and collectibles**

means collectable items valued for their connection with motoring.

### **Business activity**

means:

- any activity specifically undertaken for the purposes of earning an income;
- any activity registered as a business and which you are obliged by law to register for GST purposes.

It does not mean the tenancy of your home or unit under a rental agreement.

### **Cannot be lived in**

means destroyed or made completely or partially unfit to live in. This might include if the utilities are not available or it is not safe to live in.

### **Cannot be re-leased**

means unable to be leased again.

## **Certificate**

means the latest certificate we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

## **Collection, set and memorabilia**

- 'collection' means a set of objects, specimens, writings, and the like, gathered together and which collectively have a special value above that of the items individually if separated;
- 'set' means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes;
- 'memorabilia' are things saved or collected as souvenirs and/or for their historical interest.

## **Common property**

means land or areas where the insured address is located that both you and other people are entitled to use (e.g. common property in a multi-dwelling development).

## **Communicable Disease**

means:

- Highly Pathogenic Avian Influenza in Humans;
- any Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency as defined in or declared under the Biosecurity Act 2015 (Cth).

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

## **Components (or building component)**

means a building element which is manufactured as an independent unit, that can be joined or blended with other elements to form a more complex item e.g. the roof (sheeting or tile) is a component, the fire wall within the roof space is another component.

## **Computer**

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

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

## **Contents**

means your household items that you own or are responsible for and use primarily for domestic purposes. Contents are items which are not permanently attached to your home or insured address. See 'What we cover as your contents' and 'What we don't cover as your contents' on pages 16 to 18 for more details.

## **Contents with fixed limits**

means the contents with fixed limits that cannot be changed and these limits are the most we will pay for those contents items, see the table on page 19.

## **Contents with flexible limits**

means contents with limits that can be increased if we agree, see the table on page 19.

## **Drone**

means an unmanned aircraft or ship that can be remotely controlled or fly autonomously, but not a remote controlled model/toy helicopter or aeroplane with a wingspan up to **1.5** metres.

## **Enthusiast items**

means automotive memorabilia and collectables and automotive spare parts and tools.

## **Environmental improvement**

means an alteration or addition to your home which is intended to contribute to the protection or conservation of the environment. These may include items such as solar panels, rainwater tanks or compost equipment.

## **Excess**

see page 88.

## **Family**

see page 13 for details.

## **Fire (including bushfire)**

means burning with flames.

## **Fixtures and fittings**

means items used for domestic and residential purposes and which are permanently attached to your home.

## **Guest (or visitor)**

means any person invited onto the insured address for social or entertainment purposes.

## **Home**

means the residential building that you own or are responsible for and used by you or your tenants primarily for domestic purposes. See 'What we cover as your home' and 'What we don't cover as your home' for more details.

## **Home and Contents Insurance Additional Information Guide**

see page 5.

### **Home office equipment**

means any office equipment kept at your home for personal or business use and which is of a clerical nature only.

### **Illegal drugs**

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

### **Illegal drug precursor**

means the starting materials for illegal drug manufacture.

### **Incident or event**

means a single event, accident or occurrence which you did not intend or expect to happen that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

### **Insured address**

see page 13 for details.

### **Insured events**

means the specific events on pages 21 to 31.

### **Loss or damage**

means physical loss or physical damage, unless specifically stated otherwise in your policy.

### **Malicious act**

means a single intentional and willful act characterised by malice. It is not wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping or neglect.

### **Open air**

means any area at the insured address not able to be enclosed on all sides and secured in such a way as to prevent access except by violent force.

### **Period of insurance**

means when your policy starts to when it ends. It is shown on your certificate.

### **Personal effects**

means items that are normally carried with you away from the insured address, see page 67.

### **Personal effects – specified items**

item/s that you normally carry with you away from the insured address that you insure for accidental loss or damage, see page 69.

### **Personal effects – unspecified items**

a bundled cover for items that you normally carry with you away from the insured address that you insure for accidental loss or damage, see page 68.

### **Personal transportation vehicle**

means a battery driven or electric device that is a scooter, skateboards, e-bicycle, unicycle, hoverboard, one-wheel or Segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

### **Planned to demolish**

means you planned to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order for your home.

### **Policy**

means your insurance contract. It consists of this latest PDS and any supplementary PDS we have given you, and your latest certificate and any receipt we may send you.

### **Rental agreement**

means a current and valid written agreement for the insured address between you (or your agent) and your tenant:

- complies with the requirements specified in the relevant residential tenancy legislation (or its equivalent);
- is for a fixed term; and
- includes the following minimum requirements – a start and finish date, a minimum duration, the weekly rental amount, the bond that the tenant is required to pay and the notice to leave requirements.

A 'rental agreement' includes any periodic agreement which continues after the end of the fixed term of a rental agreement, on the same terms and conditions as that rental agreement, and a notice to leave, notice of intention to leave or abandonment notice has not been given by the tenant to you or your agent, or by you or your agent to the tenant.

'Rental agreement' does not include any short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform).

### **Retaining wall**

means a wall, which is not part of your residential home, that holds back or prevents the movement of earth.

### **Same tenant**

means that at least one common person was usually residing at the insured address when the incidents giving rise to the claims occurred, unless stated otherwise in your policy.



### **Scope of works**

means a list of repair works needed to meet your claim and is usually needed when major damage has occurred. It helps identify what repair or rebuilding work is necessary to resolve your claim.

### **Set**

means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes.

### **Shannons**

means Shannons Pty Limited ABN 91 099 692 636.

### **Specified contents item**

means a contents item with a flexible limit that we have agreed to insure up to a value specified on your certificate. See page 18.

### **Storm**

means a storm, cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

### **Storm surge**

means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface. Storm surge does not mean actions or movements of the sea.

### **Strata title**

means any form of land title which allows for multiple individual titles to exist in or on a block of land where the common property is held under a single separate title.

### **Sum insured**

means the most you can claim for any one incident, unless stated otherwise in this PDS. See 'The most we will pay for home claims' on page 15 and 'The most we will pay for contents claims' on page 18.

### **Tenant**

means the person or persons who have been granted the right to occupy the insured address under a rental agreement and from whom you receive rental income. It also includes anyone else who normally lives at the insured address with the person or persons who pay rent under the rental agreement.

### **Tools of trade**

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

### **Toy motor vehicle**

means a toy vehicle designed to be used by a child. It is not a motorbike, moped or motorcycle regardless of the power or description. It is also not a personal transportation vehicle.

### **Unit**

means unit, villa, townhouse or apartment in a strata title development. It does not include common property.

### **Unoccupied and occupied and furnished enough to be lived in**

furnished enough to be lived in, means your home or unit contains at least:

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

occupied means:

- your home or unit is furnished enough to be lived in; and
- someone is eating, sleeping and living at your home or unit; and
- your home or unit is connected to utilities.

unoccupied means:

- your home or unit is not furnished enough to be lived in;
- no-one is eating, sleeping and living at your home or unit;
- your home or unit is not connected to utilities.

### **Vermin**

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

### **We, our and us and Shannons**

means Shannons on behalf of AAI Limited.

### **Weekly rental amount**

means (as applicable):

- weekly rent payable under your rental agreement;
- amount a tenant would have paid under a rental agreement immediately before the insured event, assessed by a suitably qualified person agreed to by us, if the insured address was not tenanted at the time loss or damage occurred,

less agent's commission and fees.

### **You/Your**

see page 13 for details.

## OTHER IMPORTANT INFORMATION

### WHAT HAPPENS WITH CANCELLATIONS?

#### **Cancellation by you**

You may cancel this policy at any time. For each home or contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that home or contents cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

#### **Cancellation by us**

We can cancel your policy when the law allows us to do so. For each home or contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that home or contents cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

### HOW TO CONTACT US WITH A COMPLAINT

#### **Step 1. Let us know**

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

**By phone:** 13 46 46

**By email:** enquiries@shannons.com.au

**In writing:** Write to your local Shannons branch (addresses on Shannons website)

Complaints can usually be resolved on the spot or within **5** business days.

#### **Step 2. Review by our Customer Relations Team**

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1300 240 664

By email: idr@shannons.com.au

In writing: Shannons Internal Dispute Resolution,  
PO Box 14180, Melbourne City Mail Centre, VIC 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

### **Step 3. Seek review by an external service**

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678 By email: [info@afca.org.au](mailto:info@afca.org.au)

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

By visiting: [www.afca.org.au](http://www.afca.org.au)

### **GENERAL INSURANCE CODE OF PRACTICE**

We support the General Insurance Code of Practice. You can get a copy of the Code from the Insurance Council of Australia website ([insurancecouncil.com.au](http://insurancecouncil.com.au)) or by phoning **(02) 9253 5100**.

### **REPORT INSURANCE FRAUD**

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone. We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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

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# HOW TO CONTACT SHANNONS

**By telephone:** 13 46 46

**On the web:** [shannons.com.au](http://shannons.com.au)

**In writing:** 40 Corporate Drive, Heatherton, VIC, 3202

## SHANNONS BRANCHES

**AUSTRALIAN CAPITAL TERRITORY**

**NEW SOUTH WALES**

**NORTHERN TERRITORY**

**QUEENSLAND**

**SOUTH AUSTRALIA**

**TASMANIA**

**VICTORIA**

**WESTERN AUSTRALIA**

For branch locations and operating hours visit [shannons.com.au](http://shannons.com.au)



This insurance is issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859  
GPO Box 756, Melbourne, VIC, 3001

PDS dated 03/12/2020

SH02906 23/03/21 A