



Apia Apartment Style Residence Insurance

Product Disclosure Statement

Rewarding experience



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Introduction

Welcome to Apia Apartment Style Residence Insurance

Thank you for choosing Apia. If you need anything in relation to your insurance, or if you need to make a claim, you can contact us on **13 50 50**.

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your Apia Apartment Style Residence Insurance if you purchase this product from us. It also explains in the 'Important information about us' statement (see page 6), 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. You will receive a PDS if you buy a policy or if we provide another financial service to you.

Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate which shows the details particular to you.

You may need to refer to this document from time to time. So keep it in a safe place.

How to use this PDS

We have designed this PDS so that it is easy for you to see what is covered and what is not covered. In most areas of the PDS, we have put a '✓' ahead of what 'We cover', and an '✗' ahead of what 'We do not cover'. Where a limit applies to a particular benefit of this policy, in most cases it will be shown within 'We cover' under the heading of 'Limit'.

Updating information

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us. We will give you a free paper copy of any updates if you request them. In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at apia.com.au. You can also obtain a copy of this guide on request, at no charge, if you contact us on **13 50 50**.

Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Our agreement with you

Apia on behalf of AAI Limited (see page 6) agrees in return for your premium to insure you in the circumstances and subject to the conditions, limits and exclusions set out in your policy.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in this PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this, and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on page 94.

Who is this product designed for?

This insurance product is specially designed to cover contents you own and use for domestic purposes when you are living in an apartment within a multi-storey building. It is not designed to cover contents in any other type of building, contents in an investment property or contents in an apartment that you let out to your tenants.

We rely on the accuracy of your information

When we agree to insure you, to renew or vary your policy, or to pay your claim, we rely on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely, the questions we ask about:

- you;
- your apartment;
- your contents;
- any events that result in a claim on your policy.

When you receive your renewal, please carefully check the information it shows about you and your apartment and contents. If any of that information is incorrect or incomplete, please call us on **13 50 50**.

Exclusion for new business policies

There is no cover for bushfire, storm, flood or tsunami in the first **72** hours after the start of your policy.

Very limited exceptions apply. For full details see 'General exclusions – Bushfires, storms, floods, tsunamis in the first **72** hours of cover' on page 71.

More than one named insured

If there is more than one named insured on your certificate, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Glossary of important words and phrases' section on pages 7 to 12.

Important information about us

This important information about us statement was completed on 7 April 2016.

Who are we?

Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 (Apia), authorised representative No. 239591. The contact details for Apia are on the back cover.

Who do we act for?

Apia 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 Apia. Apia 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?

Apia 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 Apia branded general insurance policies issued by AAI Limited.

How are we paid for providing the financial services?

Apia 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 Apia 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

Apia provides a complaint resolution process. For full details see page 95.

Glossary of important words and phrases

Accidental loss or damage

means loss or damage that was not intended or expected.

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 **but not** a tsunami or storm surge.

AAI Limited

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

Apartment

means your apartment or unit in which you live at the insured address in a strata title development. It does not include common property.

Apartment building

means a multi-storey residential building in which your apartment is located.

Apartment complex

means the apartment building and the common property, common facilities, garages, carports, outbuildings, outdoor walls, gates, fences and any structural improvements (e.g. decks, pergolas, pagodas, verandas and balconies, fixed swimming pools and spas, granny flats, sheds, tennis courts) of the apartment building.

Apia

means Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996.

Business activity

means:

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

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 within the apartment complex that both you and other people are entitled to use (e.g. common property in a multi-dwelling development).

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 apartment or insured address. See page 21 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 content items, see the table on page 24.

Contents with flexible limits

means content items with limits that can be increased if we agree, see the table on page 24.

Event or incident

means a **single** event, accident or occurrence which you did not intend or expect to happen.

Excess

is the amount you have to pay for each incident when you make a claim. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your certificate and are described in this PDS.

Family

see page 21 for details.

Fixture and fittings

means items used for domestic and residential purposes and which are permanently attached to the apartment building.

Flexible limits specified item

means a content item with a flexible limit that we have agreed to insure up to a value specified on your certificate. See page 24.

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.

Home office equipment

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

Insured address

see page 21 for details.

Insured events

means the insured events on pages 26 to 37. In addition, an insured event is always a **single** event, accident or occurrence which you did not intend or expect to happen.

Loss or damage

means physical loss or physical damage.

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.

PED Guide

means a guide that will provide you with further information about our premiums, excesses, discounts and claim payments and is available at apia.com.au. You can also obtain a copy of this guide on request, at no charge, if you contact us on **13 50 50**.

Period of insurance

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

Personal valuables

means items that are normally carried with you away from your apartment, see page 61.

Personal valuables – specified items

means an item/s that you normally carry with you away from your apartment that you insure for accidental loss or damage, see page 64.

Personal valuables – unspecified items

means a bundled cover to cover items that you normally carry with you away from the insured address for accidental loss or damage, see page 62.

Policy

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

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.

Strata title

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

Sum insured

is the most you can claim for any one incident less any deductions that apply, unless stated otherwise in this PDS. See page 16 for more details.

Tools of trade

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

Unoccupied and occupied

unoccupied means:

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

occupied means:

- your apartment is furnished enough to be lived in; **and**
- someone is eating, sleeping and living at your apartment; **and**
- your apartment is connected to electrical power and water.

‘furnished’ enough to be lived in means your apartment 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.

Well maintained and in good condition

means your apartment and contents do not have any faults or defects that might cause loss or damage to your apartment or contents, loss or damage to property of others or injury to people. This includes but is not limited to the following:

- the roof does not leak when it rains;
- there are no areas of the roof that are rusted through;
- there is no wood rot, termite or white ant damage to your apartment;
- there are no holes in floors, walls, ceilings or any other parts of your apartment (e.g. external wall cladding, internal plaster, floorboards);
- there are no boarded up or broken windows;
- there are no steps, gutters, flooring, walls, ceilings or any other areas of your apartment that are loose, falling down, missing or rusted through;
- all previous damage including damage caused by flood has been repaired;
- your apartment is not infested with vermin;
- there are no squatters or unauthorised persons occupying your apartment.

We, our and us and Apia







means Apia on behalf of AAI Limited.

You/Your

see page 21 for details.

Summary of insured events

This summary lists the insured events that we cover, together with an example of what we do not cover in relation to that insured event. This is a summary only and there are other things we do not cover. For full details of what we cover and do not cover you for, read your certificate and the full PDS carefully, including pages 26 to 37 and the 'General exclusions' on pages 69 to 76 of this PDS.

<p>Flood</p> <p>But we do not cover loss or damage caused by actions or movements of the sea.</p>  <p>More details page 26</p>	<p>Storm</p> <p>But we do not cover the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water.</p>  <p>More details page 27</p>
<p>Lightning</p> <p>But we do not cover loss or damage caused by power failures or surges by your power provider.</p>  <p>More details page 27</p>	<p>Fire</p> <p>But we do not cover loss or damage to your contents from arcing, scorching or cigarette burns, unless and only to the extent that a fire spreads from the initial burn spot.</p>  <p>More details page 28</p>
<p>Earthquake</p> <p>But we do not cover loss or damage that occurs more than 72 hours after the earthquake.</p>  <p>More details page 28</p>	<p>Tsunami</p> <p>But we do not cover loss or damage that occurs more than 72 hours after the tsunami.</p>  <p>More details page 28</p>

<p>Theft or Burglary</p> <p>But we do not cover loss or damage by someone who entered the insured address with your consent.</p>  <p>More details page 29</p>	<p>Accidental breakage of glass</p> <p>But we do not cover any costs if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches).</p>  <p>More details page 30</p>
<p>Escape of liquid</p> <p>But we do not cover wear, tear or loss or damage caused by liquid leaking, splashing, dripping or overflowing over a period of time if a reasonable person would have been aware of this condition.</p>  <p>More details page 32</p>	<p>Impact</p> <p>But we do not cover the cost of removing or lopping fallen trees or branches that have not damaged your contents.</p>  <p>More details page 34</p>
<p>Damage by an animal</p> <p>But we do not cover loss or damage caused by insects, vermin or rodents (some limited exceptions apply).</p>  <p>More details page 35</p>	<p>Explosion</p> <p>But we do not cover the cost of repairing or replacing the tank or container that exploded.</p>  <p>More details page 36</p>
<p>Riot, civil commotion or public disturbance</p> <p>But we do not cover loss or damage caused by you or someone who lives at the insured address.</p>  <p>More details page 36</p>	<p>Malicious acts and vandalism</p> <p>But we do not cover loss or damage caused by you or someone who lives at the insured address.</p>  <p>More details page 37</p>

Summary of important claims information

This summary lists some of the important information to consider when making a claim. This is a summary only and there are other things you should be aware of when making a claim. For more details see pages 77 to 93.

Making a claim	<p>It is important that you contact us as soon as possible after the loss or damage has occurred. You must also take reasonable steps to prevent further loss or damage.</p> <p>More details page 77</p>
Establishing your loss	<p>You will need to prove that an incident covered by your policy has occurred and also the extent of the loss or damage you have suffered.</p> <p>More details page 79</p>
Proof of ownership	<p>We may ask for proof of ownership in the event of a claim.</p> <p>More details page 80</p>
Excess	<p>An excess is the amount you have to pay for each incident when you make a claim. The excess(es) that apply depend upon the circumstances of the claim.</p> <p>More details page 83</p>
How claims are settled	<p>We will decide to repair, replace or pay you what it would cost us to repair or replace.</p> <p>Some items, for example, paintings, cannot be replaced and we explain how we will settle claims for such items in this PDS.</p> <p>More details page 85</p>

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident less any deductions that apply, unless stated otherwise in this PDS. The amount is shown on the certificate or in this PDS, and includes GST.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to make sure your contents are insured for their full 'new for old' replacement value.

Personal valuables that we have agreed to insure do not need to be included in the contents sum insured. See page 61 for more details.

Review your sum insured regularly

You need to ensure your sums insured are accurate when you first insure your contents and each time you renew your policy. To ensure your sum insured is adequate it is important to review it regularly, being mindful of items purchased recently and ask us to change the sums insured when required.

If you over-insure

We will not pay more than it costs us to repair or replace your contents.

We will not refund any premium paid for over-insuring.

Adjustments on renewal

We will consider a range of factors that can influence the cost to repair or replace your contents. We may choose to adjust the contents sum insured on your certificate at the end of each period of insurance to account for various factors including inflationary trends. However, you need to consider if the sums insured are sufficient for your situation. Please ask us to change the sums insured for any items insured as flexible limits specified items and/or personal valuables when required.

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, and if applicable other government charges. The total amount payable will be shown on your certificate or, if you pay by instalments, the instalment premium will be shown on your certificate.

In addition to your sum insured, we use many factors about you and your contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate the premium.

Your premium includes any discounts we have given you.

Refer to the PED Guide for further information

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or if we agree, by instalments.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium due, we may reduce the period of insurance so it is in line with the amount you paid.

If you make a change to your policy details it may affect the premium you need to pay for the remainder of your period of insurance.

Late annual payments

If you do not pay your premium by the due date in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue instalments

If you pay your premium by instalments and your instalment is overdue, we can do one or both of the following:

- refuse to pay a claim if an instalment is **14** days (or more) overdue;
- cancel your policy if an instalment is **1** month (or more) overdue. We will notify you of the cancellation.

Your responsibilities

You must:

- keep your contents and apartment well maintained and in good condition. For what we mean by 'well maintained and in good condition' see 'Glossary of important words and phrases' on page 12;
- maintain locks or alarms in good working condition, especially if you told us your apartment has an alarm;
- take reasonable care to prevent theft, loss, damage or legal liability;
- follow all the terms, conditions and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us;
- ensure that your apartment complies with local government or other statutory requirements at all times.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do one or both of the following:

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

When your apartment will be unoccupied for more than 60 days

We will apply the unoccupied excess to each incident covered by your policy **unless** this policy states that no excess applies to your claim if, at the time of the incident, your apartment has been unoccupied for more than **60** continuous days.

A period of unoccupancy starts when your apartment becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied your apartment for at least **2** consecutive nights. You may be asked to prove the occupancy of your apartment in the event of a claim. This may be supported by the usage of the utilities that are connected to your apartment. Sometimes we might ask for other evidence of occupancy. We will decide if the unoccupied excess applies.

If you have to pay an unoccupied excess it is payable in addition to any other excess that applies to your claim. For more details about the unoccupied excess, see page 83.

When you need to contact us

You must contact us when:

- you start to operate or intend to operate a business activity at the insured address;
- there are changes to any business activity you operate at the insured address, such as:
 - you change the type of business activity;
 - people start to come to the insured address;
 - you install business signage;
 - you need to store chemicals for the business activity.
- any detail on your certificate is no longer accurate, such as the insured address;
- you move out and let your apartment to tenants;
- trespassers (squatters) occupy your apartment;
- building or renovations commence at the insured address;
- anything else happens that increases the chance that loss, damage or injury will occur at the insured address;
- any of your contact details change such as your Australian mobile number or email address.

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to charge an additional premium or apply a special condition to your policy. In some cases, it could mean we can no longer insure you and we will cancel your policy.

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 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.

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

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 in your apartment 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, 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; **and**
- people who provide care or services to you.

Where we cover - the insured address

We cover your contents in your apartment at the insured address. The insured address is the address/location shown on your certificate. The insured address does not include common property.

In addition we can provide cover for some contents away from the insured address, see page 61 'Personal valuables'; and 'Additional covers' on pages 45 to 60.

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 apartment or insured address such as, **but not** limited to furniture, furnishings, clothing, home computers and printers, unfixed electrical goods and appliances, internal blinds, drapes and curtains, carpets, rugs, pot plants, medical equipment and aids.

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

- wheelchairs, mobility scooters, ride-on mowers, golf carts;
- remote controlled model or toy motor vehicles;
- surfboards, sailboards, kite surfing equipment, canoes, kayaks and non-motorised surf skis;
- remote controlled model or toy watercraft;
- remote controlled model or toy aircraft with a wingspan up to **1.5** metres.

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

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

- lino installed in the apartment, whether permanently attached or not;
- floating wooden floors;
- air conditioners and spas for the sole use of the apartment owner or occupier;
- fixtures owned by you as a tenant which will be removed when vacating;
- wall paint and paper if your apartment is located in New South Wales.

We will not cover any item which is legally part of a apartment building according to the relevant state law.

What we do not cover as your contents

Contents does not include:

- electrical or electronic items that are no longer able to be used for the purpose they were intended;
- any pets or animals;
- items that are or were stock or samples related to any business activities (**except** as covered under additional feature 'Stock');
- loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- plants, trees, shrubs or hedges in the ground;
- used or applied chemicals, fertilisers and pesticides;
- any contents in a vehicle designed for the temporary accommodation and/or conveyance of people and/or animals, including contents in a caravan, 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 21);
 - 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 feature 'Costs to re-establish important documents');
 - any item which is legally part of an apartment building according to the relevant state 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. These are:

Contents – These are contents without fixed limits, contents with fixed limits and contents with flexible limits (including any flexible limits specified items listed (see below)).

Flexible limits specified items – Some contents have flexible limits which means you can increase their limits if we agree (see table on page 24). If you increase the limit of such an item and we agree, the item is listed on your certificate as 'flexible limits specified item'.

Personal valuables – These are personal valuables – unspecified items and personal valuables – specified items.

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 flexible limits specified items) **plus** any personal valuables sums insured (shown on your certificate).

There are limits that apply to individual content items or types of items. These limits are set out in the table on page 24 '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	Limits for any one insured event
Home office equipment used for a business activity	The lesser of \$10,000 or 25% of the contents sum insured in total
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection)	\$500 in total
Uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery)	\$1,000 per item, but not more than 20% of the contents sum insured in total
Refrigerated food and medicines	\$500 in total
Contents in the open air	Up to 20% 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. 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	Limits for any one insured event
Jewellery and watches	\$2,000 per item or set but not more than 20% of the contents sum insured in total
Carpets or rugs that are hand woven	\$2,000 per carpet or rug
Tools of trade and equipment used for a business activity (not 'Home office equipment')	\$3,000 in total
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	\$2,000 for each item or set but not more than 20% of the contents sum insured in total
Collections, sets and memorabilia, including stamps, stamp collections, collectors pins, medals and collectors non-negotiable currency	\$3,000 in total for all collections, sets or memorabilia

Example

If you have a painting in your apartment that is valued at **\$5,000**, you would need to ask us to increase the limit, and we must agree, in order for it to be covered to the value of **\$5,000**, otherwise, in the event of a claim we will only pay **\$2,000** for that painting, as shown by the limit for paintings in the table on the previous page.

The most we will pay for flexible limits specified items

If you have asked us to increase the limit for a contents item of a type described in the table 'Contents with flexible limits' on page 24 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 'flexible limits specified item'. The most we will pay for a flexible limit specified item is the amount shown on your certificate for that item.

The most we will pay for personal valuables

If you want to cover any personal valuable contents item for accidental loss or damage, or away from the insured address, you will need the optional cover for personal valuables. For full details see 'Personal valuables' on page 61.

GST

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

What you are covered for – Insured events

We cover your contents for loss or damage in your apartment at the insured address by an insured event during the period of insurance. There are some things we do not cover and these are shown in the 'We do not cover' section of the following tables on pages 26 to 37 and in the 'General exclusions' on pages 69 to 76.



Flood

✓ We cover

Loss or damage caused by flood.

'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.

✗ We do not cover

- loss or damage caused by actions or movements of the sea or storm surge;
- the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water;
- loss or damage to swimming pools or underground tanks caused by water leaking down the sides, against the sides or getting underneath them;
- loss or damage to gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred;
- 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 over time, structural fault or design fault;
- the cost of cleaning your undamaged contents at the insured address.



Storm

✓ We cover

Loss or damage caused by a storm.

✗ We do not cover

- loss or damage caused by actions or movements of the sea or storm surge, **but we will cover** loss or damage caused by storm surge if it occurs at the same time as insured damage at the insured address caused by storm;
- 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 over time, structural fault or design fault;
- the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water;
- loss or damage to swimming pools or underground tanks caused by water leaking down the sides, against the sides or getting underneath them;
- the cost of cleaning your undamaged contents at the insured address.



Lightning

✓ We cover

Loss or damage caused by lightning, including power surge caused by lightning.

✗ We do not cover

- 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 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

✓ We cover

Loss or damage caused by fire (burning with flames) including bushfire.

✗ We do not cover

Loss or damage arising from:

- heat, ash, soot and smoke when your contents have not caught on fire **unless** it is caused by a burning building within **10** metres of the insured address;
- arcing, scorching or cigarette burns **unless and only to the extent** that a fire spreads from the initial burn spot;
- pollution or vapour from a home heater or a cooking appliance **unless** a fire spreads from the initial source.



Earthquake and Tsunami

✓ We cover

Loss or damage caused by an earthquake or tsunami.

✗ We do not cover

- loss or damage caused by actions or movements of the sea or storm surge;
Note: 'Tsunami' is not an action or movement of the sea, see page 7.
- 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 over time, structural fault or design fault.



Theft or Burglary

✓ We cover

Loss or damage caused by thieves or burglars.

✗ We do not cover

Loss or damage:

- caused by you or someone who lives in your apartment;
- caused by someone who entered your apartment with:
 - your consent; **or**
 - the consent of someone who had your authority to allow them access to your apartment.
- caused by thieves or burglars entering your apartment 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;
 - contents items under the additional cover 'Contents on common property' on page 58.



Accidental breakage of glass

✓ We cover

- accidental breakage of fitted glass in furniture and unfixed 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 apartment (including tinted glass, if fitted);
 - sinks, basins, baths or shower-bath combinations, cisterns and toilets;
 - glass in a fixed light fitting;
 - any glass that forms part of a:
 - fixed cooking or heating appliance; **or**
 - cook top or cooking surface;

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

When you are a tenant 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.

X We do not cover

- any accidental breakage which has occurred while the items are outside your apartment **unless** stated otherwise;
- drinking glasses and any glass or crystal items normally carried by hand;
- any hand held mirrors;
- 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 from carpets or parts of your apartment or contents;
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- glass in a glasshouse, greenhouse or conservatory;
- ceramic tiles;
- shower bases (tiled or otherwise);
- the cost to modify any part of your apartment to fit any cooking or heating appliance if the dimensions differ.



Escape of liquid

✓ We cover

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 system;
- water main, fire hydrant or water supply pipe;
- an aquarium.

If we pay for damage under this insured event, we will also pay up to **\$1,000** extra to match or complement undamaged window and flooring contents (e.g. curtains, carpet, lino) in the same room, hallway, stairs or passageway where the damage occurred (see pages 89 to 91).

X We do not cover

- wear, tear or loss or damage caused by liquid leaking, splashing, dripping or overflowing over a period of time **if** a reasonable person would have been aware of this condition;
- escape of liquid that has not caused permanent damage to your contents;
- escape of liquid from agricultural pipes, a watering system or hose;
- escape of liquid from a portable container, such as a pot plant, vase, terrarium, fishbowl, beverage container, saucepan, bucket or watering can;
- loss or damage to, or caused by, a leaking shower floor or base, shower cubicle walls, shower glass screening or doors;
- 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 (**but not** forming part of a shower cubicle wall, floor or base);
- loss or damage to retaining walls;
- the cost of repairing or replacing the item from which the liquid escaped;
- costs if you repair or renovate a damaged area of your apartment before we can inspect it and find the cause;
- loss or damage caused by wear, tear, rust, fading, rising damp, mould, mildew, corrosion, rot.



Impact

✓ We cover

Loss or damage 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;
- watercraft, aircraft, motor vehicles or trailers;
- an object falling from a motor vehicle or aircraft;
- space debris or meteorites.

✗ We do not cover

- the cost of removing or lopping fallen trees or branches that have not damaged your 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

✓ We cover

Loss or damage caused by an animal.

✗ We do not cover

Loss or damage caused by:

- any animal owned by you or that you are responsible for;
- any animal allowed into your apartment by you or anyone living in your apartment;
- insects, vermin or rodents, **but we will cover** damage they cause if it is covered under the following insured events:
 - ‘Fire’ (see page 28);
 - ‘Escape of liquid’ (see page 32).
- animals pecking, biting, clawing, scratching, tearing or chewing your contents, or damage caused by their urine or excrement. **But we will cover** damage caused by an animal (**except** insects, vermin or rodents) which becomes accidentally trapped inside your apartment and which does not belong to you or anyone living in your apartment.



Explosion

✓ We cover

Loss of damage caused by an explosion.

✗ We do not cover

- the cost of repairing or replacing the tank 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 over time, structural fault or design fault.



Riot, civil commotion or public disturbance

✓ We cover

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

✗ We do not cover

- loss or damage caused by you or someone who lives in your apartment;
- loss or damage caused by someone who entered your apartment:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to your apartment.
- loss or damage if you or someone living with you participated in the riot, civil commotion or public disturbance;
- loss or damage caused by nuclear or biological devices.



Malicious acts and vandalism

✓ We cover

Loss or damage caused by malicious acts or vandalism.

✗ We do not cover

- loss or damage caused by you or someone who lives in your apartment;
- loss or damaged caused by someone who entered your apartment:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to your apartment.

Refer to the PED Guide for further information

Additional features

If we accept your claim for loss or damage due to an insured event, we will also provide the following additional features. The additional features and their limits are paid in addition to the sum insured for your contents.

In some circumstances, we may decide to make an additional feature available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have agreed to pay your claim. If we later decide that we cannot accept or pay your claim then cover available under an additional feature will not apply and we can recover from you the amounts we paid.

There are some things we do not cover under these additional features and these are shown in the 'We do not cover' section of the following tables on pages 39 to 44 and in the 'General exclusions' on pages 69 to 76. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

Below is an overview of the additional features and the limits that apply. For full details read this PDS.

Summary of additional features	Limit for an insured event
Removal of debris	Up to 10% of the contents sum insured
Temporary accommodation for tenants or strata title owners	Up to 20% of the contents sum insured and a maximum of 52 weeks
Paraplegia or quadriplegia assistance	Up to \$10,000
Fatal injury compensation	\$10,000
Accessories and spare parts	Up to \$2,000 or 1% of the contents sum insured, whichever is less
Storage of undamaged contents	Up to 10% of the contents sum insured
Stock	Up to \$1,000
Costs to re-establish important documents	Up to \$500

Removal of debris

✓ We cover

The reasonable and necessary costs to dispose of your damaged contents.

Limit

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

✗ We do not cover

Disposal, storage or removal of anything that is not defined as contents.

Temporary accommodation for tenants or strata title owners

✓ We cover

When we agree you cannot live in your apartment while it is being repaired or rebuilt then:

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

We will also pay the reasonable and necessary costs for:

- redirection of mail from your apartment;
- utility connection costs 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.

Limit

The most we will pay under this feature is **20%** of your contents sum insured and the longest period we will cover is **52** weeks.

✗ We do not cover

- 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 you do not need to pay for temporary accommodation;
 - if your apartment was not your principal place of residence at the time of the loss or damage;
 - if you had not intended to live at your apartment during the repair or rebuild period;
 - beyond the period we decide it should reasonably take to replace or repair your apartment so you can live there again;
 - related to any business activity carried on by you.

Paraplegia or quadriplegia assistance

✓ We cover

We will pay the reasonable and necessary costs of modifications to your apartment 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; **and**
- the injury results in permanent paraplegia or quadriplegia within **12** months of the insured event; **and**
- we have accepted a claim for loss or damage to your contents resulting from this insured event.

Limit

The most we will pay for any one event is **\$10,000**.

✗ We do not cover

This box has been left blank intentionally.

Fatal injury compensation

✓ We cover

If you suffer a fatal injury as a direct result of an insured event at the insured address, we will pay **\$10,000** for any one event if:

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

Limit

The most we will pay for any one event is **\$10,000**. We decide how payment will be made in the event of more than one fatality.

✗ We do not cover

This box has been left blank intentionally.

Accessories and spare parts

✓ We cover

If we accept your claim for loss or damage to your contents, we will also cover loss or damage caused by the same insured event to accessories and spare parts stored in your apartment for the following vehicles or craft:

- motor vehicles or trailers;
- motorcycles or mini-motorcycles;
- motorised scooters or motorised bicycles;
- watercraft or aircraft (**but not** outboard motors).

Limit

The most we will pay for any one event is **\$2,000** or **1%** of your contents sum insured, whichever is less.

✗ We do not cover

- keys or replacement of locks;
- spare parts or accessories that are in or on the vehicle or craft at the time of the insured event;
- outboard motors.

Storage of undamaged contents

✓ We cover

If we accept a claim for loss or damage to your contents due to an insured event and we agree that the undamaged contents cannot be kept at the insured address as a result of the insured event, we will also pay the reasonable cost to store the undamaged contents until the contents can be kept at 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). All the conditions, limits and exclusions of this policy apply to this cover.

✗ We do not cover

- storage costs once we decide the contents could be returned to the insured address;
- storage of contents outside Australia;
- if your temporary accommodation is the place of storage;
- where we have already agreed to cover the relevant loss or damage under another additional feature, additional cover or optional cover;
- loss or damage that is excluded by this policy.

Stock

✓ We cover

If we accept a claim for loss or damage to your contents due to an insured event, we will also cover stock used in your trade, business or profession and stored inside your apartment for loss or damage caused by the same insured event.

Limit

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

✗ We do not cover

This box has been left blank intentionally.

Costs to re-establish important documents

✓ We cover

If we accept a claim under your contents cover, we will pay the costs to replace the following documents if they are inside your apartment and lost or damaged by the same insured event:

- jewellery valuations;
- passports, wills;
- the land title to your apartment;
- driver licences;
- marriage certificates, birth certificates.

Limit

The most we will pay for any one insured event is **\$500**.

✗ We do not cover

Any document not listed under 'We cover'.

[Refer to the PED Guide for further information](#)

Additional covers

We also provide the cover set out under the following additional covers. A claim under an additional cover can be made independently of a claim for loss or damage to your contents.

The cover provided is shown in the 'We cover' section of the following tables on pages 46 to 60. In all cases the incident that causes the loss or damage must happen in the period of insurance.

There are some things we do not cover under these additional covers and this is shown in the 'We do not cover' section of the following tables on pages 46 to 60 and in the 'General exclusions' on pages 69 to 76. All of the conditions of this policy apply to these additional covers unless the cover says otherwise.

Below is an overview of the additional covers and the limits that apply. For full details read this PDS.

Summary of additional covers	Limit per event
Prevention of access	Up to 5% of the contents sum insured
Lock replacement (after theft of keys)	Up to \$1,000
Motor burnout	Up to \$2,000
Contents in commercial storage	Up to your contents sum insured
Contents in transit	Up to your contents sum insured
Contents temporarily removed	Up to 20% of your contents sum insured for up to 180 days
Visitors contents	Up to \$2,000
Financial transaction card cover	Up to \$1,500
Vehicle injury to dogs or cats	Up to \$1,000
Food and medication spoilage	Up to \$500
Theft of your bag	Up to \$500
Contents stored at an apartment complex	See page 57
Contents on common property	Up to \$2,000
Identity theft cover	Up to \$1,000
Recreational goods	Up to \$1,000

Prevention of access

✓ We cover

If you cannot access your apartment because of one of the following incidents:

- damage to a building, the apartment building (**but not** your apartment), a road or street providing access to the apartment complex or apartment building;
- burst water main;
- bomb threat or bomb damage;
- street riot;
- lift malfunction in the apartment building (and you have a medical certificate stating you must use a lift);
- emergency services refuse you access to your apartment or evacuate you for safety reasons,

then:

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

Cover stops when your apartment becomes accessible.

Limit

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

✗ We do not cover

- 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 you were not living in your apartment at the time of the loss or damage;
 - if you do not need to pay for temporary accommodation;
 - caused by the threat of, or damage by, a nuclear or biological bomb;
 - if you are able to claim under the 'Temporary accommodation for tenants or strata title owners' additional feature.

Lock replacement (after theft of keys)

✓ We cover

We will cover the necessary costs of replacing or recoding locks to the external doors or windows of your apartment at the insured address if the keys to those locks are stolen anywhere in Australia or New Zealand.

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**.

✗ We do not cover

The cost of replacement of lost or damaged keys.

Motor burnout

✓ We cover

The burning out or fusing of electric motors in your contents that happens in the period of insurance.

Cover includes the reasonable 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.

If an electric motor or motor in an appliance cannot be repaired or replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for the replacement of the whole appliance, **unless** it costs us less than it would to repair or replace the motor.

Limit

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

✗ We do not cover

- 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 used in conjunction with your trade, business activity or occupation;
- loss or damage to a refrigerator or freezer caused by spoiled food.

Contents in commercial storage

✓ We cover

We will cover your contents whilst stored in a secure commercial storage facility for loss or damage caused by an insured event. 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 limits of your contents policy apply.

✗ We do not cover

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 contents not stored in a commercially operated facility;
- to food of any kind;
- that is not covered by an insured event;
- where we have already agreed to cover the relevant loss or damage under another additional feature, additional cover or optional cover.

Contents in transit

✓ We cover

When 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 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 limits of your contents policy apply.

✗ We do not cover

- 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';
 - 'Flood'.

Contents temporarily removed

✓ We cover

We will cover you when you temporarily remove the contents from the insured address to:

- another residence in Australia in which you are temporarily residing;
- a bank deposit box;

they are covered for loss or damage caused by an insured event whilst inside the temporary residence. The longest period that we will cover contents temporarily removed is **180 days** **unless** they are stored in a bank deposit box.

Limit

The most we will pay for any one incident is **\$2,500** per item, pair, set or collection, and up to **20%** of your contents sum insured in total.

✗ We do not cover

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;
- that is not covered by an insured event.

Cover may be available if the item damaged is insured under personal valuables. See page 61 for details of personal valuables.

Visitor's contents

✓ We cover

We will cover loss or damage to contents owned by invited visitors caused by an insured event in your apartment.

The longest period that we will cover contents owned by visitors staying at the insured address is **30** consecutive days.

Limit

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

✗ We do not cover

Loss or damage:

- to any item insured under another policy;
- 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, PDAs and GPS/navigational devices;
- to optical items, vision and sound equipment;
- that is not covered by the insured event.

Financial transaction card cover

✓ We cover

We will cover your loss if your credit cards or other financial transaction cards are physically stolen from your apartment 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.

Limit

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

✗ We do not cover

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; **or**
 - 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.

Vehicle injury to dogs or cats

✓ We 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.

Limit

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

✗ We do not cover

Treatment for:

- any dog or cat not owned by you;
- any dog or cat that does not reside in your apartment.

Food and medication spoilage

✓ We cover

We will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address caused by:

- an insured event;
- 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.

Limit

The most we will pay for any one incident is **\$500**.

X We do not cover

Loss or damage:

- to a refrigerator or freezer caused by spoiled food;
- arising, from or caused by industrial action;
- arising from an accidental act or omission of a power supply authority;
- arising from the deliberate act or omission of a power supply authority, **unless** this action is in the interest of public safety.

Theft of your bag

✓ We cover

If your bag is stolen anywhere in Australia or New Zealand whilst being carried by you, we will pay you the cost of replacing your bag and the contents it contained.

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

Limit

The most we will pay for any one incident is **\$500**.

✗ We do not cover

Loss or damage:

- if the theft of your bag was not reported to the police;
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection).

Theft of keys.

Contents stored at an apartment complex

✓ We cover

We will cover your contents for loss or damage caused by an insured event when they are stored in a locked cage inside a building that is located within your apartment complex.

Limit

The most we will pay for any one incident is:

- **\$5,000** for theft claims;
- all other claim types:
 - **\$1,000** per individual item, pair, set or collection up to a total of **\$10,000** or **25%** of your contents sum insured, whichever is less.

✗ We do not cover

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);
- caused by accidental breakage;
- that is not covered by an insured event;
- when the storage cage is located in the open air.

Contents on common property

✓ We cover

When you have contents cover, we will cover contents that you own that are permanently fixed on or to common property of your apartment complex on the same basis as if they were at the insured address.

Example: *Clothesline attached to the side of your apartment.*

Limit

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

✗ We do not cover

Loss or damage:

- for which your body corporate is liable;
- to any item not owned solely by you.

Identity theft cover

✓ We cover

When 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 in writing (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 made under this additional cover in the period of insurance is **\$1,000**.

✗ We do not cover

- 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.

Recreational goods

✓ We cover

When you have contents cover, we will cover your sporting, recreational or leisure goods and equipment when they are in the boundaries of your apartment complex on the same basis as if they were at the insured address.

Limit

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

✗ We do not cover

Loss or damage to:

- laptops, electronic tablets, personal digital assistants and mobile phones;
- any sporting, recreational or leisure goods and equipment whilst they are in use.

Some cover may also be available if the item damaged is insured under personal valuables. See page 61 for details of personal valuables.

Refer to the PED Guide for further information

Optional covers

You can ask us to add one or more of the following optional covers to your policy. Normally an extra premium is payable. If you have an optional cover, that option will be shown on your certificate and the cover provided is as shown in the 'We cover' section of the following tables on pages 62 to 64.

There are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 62 to 64 and in the 'General exclusions' on pages 69 to 76. All of the conditions of this policy apply to optional covers unless the cover says otherwise.

Personal valuables

You can ask us to add either the 'Personal valuables - unspecified items' optional cover or the 'Personal valuables - specified items' optional cover or both to your contents policy. This optional cover has its own excess shown on your certificate. The contents excess does not apply.

Personal valuables that we agree to insure do not need to be included in your contents sum insured.

What we cover - personal valuables

A personal valuable is a content 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 valuable:

- a wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities;
- a motorised golf cart with **4** wheels **but only** as a personal valuable - specified item.

Where we cover - personal valuables

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 valuables – unspecified items

✓ We cover

If you have chosen this cover, we cover accidental loss or damage to personal valuables 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 valuables' (see page 61).

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.

X We do not cover

- 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 valuables that are used for any business activity;
- tools of trade;
- any contents on exhibit or up for sale, such as jewellery at an auction, 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 50;
- 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.
- restoration of your electronic records;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- personal valuables you have insured under 'Personal valuables – specified items'.

Personal valuables – specified items

✓ We cover

If you have chosen this cover, we cover accidental loss or damage to personal valuables items 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 valuables' on page 61.

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.

✗ We do not cover

- 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; **and**
 - motorised golf carts with **4** wheels whilst in use.
- personal valuables that are used for any business activity;
- restoration of your electronic records;
- any contents on exhibit or up for sale, such as jewellery at an auction, 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 50.

Refer to the PED Guide for further information

Legal liability

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

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 anywhere in Australia or New Zealand during the period of insurance:

- which is unrelated to your ownership of your apartment; **or**
- if it results from fixtures and fittings attached to your apartment that you are legally responsible for under a rental agreement; **or**
- if you are living in and/or own your apartment, we will cover legal liability that is not covered under a building policy which covers your apartment.

Additional cover for a vacant block of residential land

When we cover your contents we will also 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 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.

What we do not cover

We do not cover legal liability caused by 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:
 - under a tenancy rental agreement; **and**
 - for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

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

Aircraft

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

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

Animals

any animal other than your domestic dog, cat or horse.

Asbestos

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

Buildings, property or land not at the insured address

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

- the common property at the apartment complex when you insure your contents under this policy;
- residential land that is covered under 'Additional cover for a vacant block of residential land' on page 65.

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 **\$50,000**.

Business activity

any business activity, **but we will cover** this if it relates to part-time or casual babysitting where you do not need to be registered or licensed to do this.

Caravans and trailers

using or owning a caravan, mobile home or trailer.

Committee members or officials

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

Death or injury

death or injury of:

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

Fines, penalties and other damages

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

Illness or disease

illness, disease or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Legal actions in other countries

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

Libel or slander

defamation including libel or slander.

Motor vehicles or motorcycles

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

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

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

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

damage to property which:

- is owned by you or your family, or anyone who usually lives with you in your apartment;
- 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.

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.

Refer to the PED Guide for further information

General exclusions

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Actions of the sea

any actions or movements of the sea.

Aircraft shock waves

the gradual affects of vibrations, or shock waves caused by aircraft travelling at high speeds **unless** you can clearly show us that the damage was caused by a single destructive incident (e.g. sonic boom).

Biological, chemical, other pollutant or contaminant

- any actual or threatened biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant; **or**
- 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 that is covered by insured event 'Fire';
- your legal liability under 'Legal liability' cover, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address;
- the cost to remove asbestos or its derivatives from the insured address during repairs or rebuilding if we have accepted a claim for loss or damage to your contents.

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

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 malicious damage;
- your possession, supply or consumption of any illegal substances or illegal drugs;
- you not obeying any commonwealth, state, territory or local government law, including laws relating to:
 - installing smoke alarms;
 - pool fencing;
 - failing to install a balcony railing or balustrade when required;
 - dangerous goods and liquids;
 - firearms;
 - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Building extensions, alterations or renovations

other than the cover available under 'Legal liability', building extensions, alterations or renovations to your apartment, including:

- damage caused by cracking, collapse, subsidence or damage to your contents caused fully or partially by the building work;
- damage caused by storm, flood or water entering your apartment through openings in the walls or roof or other unfinished parts of your apartment whether or not they are temporarily covered, at the time of the damage;
- damage caused by storm or flood to any part that is not fully built;
- theft or damage by someone who enters or leaves through an unlockable or unsecured part of your apartment;
- malicious damage or vandalism to unfinished parts of your apartment.

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

a bushfire, storm, 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 bought your apartment; **or**
- that another policy covering your 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 hacker.

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.

Consequential losses or extra costs following an incident covered by your policy

consequential loss (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- loss of income or wages;
- medical expenses;
- loss or costs, including the cost of your time (e.g. inconvenience), to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around the apartment building;
- cleaning costs;
- any costs related to stress or anxiety;
- any costs not covered by your policy.

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Defect, structural fault or design fault

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

Deliberate or reckless acts or omissions

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

- is deliberate or reckless;
- is a deliberate or reckless lack of action.

Deliberate damage to a reservoir or dam

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

Failing to take care

your failure to:

- take reasonable care of your apartment and contents;
- take reasonable precautions to prevent loss, damage or legal liability;
- keep your apartment and contents well maintained and in good condition. For the meaning of 'well maintained and in good condition' see the 'Glossary of important words and phrases' section on page 12;
- fix faults and defects as soon as you become aware of them.

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';
- 'Flood';
- 'Earthquake and Tsunami';
- 'Explosion'.

Hazardous materials

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

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 contents to the extent it is covered under insured event 'Fire';
- lightning to the extent it is covered under insured event 'Lightning';
- motor burnout to the extent it is covered under 'Motor burnout' additional cover.

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.

Not complying with building regulations

your apartment not complying with building laws or regulations, **except** those laws or regulations introduced after your apartment was originally built or last altered which you were not required to comply with.

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

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.

Power surge

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

- insured event:
 - 'Fire';
 - 'Lightning';
 - 'Storm';
 - 'Flood'.
- 'Motor burnout' additional cover.

Radioactivity

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

Replacement of water

the loss, storage and replacement of water in any tank, container, pool, spa and any other water storage vessel.

Revolution, war

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup; **or**
- 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 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';
- roots from a fallen tree to the extent it is covered under insured event 'Impact'.

Sale

- loss (including theft) of your contents or personal valuables (or the proceeds of sale) by a person authorised to offer your contents or personal valuables for sale;
- loss of your contents or personal valuables (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your contents or personal valuables for sale.

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 apartment;
- down the sides or underneath swimming pools or spas causing them to move, change shape, lift or leak through their hydrostatic valves;
- against or through retaining walls and forcing them to move or crack;
- from agricultural pipes.

Storm surge

storm surge, **except** to the extent loss or damage is covered under insured event 'Storm'.

Structural improvements at apartments

- 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 your apartment.

Tenants, paying guests or boarders

tenants, paying guests or boarders, or someone who lives with them or a person who entered your apartment with their consent, **but we will cover** loss or damage to your contents to the extent it is covered under insured event:

- 'Fire';
- 'Explosion';
- 'Impact';
- 'Accidental breakage of glass';
- 'Escape of liquid'.

Tree lopping

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

Wear, tear, mould, gradual deterioration and other conditions

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**:

- wear and tear of carpets, furniture and furnishings;
- weathering of roof tiles or roof ridge capping;
- gradual weathering and breakdown of bricks, mortar or concrete.

Further example: *Carpet worn from people walking on it.*

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, disconnected, or not used as intended, **but** forgetting to turn on your alarm or to lock a door will not in itself affect theft cover under your policy.

Claims

Making a claim

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

What you must do

Step 1	Step 2	Step 3	Step 4
<p>Make sure everyone is safe.</p> <p>For emergencies call 000.</p>	<p>Try to prevent further loss or damage.</p> <p>If possible take reasonable steps to prevent further loss, damage or liability (e.g. if there is a broken window, arrange for it to be covered to prevent further water damage from the rain).</p>	<p>Immediately report any theft and malicious damage to the police.</p> <p>Give them a list of all stolen or damaged items. Keep details of the date reported, name of police officer, police station reported to and the report number.</p>	<p>Contact us as soon as possible on 1350 50.</p> <p>You can call us 24 hours a day. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.</p> <p>Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items).</p>

Note: If the damage to your contents was caused by another person, please provide us their name and address, or if applicable, their registration details.

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 input tax credit to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

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 immediately tell us 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.

To process the claim, you must

- allow us to inspect your damaged contents;
- allow us to arrange for experts to assess your damaged contents and to quote on repair or replacement;
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes;
- when requested, provide us with all proofs of ownership and value, information, co-operation and assistance in relation to a claim (including attending an interview or giving evidence in court) as we may reasonably require;
- allow us, or a person nominated by us, to recover, salvage or take possession of your contents. 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 contents without our consent;
- do not carry out or authorise repairs without our consent **unless** you cannot contact us and need to make emergency repairs to protect your contents;
- do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss or for sanitation;
- do not admit liability or responsibility to anyone else **unless** we agree;
- do not negotiate, pay or settle a claim with anyone else **unless** we agree;
- do not accept payment from someone who admits fault for loss or damage to your 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 or cancel your policy.

How to establish your loss

Establish an incident took place

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

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 and give us proof of value and ownership for items claimed if we request it.

When your contents are damaged

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. For valuable and badly damaged items, we will ask you to provide proof of ownership and value.

If we decide that you are unable to reasonably substantiate your claim, we may reduce or refuse your claim.

Definitions of proofs

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

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

How to prove ownership and value

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

We have minimum proof requirements for some items set out on pages 81 to 83. Sometimes we might ask for more evidence to substantiate your claim to our reasonable satisfaction. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
Up to \$500	Details of when and where purchased and the price paid. If you are claiming for more than \$1,000 in total, we may ask you for more proofs.
Over \$500 to \$1,000	One of the following: <ul style="list-style-type: none">▪ proof of purchase that identifies the item;▪ a close-up photograph clearly showing the item;▪ a full description and value from a jeweller obtained before the loss occurred.
Over \$1,000 to \$3,000	Proof of purchase that identifies the item plus a full description of the item in writing from the jeweller you bought it from or a professional valuer.
Over \$3,000	Proof of purchase that identifies the item plus a valuation by a qualified jeweller or professional valuer. A close-up photograph might also help us.

Watches

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

Paintings, pictures, works of art, sculptures and art

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

If we decide that you are unable to reasonably substantiate your claim, even if you have provided the minimum proof set out in the tables, we may reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your certificate and are described in this PDS.

The types of excess are:

Contents excess

This excess applies to all claims including legal liability claims **unless** stated otherwise in this PDS. You may be able to choose a higher contents excess to reduce your premium.

Personal valuables excess

The optional cover 'Personal valuables' has its own excess.

Unoccupied excess

This excess applies in addition to any other excess, **unless** stated otherwise in the PDS, if, at the time of the incident your apartment has been unoccupied for more than **60** continuous days.

When your claim is for contents and personal valuables

When your claim is under both contents and either or both of the personal valuables covers, the higher of your:

- contents; **or**
 - the personal valuables excess;
- plus any unoccupied excess (if applicable), will be applied.

When your claim is for personal valuables only

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

When we may waive your excess

When you make a claim for damage to your contents and we decide the incident covered by your policy was entirely caused by another person (but not people within the definition of ‘you’), we may waive the excess that would normally apply if you give us the name and address of the person responsible for the damage or if applicable their name and registration details.

How to pay your excess

When you make a claim we will choose whether to deduct the applicable excesses from the amount we pay you or direct you to pay the excesses to us or to the appointed repairer or supplier. We may require you to pay the excess in full before we pay your claim or provide any benefits under your policy. The fact we have asked for payment of your excess does not of itself mean that your claim has or will be accepted by us either in whole or in part.

Refer to the PED Guide for further information

How we settle your claim

We choose how we settle contents (including personal valuables) claims

If we agree to pay a claim for loss, theft or damage to your contents (including flexible limits specified items and personal valuables), we will decide if we will:

- repair damage to your contents;
- replace your contents 'new for old';
- pay you what it would cost us to repair or replace your contents or any lower limit that applies;
- pay you the sum insured for your contents or any lower limit that applies;
- give you a voucher, store credit or stored value card for the amount it would cost us to repair or replace your contents.

If we replace (or pay you what it would cost us to replace), we will do so on a 'new for old' basis.

If we repair (or pay you what it would cost us to repair), we will at our option repair on a 'new for old' basis or repair to a similar condition to what your contents were in before the loss or damage occurred.

If we agree to compensate you in cash, we will reduce the cash compensation by an amount equal to any trade discount which we would have obtained from a supplier, had we repaired or replaced your contents.

Unless we tell you otherwise, we will deduct any amounts you owe us from any amount we owe you.

We will not:

- pay more than the relevant sum insured or policy limit;
- pay extra to repair or replace your contents to a better standard, specification or quality than it was before the loss or damage occurred **except** as stated in the meaning 'new for old';
- fix a fault that existed before the loss or damage occurred;
- pay 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:

- **New materials, new items**

we rebuild, replace or repair with new items or new materials that are commercially available at the time of replacement or repair from Australian suppliers;

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

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

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

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

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

When items may be replaced to a better standard

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

For these items when being replaced, 'new for old' means replacing with a new item of equal specification (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. 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.

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.

When items cannot be replaced new for old

Paintings, pictures, works of art, sculptures, ornaments, art objects, collections, 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.

When we repair or replace your contents

If we choose to repair damage to your contents or replace your contents, we will repair or replace with items or materials that are reasonably available at the time of repair or replacement from Australian suppliers.

We will do our best to replace to the same type, standard and specification (but not brand) as when new. If the same is not available, we will replace with items or materials of a similar type, standard and specification when new. It can be a different brand.

When we cannot match contents items

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



If you are not satisfied with what we choose before we repair the contents:



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



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

Items that form part of a set or collection

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

When we will repair or replace undamaged contents

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged parts of the contents.

But there are limited circumstances where we will repair undamaged parts of contents to create a uniform appearance, when:

- **internal blinds and curtains**

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

- **carpets or other floor coverings**

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

*See pages 88 to 90 for 'What we mean by same room, stairs, hallway or passageway'.

Case study

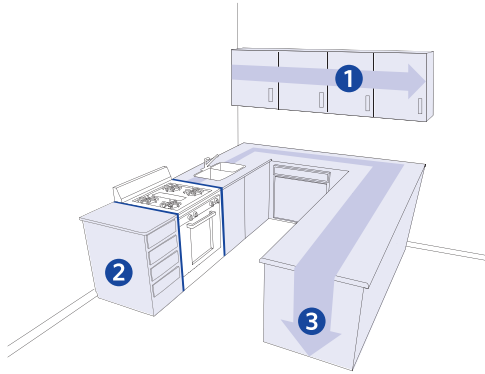
The extent of repairs carried out to match undamaged areas in a kitchen.

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

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

In this kitchen case study

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



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

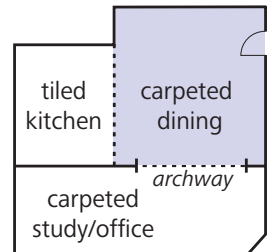
Same room

A room is an area starting and finishing at:

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

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

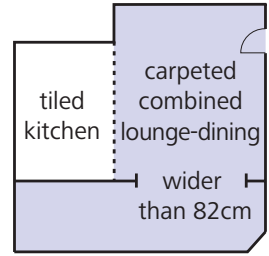
Any archway or similar opening separates a room **unless** it is a combined lounge-dining room (see page 89).



Combined lounge-dining room

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

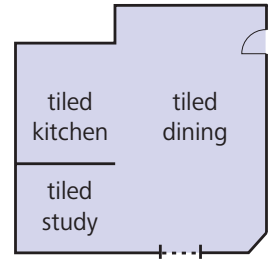
- they are lounge and dining rooms; **and**
- the shared doorway, archway or similar opening is wider than **82cm**; **and**
- the floor or wall covering is the same in both rooms.



Open plan areas

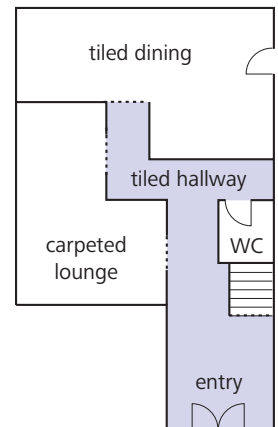
When there is no wall, archway, doorway or similar opening, the room continues until:

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



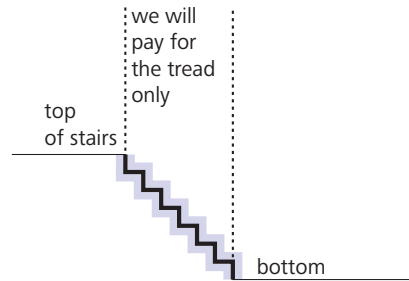
Same passageway or hallway

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






Same stairs

Side view of stairs.



Legend

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

If you want to change the contents

When repairing or replacing the contents, if we agree, you can choose to change the make and model of the contents item or upgrade to a different make and model of it, providing you pay the extra costs of doing this. If you want to downsize the contents item for less cost than you are entitled to claim, we will not pay more than it costs us to repair or replace the downsized contents item.

Other claims information

Potential impact on cover and premiums

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. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for a flexible limits specified item or personal valuables - specified items

If we pay you the sum insured for a flexible limits specified item or a personal valuables - 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 cover for any new replacement 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 content item (a jewellery item is covered to a maximum of **\$2,000** as a content item).

After claiming for personal valuables - unspecified items

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

Salvaged contents items

If we replace or compensate you for an item, we then own the damaged or recovered item. If we agree you can keep an item we will determine the salvage value and we can deduct this amount from any payment we make to you.

Our right to recover claims we pay from those responsible

If you have suffered loss or damage as a result of an event or incident covered, or partially covered by this policy, then we have the right and you permit us to take action or institute legal proceedings against any person or entity liable to you for the recovery of your insured, underinsured or uninsured losses, payments made and expenses in relation to the event or incident (“your loss”). Any action or legal proceeding will be commenced in your name.

If you have commenced action or instituted legal proceedings against any person or entity liable to you for your loss, we have the right and you permit us to take over and continue that action or legal proceeding. Where recovery of your loss forms part of any representative proceeding which has not been instituted under our instructions, we have the right and you permit us to exclude your loss from that representative proceeding for the purpose of including your loss in a separate representative proceeding which is or will be instituted under our instructions.

You must provide us with all information and reasonable assistance in the recovery of your loss, including providing us with any documents that prove your loss.

You must not enter into any agreement, make any admissions or take any action or step that has the effect of limiting or excluding your rights and our rights to recover your loss, without our prior written agreement.

Refer to the PED Guide for further information

Other important information

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, less any non refundable government charges if the refund is more than **\$5**. 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 immediately due and payable.

Cancellation by us

We can cancel your cover where the law allows us to do so. We will refund any money we owe you less any non-refundable government charges if the refund is more than **\$5**. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Paying your premium' on page 18.

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within **5** business days. You can contact us:

By phone: 13 50 50

By email: customerservice@apia.com.au

In writing: Apia, GPO Box 756, Melbourne, VIC, 3001

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Internal Dispute Resolution (IDR) Team for review or you can contact them directly:

By phone: 1300 240 531

By email: idr@apia.com.au

In writing: Apia Internal Dispute Resolution, PO Box 14180,
Melbourne City Mail Centre, VIC, 8001

If we require additional information we will contact you to discuss. IDR will usually contact you with a decision within **15** business days of receiving 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 Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1800 367 287

By fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service Limited,
GPO Box 3, Melbourne, VIC, 3001

By visiting: www.fos.org.au

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home 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.

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) or by phoning **(02) 9253 5100**.

Financial Claims Scheme

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

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

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

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **13005588 49**.

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PDS dated 7 April 2016

This insurance is issued by

AAI Limited

ABN 48 005 297 807 AFSL No. 230859

GPO Box 756, Melbourne, VIC, 3001

How to contact Apia:

By telephone: 13 50 50

Via email: customerservice@apia.com.au

On the web: apia.com.au

In writing: GPO Box 756, Melbourne, VIC, 3001

13 50 50
apia.com.au