



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 24 hours a day, 7 days a week on **13 50 50**.

Our goal

Our goal is to have you as a happy, long-term customer. We want you to be satisfied in all your dealings with us.

Apia is committed to dealing with our customers by:

- listening carefully to what you tell us;
- being accurate and honest in telling you about our products and services;
- communicating with you professionally and in plain language; **and**
- resolving any complaints or concerns you have with us.

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 5), certain information about the financial services we offer, how we are remunerated and what relationships we have with others, to help you decide if you would like to use the services we offer. This PDS also explains how we will deal with your complaint if you ever have a concern with your dealings with us.

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

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 on **13 50 50** or at apia.com.au. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary Product Disclosure Statement (SPDS) or replacement PDS.

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**.

Our agreement with you

Apia on behalf of AAI (see page 5) agrees in return for your premium to insure you in the circumstances and subject to the conditions, limits and exclusions set out in this PDS and your certificate.

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 your PDS. This is called the 'cooling off period'. If you decide to cancel your policy during the cooling off period, or at any other time, we will refund the unexpired portion of the premium less any non refundable government charges.

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 a unit or 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, our decision relies 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** and we will update our records.

Exclusion for new business policies

We do not insure you 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' on page 42.

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 60 to 63.



Important information about us

This important information about us statement was completed on 19 October 2012.

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 Australian Alliance Insurance Company Limited ABN 11 006 471 709 (AAI). AAI holds Australian Financial Services Licence No. 235011. The contact details for AAI are on the back cover. AAI has authorised this 'Important information about us' statement.

AAI 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 and both are members of the Suncorp Group. As AAI is regulated by the Australian Prudential Regulation Authority (APRA) it is exempt from the requirement to hold professional indemnity insurance cover. AAI as the insurer will receive the premiums paid for the policy but does not otherwise receive any remuneration or commission for the services provided by Apia.

What financial services do we offer?

Apia is authorised by, and acts on behalf of AAI 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.

How are we paid for providing the financial services?

Apia does not receive any commissions or benefits from AAI for giving you advice or for the insurance policies it arranges. AAI and other Suncorp Group companies provide Apia with the resources it needs to provide the financial services. These services are provided on behalf of Apia by 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 65.



Summary of insured events

This summary lists the insured events that we cover 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 16 to 24 and in 'General exclusions' on pages 41 to 46 of this PDS.

<p>Lightning</p> <p>But we do not cover loss or damage caused by power failures or surges by your power provider.</p> <p><i>More details page 16</i></p>	<p>Fire</p> <p>But we do not cover loss or damage to your contents from arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot.</p> <p><i>More details page 16</i></p>
<p>Flood</p> <p>But we do not cover loss or damage caused by actions or movements of the sea.</p> <p><i>More details page 17</i></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><i>More details page 18</i></p>
<p>Earthquake</p> <p>But we do not cover loss or damage that occurs more than 72 hours after the earthquake.</p> <p><i>More details page 19</i></p>	<p>Tsunami</p> <p>But we do not cover loss or damage that occurs more than 72 hours after the tsunami.</p> <p><i>More details page 19</i></p>
<p>Theft or Burglary</p> <p>But not loss or damage by someone who entered the insured address with your consent.</p> <p><i>More details page 19</i></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><i>More details page 20</i></p>
<p>Escape of liquid</p> <p>But we do not cover wear and tear, or loss or damage caused by the escape of liquid occurring as a result of a gradual process of bursting, leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition.</p> <p><i>More details page 21</i></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><i>More details page 22</i></p>



Damage by an animal	Explosion
But we do not cover loss or damage caused by insects, vermin or rodents (some limited exceptions apply). <i>More details page 22</i>	But we do not cover the cost of repairing or replacing the tank or container that exploded. <i>More details page 23</i>
Riot, civil commotion or public disturbance	Malicious acts and vandalism
But we do not cover loss or damage caused by you or someone who lives at the insured address. <i>More details page 23</i>	But we do not cover loss or damage caused by you or someone who lives at the insured address. <i>More details page 24</i>

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 47 to 59.

Making a claim
It is important that you contact us as soon as practicable after the loss or damage has occurred. You must also take reasonable steps to prevent further loss or damage. <i>More details page 47</i>
Establishing your loss
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. <i>More details page 48</i>
Proof of ownership
We may ask for proof of ownership in the event of a claim. <i>More details page 49</i>
Excess
An excess is the amount you ordinarily have to pay for each incident when you make a claim. The excess(es) that apply depend upon the circumstances of the claim. <i>More details page 51</i>
How claims are settled
Depending on the circumstances we will decide to repair, replace, rebuild or pay you what it would cost us to repair, replace or rebuild. Some items, for example paintings, cannot be replaced and we explain how we will settle claims for such items in this PDS. <i>More details page 53</i>



About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident unless stated otherwise in the 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.

To help you calculate the replacement value of your contents, we provide a 'Contents Calculator' that you can access at our website, apia.com.au or you can call us on **13 50 50**.

Portable valuables that we have agreed to insure do not need to be included in the contents sum insured. See page 36 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 sum 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

Apia automatically adjusts your contents (which includes any flexible limits specified items) sum insured on your certificate at the end of each period of insurance to account for various factors including inflationary trends. You need to change the sums insured for any portable valuables (shown on your certificate as 'Valuables' and 'Specified valuables') when required as we do not adjust these sums insured.



About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, other government charges and any fire services levy (FSL) that applies. The premium will be shown on your certificate as the 'Premium Total Amount' or, if you pay by instalments, the amount due monthly, quarterly, half yearly or yearly 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 the premium by the due date to get this insurance cover. You can pay in one annual payment or if we agree, by monthly, quarterly, half yearly or yearly 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 your 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 without notifying you in advance if an instalment is **1** month (or more) overdue.



Your responsibilities

You must:

- keep your contents and apartment well maintained and in good condition. For what we mean by 'good condition' see 'Glossary of important words and phrases' on page 62;
- take reasonable care to prevent theft, loss, damage or legal liability;
- follow all the terms and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us.

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 52.



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.

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.

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 36 'Portable valuables';
- provide some limited cover for contents while they are away from the insured address, see pages 29 to 35 'Additional covers'.

What we cover - 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 not housed in a cabinet, internal blinds, drapes and curtains, carpets and plants in pots, medical equipment and aids.



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

- wheelchairs, mobility scooters, ride-on mowers, golf carts and 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 your apartment, whether permanently attached or not;
- floating wooden floors;
- air conditioners and spas for your sole use in your apartment;
- fixtures owned by you as a tenant which will be removed when vacating;
- wall paint and paper if the apartment building is located in New South Wales.

We will not cover any item which is legally part of an 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 (unless 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;
- any unlicensed or unregistered firearms;
- 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. Subject to the conditions, limits and exclusions of the policy, these items are covered for loss or damage caused by an insured event at the insured address.
- **Flexible limits specified items** - Some contents have flexible limits which means you can increase their limits if we agree (see table on page 15). If you increase the limit of such an item and we agree, the item is called a flexible limits specified item and it will be shown on your certificate. Subject to the conditions, limits and exclusions of the policy, these items are covered for loss or damage caused by an insured event at the insured address.
- **Portable valuables** - See pages 36 and 37.

The most we will pay for all contents

If we accept your claim, the most we will pay for loss or damage to all contents arising from any one insured incident is the contents sum insured (which includes any flexible limits specified items) plus any portable valuables sums insured (shown on your certificate as 'Valuables' and 'Specified valuables').

There are also limits that apply to individual content items or types of items. These limits are set out in the tables on pages 14 and 15 '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 contents items.

Item	Limits for any one insured incident
Home office equipment used for a business activity	Limited to 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)	Limited to \$500 in total
Uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery)	Limited to \$1,000 per item, but not more than 20% of the contents sum insured in total
Refrigerated food, frozen food and medicines	Limited to \$500 in total
Contents in the open air	Limited to \$1,000 for theft claims and 5% of the contents sum insured for all other claim types

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 incident
Jewellery and watches	\$1,000 per item or set but not more than 20% of the contents sum insured in total
Carpets or rugs that are hand woven	\$1,000 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	\$1,000 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 and memorabilia

For 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 **\$1,000** for that painting, as shown by the limit for paintings in the table above.

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 arising from the table on this page and we agree, that contents item will be insured for a specified value and the contents item will be shown on your certificate under 'Flexible limits specified items'. The most we will pay for a flexible limits specified item is the amount shown on your certificate for that item.

The most we will pay for portable valuables

For details see 'Portable valuables' on pages 36 and 37.

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 caused 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 16 to 24 and in the 'General exclusions' on pages 41 to 46.

Lightning	
We cover	We do not cover
Loss or damage caused by lightning, including power surge caused by lightning.	<ul style="list-style-type: none"> any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the 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	We do not cover
Loss or damage caused by fire (burning with flames).	<p>Loss or damage arising from:</p> <ul style="list-style-type: none"> heat, ash, soot and smoke when your contents has 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 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.

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 debris out of tanks, swimming pools or spas, including replacing or storing the water;
- loss or damage to swimming pools 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 that occurs 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 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 by storm surge, **but we will cover** loss or damage caused by storm surge if it occurs at the same time as other insured damage at the insured address caused by storm;
- 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 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 loss or damage occurred;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** loss or damage caused by a landslide or subsidence that occurs 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 your contents at the insured address.



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 60.
- 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** damage caused by a landslide or subsidence that occurs 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;
 - 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 or any other part of the apartment complex 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 35.



Accidental breakage of glass

We cover

- accidental breakage of fitted glass in furniture and unfixd hung mirrors;
- when you are a tenant under a lease which holds you legally responsible for accidental damage we cover accidental breakage of:
 - glass in windows and other fixed glass that is part of your apartment (includes tinted glass, if fitted);
 - sinks, basins, baths or shower-bath combinations, cisterns and toilets;
 - glass in a fixed light fitting in your apartment;
 - any glass in your apartment that forms part of:
 - a fixed cooking or heating appliance; **or**
 - a 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.

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 other 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;
- fixed tanks;
- swimming pools or spas;
- waterbeds;
- baths, sinks, toilets and basins;
- 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 56 to 58.

We do not cover

- wear and tear, or loss or damage by the escape of liquid occurring as a result of a gradual process of leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition;
- the cost of repairing or replacing the item from which the liquid escaped;
- the cost of locating the source of the escaped liquid;
- leaks from agricultural pipes;
- loss or damage caused by liquid from a portable container, such as plant pot, vase, terrarium, fishbowl, beverage container, saucepan, bucket or watering can;
- loss or damage caused by liquid from a watering system or hose;
- 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;
- loss or damage caused by storm surge.

Impact

We cover	We do not cover
<p>Loss or damage caused by impact at the insured address from:</p> <ul style="list-style-type: none">▪ 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.	<ul style="list-style-type: none">▪ 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	We do not cover
<p>Loss or damage caused by an animal.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none">▪ 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:<ul style="list-style-type: none">‘Fire’ (see page 16);‘Escape of liquid’ (see page 21).▪ 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.

Explosion

We cover	We do not cover
Loss or damage caused by an explosion.	<ul style="list-style-type: none">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 that occurs 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	We do not cover
Loss or damage caused by riot, civil commotion or public disturbance e.g. damage caused by a violent crowd moving down your street.	<ul style="list-style-type: none">loss or damage caused by you or someone who lives in your apartment;loss or damage caused by someone who entered your apartment:<ul style="list-style-type: none">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 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.

Refer to the PED Guide for further information

Additional features

If we accept your claim for loss or damage to your contents 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. 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 25 to 28 and in the 'General exclusions' on pages 41 to 46. All of the conditions of this policy apply to these additional features unless the cover says otherwise.

Removal of debris	
We cover	We do not cover
<p>The reasonable and necessary costs to dispose of your damaged contents.</p> <p>The most we will pay for any event is 10% of your contents sum insured.</p>	<p>Disposal or storage of or removal of anything that is not defined as contents.</p>

Temporary accommodation for tenants or strata title owners	
We cover	We do not cover
<p>When we agree you cannot live in your apartment while it is being repaired or rebuilt then:</p> <ul style="list-style-type: none"> 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. <p>We will also pay the reasonable and necessary costs for:</p> <ul style="list-style-type: none"> 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. <p>The most we will pay under this feature is 20% of your contents sum insured and the longest period you can claim for is 52 weeks.</p>	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 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; **and**
- we have accepted a claim for loss or damage to your contents resulting from this insured event.

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

We do not cover

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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.

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 at the insured address 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).

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

We do not cover

Loss or damage:

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

Storage of undamaged contents

We cover

If you make 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, we will also pay the reasonable cost to store the undamaged contents until the contents can be kept at the insured address.

The most we will pay for the storage of undamaged contents is **5%** of the contents sum insured.

We will pay for 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 the contents as part of the original claim). This cover stops when your policy is cancelled or lapses or we stop paying for storage, whichever happens first. 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 your apartment;
- storage of contents outside Australia;
- loss or damage that is excluded by this policy;
- storage costs if your temporary accommodation is the place of storage.

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 for loss or damage caused by the same insured event.

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

We do not cover

This box has been left blank intentionally.

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 29 to 35. 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 29 to 35 and in the 'General exclusions' on pages 41 to 46. All of the conditions of this policy apply to these additional covers unless the cover says otherwise.

Prevention of access	
We cover	We do not cover
<p>If you cannot access your apartment because of one of the following incidents:</p> <ul style="list-style-type: none"> ▪ damage to a building, the apartment building, 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: <ul style="list-style-type: none"> ▪ 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. <p>The most we will pay under this cover is 5% of your contents sum insured. Cover stops when your apartment becomes accessible.</p>	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> 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

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.

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

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

We do not cover

The cost of replacement of the keys.

Motor burnout

We cover

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

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.

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 away from your apartment for loss or damage caused by an insured event for a maximum of **365** consecutive days in storage **but only if** your contents are stored in a secure commercial storage facility that:

- is lockable; **and**
- only you or someone you authorise has access to it; **and**
- is fully enclosed by walls (including doors) floor and roof.

The most we will pay for any one incident is the contents sum insured. This cover stops when your policy is cancelled or lapses. All 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.

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, for loss or damage caused by:

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

The most we will pay for any one incident is your contents sum insured. All 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 elsewhere in your policy.

Contents temporarily removed

We cover	We do not cover
<p>We will cover you when you temporarily remove the contents from the insured address to:</p> <ul style="list-style-type: none">▪ another residence in Australia in which you are temporarily residing;▪ a bank deposit box; <p>they are covered for loss or damage caused by an insured event at the new location.</p> <p>The most we will pay for any one incident is \$1,000 per item, pair, set or collection up to 20% of your contents sum insured.</p> <p>The longest period that we will cover contents temporarily removed is 120 days unless they are stored in a bank deposit box.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none">▪ 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. <p>Cover may be available if the item damaged is insured under portable valuables. See pages 36 and 37 for details of portable valuables.</p>

Visitors' contents

We cover	We do not cover
<p>We will cover contents that are owned by invited visitors for loss or damage caused by an insured event in your apartment.</p> <p>The most we will pay for any one incident is \$2,000 unless a higher amount is shown on your certificate. The longest period that we will cover contents owned by visitors staying in your apartment is 30 consecutive days.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none">▪ 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 an 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.

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

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

We do not cover

Loss or theft:

- of any gift cards and 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 your apartment.

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.

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

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

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 do not cover
<p>We will cover spoilage of refrigerated food, frozen food and refrigerated medicines in your apartment caused by:</p> <ul style="list-style-type: none"> an insured event; the sudden escape of refrigerant fumes; electrical or electronic breakdown, failure or malfunction; the public electricity supply failing to reach your apartment. <p>The most we will pay for any one incident is \$500.</p> <p>If you make a claim under this additional cover, no excess applies.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> 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	We do not cover
<p>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.</p> <p>The most we will pay for any one incident is \$500.</p> <p>If you make a claim under this additional cover, no excess applies.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> if the theft of the 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).

Contents stored at the apartment building

We cover	We do not cover
<p>We will cover your contents for loss or damage caused by an insured event when they are stored in a locked cage inside the apartment building.</p> <p>The most we will pay for any one incident is:</p> <ul style="list-style-type: none"> \$5,000 for theft claims; all other claim types: <ul style="list-style-type: none"> \$1,000 per individual item, pair, set or collection up to \$10,000 or 25% of your contents sum insured, whichever is less. 	<p>Loss or damage:</p> <ul style="list-style-type: none"> 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; caused by motor burnout; when the storage cage is located in the open air.

Recreational goods	
We cover	We do not cover
<p>We will cover loss or damage to your sporting, recreational or leisure goods and equipment caused by an insured event in the boundaries of your apartment complex.</p> <p>The most we will pay for any one incident is \$1,000.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> ▪ laptops, electronic tablets, PDAs and mobile phones; ▪ any sporting, recreational or leisure goods and equipment whilst they are in use. <p>Some cover may also be available if the item damaged is insured under portable valuables. See pages 36 and 37 for details of portable valuables.</p>

Contents on common property	
We cover	We do not cover
<p>We will cover your contents that you own that are permanently fixed on or to common property of the apartment building on the same basis as if they were in your apartment.</p> <p>The most we will pay for any one incident is \$2,000.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▪ for which your body corporate is liable; ▪ to any item not owned solely by you.

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 for an extra premium. If you choose and pay for 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 page 37. Optional covers have their own excess.

There are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on page 37 and in the 'General exclusions' on pages 41 to 46. All of the conditions of this policy apply to optional covers unless the cover says otherwise.

Portable valuables

For an additional premium, you can ask us to add either the 'Valuables' optional cover or the 'Specified valuables' optional cover or both to your contents policy. If we agree, that optional cover will be shown on your certificate.

What we cover – portable valuables

Portable valuables are items that are 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 or leisure goods and equipment, **but not** whilst they are being used. However, we will cover bicycles whilst in use providing they are **not being used** for racing or pace-making; **and**
- photographic and optical equipment.

In addition to the above, we also cover wheelchairs or mobility scooters or similar medical aids, designed to assist with physical disabilities, which you normally take with you away from the insured address.

Where we cover – portable valuables

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

The most we will pay for portable valuables

Valuables cover

The most we will pay for an individual valuables item, pair, set or collection is **\$1,000** and the most we will pay for all valuables is the sum insured shown on your certificate. For the most we will pay for all valuables you can choose from the level of cover options that we offer.

Specified valuables cover

The most we will pay for specified valuables is the sum insured shown on your certificate for each item listed.

Valuables cover

We cover

We cover accidental loss or damage to your valuables during the period of insurance in the locations shown and subject to the limits described in 'Where we cover – portable valuables' on page 36.

The most we will pay is for an individual item, pair, set or collection is **\$1,000** and the most we will pay for all valuables is the sum insured shown on your certificate.

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);
- sporting, recreational or 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;
- items that are used for any business activity;
- restoration of your electronic records;
- portable valuables you have insured under specified valuables.

Specified valuables cover

We cover

We cover accidental loss or damage to specified valuables 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 in 'Where we cover – portable valuables' on page 36.

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 to:

- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- sporting, recreational or 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;
- items that are used for any business activity;
- restoration of your electronic records.

Refer to the PED Guide for further information

Legal liability

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:

- 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 and your legal liability is not covered under a building policy which covers your apartment.

We will also pay the associated legal costs which we have agreed in writing to pay.

The most we will pay for all claims from any one incident under contents legal liability cover is **\$20 million**, including all associated legal costs.

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.

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 in the apartment building.

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

libel or slander.

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

Motor vehicles or motor cycles

the use or ownership of a motor vehicle or motor cycle 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).

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.

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.

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' (see page 16);
- your legal liability under 'Legal liability' cover (see pages 38 to 40), to the extent your legal liability arises from your use of pesticides or herbicides at your apartment;
- the cost to remove asbestos or its derivatives from your apartment during repairs or rebuilding if we have accepted a claim for loss or damage to your contents.

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, at the insured address;
- 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.



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:

Building extensions, alterations or renovations

building extensions, alterations or renovations to your apartment. Specifically we do not cover:

- 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).

Computer virus or computer hacking

a computer virus or hacker.

Confiscation or damage by a legal authority

confiscation, nationalisation, requisition or damage caused 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;
- costs to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- the cost of your time (e.g. inconvenience);
- 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;
 - travel costs;
 - cleaning costs;
 - any costs related to stress or anxiety;
 - any costs not covered by your policy.

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 actions by you

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

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 of your apartment or contents

your failure to:

- take reasonable care of your apartment and contents;
- keep your apartment and contents in good condition and well maintained. For the meaning of 'good condition' see the 'Glossary of important words and phrases' section on page 62;
- 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' (see page 18);
- 'Flood' (see page 17);
- 'Earthquake and Tsunami' (see page 19);
- 'Explosion' (see page 23).



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:

Hazardous materials

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

Mechanical or electrical breakdown

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' (see page 16);
- lightning to the extent it is covered under insured event 'Lightning' (see page 16);
- motor burnout to the extent it is covered under 'Motor burnout' additional cover (see page 30).

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.

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.

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' (see page 16);
 - 'Lightning' (see page 16);
 - 'Storm' (see page 18);
 - 'Flood' (see page 17).
- 'Motor burnout' additional cover (see page 30).

Radioactivity

radioactivity or the use, existence or escape of:

- nuclear fuel;
- nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device;
- nuclear weapon;
- any looting or rioting following such an incident.

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, 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' (see page 21);
- roots from a fallen tree to the extent it is covered under insured event 'Impact' (see page 22).

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.



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:

Structural improvements

- 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 or unit with their consent, **but we will cover** loss or damage to your contents to the extent it is caused by:

- 'Fire' (see page 16);
- 'Explosion' (see page 23);
- 'Impact' (see page 22);
- 'Accidental breakage of glass' (see page 20);
- 'Escape of liquid' (see page 21).

Tree lopping

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

Wear, tear and gradual deterioration

wear, tear, rust, fading, rising damp, mould, mildew, corrosion, rot and action of light, atmospheric or climatic conditions or gradual deterioration such as **but not limited to:**

- tiles and their adhesive or grouting breaking down;
- weathering of roof tiles or roof ridge capping;
- gradual weathering and breakdown of bricks, mortar or concrete.



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 Make sure everyone is safe. For emergencies, please call 000.

Step 2 Try to prevent further loss or damage.

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).

Step 3 Immediately report any theft and malicious damage to the police.

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 4 Contact us as soon as possible on 13 50 50.

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.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items).

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 send these to us and any court actions or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings.

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

For more details on 'Legal liability' cover see pages 38 to 40.



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 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 to your contents 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.

If we decline a claim

We will provide reasons for our decision to decline and if you decide to lodge a claim, we will send you written confirmation of our decision.

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged 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 may ask you to provide proof of ownership and value.

If we decide that you are unable to reasonably substantiate your claim, we might 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 50 and 51. Sometimes we might ask for more evidence to substantiate your claim to our reasonable satisfaction.

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	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the last 12 months One of the following: <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	One of the following: <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.



Watches	
Amount claimed for each watch	Minimum proofs for assessment
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	<p>If purchased over 12 months ago Details of when and where purchased and the price paid.</p> <p>If purchased new in the past 12 months Proof of purchase that identifies the item.</p>
Over \$2,000	<p>One of the following:</p> <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 might 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 or in this PDS.

The types of excess are:

Contents excess

This excess applies to all claims unless this policy states that no excess applies to your claim.

In most cases you can choose a higher excess to reduce your premium.



Valuables and Specified valuables excess

Valuables and Specified valuables insured under the Portable valuables optional cover have their own excess that applies.

Unoccupied excess

The unoccupied excess is **\$500**. Unless stated otherwise in the PDS, this excess applies in addition to any other excess, 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 portable valuables

When your claim is under both contents and either or both of the portable valuables covers, the higher of your contents or the applicable portable valuables excesses, plus any unoccupied excess (if applicable) will be payable.

When your claim is for portable valuables only

The valuables and/or specified valuables excess shown on your certificate (and not your contents excess) is payable when your claim proceeds solely against portable valuables.

When we may waive your excess

When you make a claim for damage to your contents and the incident covered by your policy was caused by another person (but not people who we cover as 'you') and we agree, 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 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.

Refer to the PED Guide for further information



How we settle your claim

We choose how we settle contents claims

If we agree to pay a claim for loss, theft or damage to your contents (including flexible limits specified items and portable 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;
- pay you the sum insured for your contents.

If we replace (or pay you what it would cost us to replace), we will replace 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.

We may offer you a voucher or stored value card for the amount it would cost us to repair or replace your contents.

We will not:

- pay more than the relevant sum insured or policy limit;
- pay extra to 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:

- we replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers;
- we replace or repair 'new for old' regardless of age, with no allowance for depreciation;

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

- 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 contents;
- 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 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 contents or undamaged parts of 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 56 to 58 for 'What we mean by same room, stairs, hallway or passageway'.

Case study

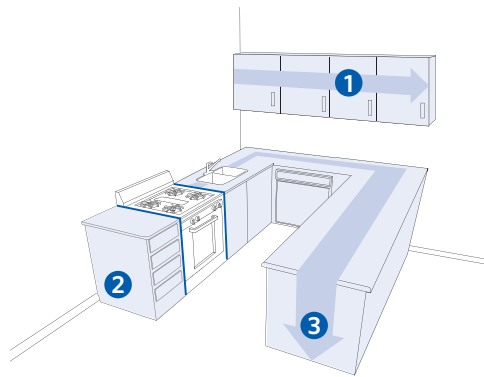
The extent of repairs carried out to match undamaged areas in a kitchen.

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

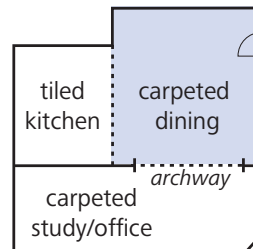
Same room

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.

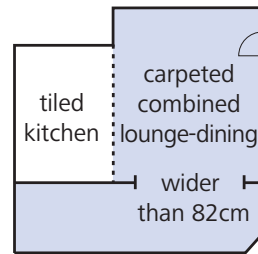
Any archway or similar opening separates a room **unless** it is a combined lounge-dining room (see page 57).



Combined lounge-dining room

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

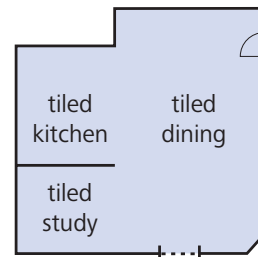
- they are lounge and dining rooms; **and**
- the shared doorway, archway or similar opening is wider than **82cm**; **and**
- the floor or wall covering is the same in both rooms.



Open plan areas

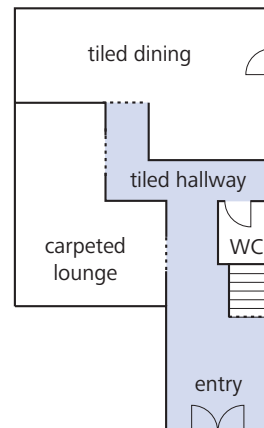
When there is no wall, archway, doorway or similar opening, the room continues until:

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



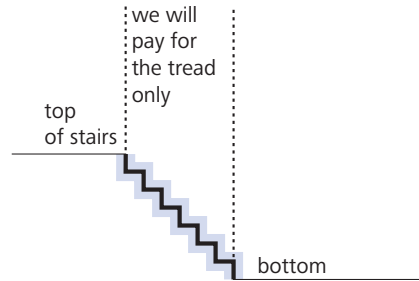
Same passageway or hallway

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. 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 specified valuables

If we pay you the sum insured for a flexible limits specified item or a specified valuables 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 unused 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 **\$1,000** as a content item).

After claiming for valuables

If we pay part of, or the full, valuables sum insured, the valuables items 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

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

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.

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 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 9.

Glossary of important words and phrases

Accidental damage

means damage that occurs without intent.

Actions or movements of the sea

means:

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

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

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.



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

are defined as:

- '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' is 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.

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

see page 12.

Contents with fixed limits

see the table on page 14.

Contents with flexible limits

see the table on page 15.

Family

see page 12.

Fixtures and fittings

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

Flexible limits specified item

item that we have agreed to insure for a specified value and that is listed on your certificate. See page 15.

Flood

see page 17.





Good condition

means your apartment and contents do not have any faults or defects that might cause loss or damage to your 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. internal plaster, floorboards);
- your apartment does not have any 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 trespassers (squatters) or unauthorised persons occupying your apartment.

Home office equipment

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

Incident or event

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

Insured address

see page 12.

Insured events

see pages 16 to 24.

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

see page 3.

Period of insurance

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





Policy

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

Portable valuables

see page 36.

Specified valuables

see page 36.

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

see page 8.

Tools of trade

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

Unit

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



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 utilities.

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.

Valuables

see page 36.

We, our and us and Apia

means Apia on behalf of Australian Alliance Insurance Company Limited (ABN 11 006 471 709).

You/Your

see page 12.

How we will deal with a complaint

If you have a complaint about our products or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

By phone 13 50 50

In writing Apia
GPO Box 756
Melbourne, VIC, 3001

By email customerservice@apia.com.au

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within **5** business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Dispute Resolution (IDR) team. Our IDR team will review your complaint, and provide you with their final decision within **15** business days of your complaint being referred to them.

The contact details for our IDR team are: By phone: 1300 240 531; In writing: Internal Dispute Resolution, Apia, PO Box 14180, Melbourne City Mail Centre, VIC, 8001; By email: idr@apia.com.au.

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within **45** days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out on page 66.

What if you are not satisfied with our final IDR decision?

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 FOS. 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 1300 780 808

By Fax (03) 9613 6399

By email info@fos.org.au

In writing Financial Ombudsman Service
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 and adhere to 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 **1300 55 88 49**.

PDS dated 19 October 2012

This insurance is issued by
Australian Alliance Insurance Company Limited
ABN 11 006 471 709. AFSL No. 235011

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

13 50 50
apia.com.au

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