



Apia Home and Contents Extra Insurance

Product Disclosure Statement



Part of the
Suncorp Network

Welcome and thank you for choosing Apia

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

By choosing Apia you can:



Manage your policy online



Make a claim 24/7 by calling **13 50 50** or online



Call **13 50 50** for extra support



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

PDS preparation date 3/11/2020

Contents

| | |
|--|-----|
| 1. Important things to know upfront | 5 |
| 2. What we cover – the basics | 19 |
| 3. Things we don't cover | 27 |
| 4. What we cover – Accidental loss or damage and Legal liability | 43 |
| 5. Additional cover that comes with your policy | 47 |
| 6. Optional cover you can pay extra for | 73 |
| 7. Making a claim | 79 |
| 8. How we settle claims – some examples | 93 |
| 9. Important things to know –our contract with you | 99 |
| 10. What to do if you have a complaint and other important information | 103 |
| 11. Words with special meanings | 107 |



In this PDS you will be referred to the Home and Contents Extra Insurance Additional Information Guide. This guide is available at apia.com.au and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of the words with special meanings are defined in section 11 'Words with special meanings' on page 107.

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1

Important things to know upfront

Before we get into the specifics of your policy there are important things to know upfront. This includes:

- key summary information about your cover;
- a what to do in the event of a claim checklist;
- information about your contract with us;
- communicating with you electronically;
- information about your cooling off period;
- your responsibilities and when you need to contact us;
- information about your sum insured and the excesses that apply to your claim;
- important information about us.

Key information about Apia Home and Contents Extra Insurance



Type of insurance

This policy provides cover for loss or damage to the home and contents when you live in the home or in a unit.

When you own and live in a home you can choose either home or contents (or both) and the cover you have will be shown on your certificate. When you live in a unit, or rent a house, you can insure your contents.



We do not cover the home or contents for all types of damage.



What we cover

Accidental loss or damage

We cover accidental loss or damage which includes cover for incidents like storm, flood, fire (including bushfire), escape of liquid and impact.

Legal liability

We cover your legal liability to pay compensation for death of, or bodily injury to other people, or loss or damage to their property.



What we pay

For home claims, the most we will pay for any one incident is the home sum insured shown on your certificate, unless we say otherwise in your policy.

For contents claims, the most we will pay for any one incident is the contents sum insured shown on your certificate, unless we say otherwise in your policy.

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

We will also pay up to the limits outlined under the relevant Additional and Optional covers.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy for full details.



Additional cover that comes with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 47 for more information.



Optional cover you can pay extra for

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your certificate. See section 6 'Optional cover you can pay extra for' on page 73 for more information.









Exclusion for new policies

We do not insure you for bushfire, storm, storm surge, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see section 3 'Things we don't cover' on page 29.

Summary of cover

We cover your home and contents for accidental loss or damage at the insured address caused by an incident during the period of insurance. Limits, conditions and exclusions apply. Read your policy for full details.

Set out below are some examples of what accidental loss or damage includes shown together with some examples of what we do not cover. There are other exclusions that might be relevant to your claim.





| | |
|--|---|
| <p>Flood But we do not cover loss or damage caused by actions or movements of the sea.</p>  | <p>Escape of liquid But we do not cover wear, tear and gradual deterioration or loss or damage as a result of a gradual process of leaking, splashing, dripping or overflowing.</p>  |
| <p>Storm But we do not cover loss or damage caused by actions or movements of the sea.</p>  | <p>Impact But we do not cover the cost of removing or lopping trees or branches that have not damaged the home or contents.</p>  |
| <p>Storm surge But we do not cover loss or damage caused by storm surge that does not occur at the same time as loss or damage caused by storm.</p>  | <p>Damage by an animal But we do not cover loss or damage caused by insects, vermin or rodents other than fire or water damage they cause.</p>  |

















| | |
|---|---|
| <p>Lightning But we do not cover loss or damage caused by lightning where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the loss or damage.</p> | <p>Explosion But we do not cover the cost of repairing or replacing the tank or container that exploded.</p> |
| <p>Fire (including bushfire) But we do not cover loss or damage to your home or contents from arcing, scorching or cigarette burns, unless a fire spreads from the initial burn spot.</p> | <p>Riot, civil commotion or public disturbance But we do not cover loss or damage caused by you or someone who lives at the insured address.</p> |
| <p>Earthquake and Tsunami But we do not cover loss or damage that occurs more than 72 hours after the earthquake or tsunami.</p> | <p>Malicious acts or vandalism But we do not cover loss or damage caused by you or someone who lives at the insured address.</p> |
| <p>Theft or burglary But we do not cover loss or damage by someone who entered your home with your consent.</p> | |












Legal liability

| | |
|--|----|
|  Legal liability | 45 |
|--|----|





Additional cover (these are covers that come with your policy. Some apply only to home cover and some apply only to contents cover.)

| What we cover | Page |
|---|------|
|  Removal of debris | 48 |
|  Other repair/rebuilding costs (home cover only) | 49 |
|  Temporary accommodation when you have home cover | 50 |
|  Temporary accommodation for tenants and strata title owners (contents cover only) | 51 |

| What we cover | Page |
|--|------|
|  Environmental improvements (home cover only) | 52 |
|  Paraplegia or quadriplegia assistance (home cover only) | 53 |
|  Fatal injury compensation | 53 |
|  Damage to gardens and plants (home cover only) | 54 |
|  Metered water or gas (home cover only) | 54 |
|  Accessories and spare parts (contents cover only) | 55 |
|  Stock (contents cover only) | 55 |
|  Storage of undamaged contents (contents cover only) | 56 |
|  Costs to re-establish important documents (contents cover only) | 57 |
|  Extra costs cover in the event of a bushfire | 57 |
|  Prevention of access when you have home cover | 58 |
|  Prevention of access when you have contents cover | 59 |
|  Lock replacement (after theft of keys) | 60 |
|  Damage caused by kitchen appliance heat (home cover only) | 60 |
|  Damage caused by emergency services (home cover only) | 61 |
|  Motor burnout | 61 |

| What we cover | Page |
|---|------|
|  Contents in commercial storage (contents cover only) | 62 |
|  Contents in transit (contents cover only) | 63 |
|  Contents temporarily removed (contents cover only) | 64 |
|  Visitors contents (contents cover only) | 65 |
|  Financial transaction card cover (contents cover only) | 66 |
|  Vehicle injury to dogs or cats (contents cover only) | 66 |
|  Food and medication spoilage (contents cover only) | 67 |
|  Theft of your bag (contents cover only) | 68 |
|  Exploratory costs where leak is not covered under your policy (home cover only) | 69 |
|  Identity theft (contents cover only) | 70 |
|  Matching undamaged parts | 71 |

Optional covers (these are covers that you pay extra for)

| What we cover | Page |
|---|------|
|  Personal valuables – unspecified items (only available with contents cover) | 74 |
|  Personal valuables – specified items (only available with contents cover) | 76 |
|  Apia Home Assist (only available with home cover) | 77 |
|  Excess-free Glass cover (only available with home cover) | 78 |

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

Here's what to do:

STEP 1

Make sure everyone is safe.

For emergencies, call 000.

STEP 2

Try to prevent further loss or damage or liability

(e.g. if there is a hole in the roof, arrange for it to be covered to prevent water damage from the rain).

STEP 3

Report any theft and malicious damage to the police as soon as possible.

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 by calling 13 50 50 or online.

If you delay reporting your claim, we will not pay for any additional loss, damage or liability caused by your delay. When you contact us, describe details of what has happened (e.g. a window broken in a storm). For electrical items, please have details about the make and model. If the damage to the home or contents was caused by another person and if possible, please provide us their name and address, and if applicable, their registration number. See 'When your excess will be waived' on page 17.

Our agreement with you

If you buy this insurance from us, your contract is made up of your certificate, this PDS and any supplementary PDS that we have given you.

Communicating with you electronically

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

Cooling off period

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



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

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 102.

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

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 27 to 42. There are also specific things we don't cover explained in sections 4 to 6 on pages 43 to 78, which are particular to the cover under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

Extra Support

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

Your responsibilities

- take steps to prevent theft, loss, damage or legal liability (e.g. ensuring there are working smoke detectors in the home or unit);
- maintain door locks and window locks in good working condition and keep alarms working and connected;

- follow all terms and responsibilities set out in your policy;
- keep the home structurally sound, watertight, secure and well maintained (e.g. remove mould, fix any holes in floors, walls, ceilings, and fix loose, missing or rusted steps, gutters, flooring);
- you must fix any inherent defect, faulty design, structural fault and/or faulty/poor workmanship at the home as soon as possible after you identify it or are told about it;
- ensure that the home complies with local council requirements and building laws and regulations when construction, alterations or repairs are undertaken. For example, obtain all required permits and permissions prior to work commencing and ensure that all requirements including height limits are met;
- ensure that the home is kept in good condition (e.g. there are no blocked gutters, the roof is not rusted, the home is not infested with vermin and there is no termite damage). See 'Things we don't cover' on page 31;
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

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

Not meeting your responsibilities

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

When you need to contact us

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

- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- you move to a new insured address (or within **14** days of moving to a new insured address. See 'Contents cover when changing insured address' see page 14);
- you start to operate or intend to operate a business activity at the insured address;
- you start farming, manufacturing or undertaking repair work at or from the insured address;
- there are changes to any business activity you operate at the insured address, such as but not limited to, the type of business activity changes, people start to come to the insured address, business signage is installed or storage of chemicals for the business activity occurs;
- you need to change the sums insured;
- any detail on your certificate is no longer accurate;
- you lease or rent **2** or more rooms at the insured address to tenants or paying guests;
- you move out and lease or rent the entire home or unit to tenants or paying guests;

Continued on next page.

- trespassers or squatters occupy the insured address;
- you intend to demolish the home, have lodged an application to do this, or a government authority has issued a demolition order;
- building, renovations, construction, alterations and/or repairs over **\$50,000** commence at the insured address.

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

What we will do when you contact us

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

If you do not contact us

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

How to contact us



Call us on **13 50 50**.

If your contact details change

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



Contents cover when changing insured address

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

All conditions, limits and exclusions of this policy apply to this cover. You must contact us before the **14** days end and ask us to change your insured address if you want contents cover to continue.

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 sum insured

Make sure your sums insured are adequate

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

To help you calculate the replacement value of the home and contents, we provide a 'Building Calculator' and a 'Contents Calculator' that you can access at our website, www.apia.com.au.

You can also choose to seek the services of an architect, builder, quantity surveyor, valuer or other suitably qualified professional for an expert opinion.

Review your sums insured regularly

To ensure your sums insured are adequate it is important to review them regularly, being mindful of any additions, enhancements or renovations that you may make or any items purchased recently and ask us to change the sums insured when required. If you upgrade the size and standard of the home, it may increase the cost to rebuild the home. Your sums insured will need to reflect these types of changes.

If you over-insure

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

Adjustments on renewal

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

GST

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

Excesses that apply to your claim

What is an excess?

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

Excess type

| | |
|----------------------------------|--|
| Home excess | A home excess applies to all claims made under the home policy (including legal liability claims related to ownership of the home), unless your policy states that no excess applies to your claim. |
| Contents excess | A contents excess applies to all claims made under your contents policy (including legal liability claims not related to ownership of the home or unit), unless your policy states that no excess applies to your claim. |
| Personal valuables excess | Personal valuables has its own excess that applies to claims made for personal valuables. |
| Unoccupied excess | This excess applies in addition to any other excess if, at the time of the incident covered by your policy, the home or unit has been unoccupied for more than 60 continuous days. |



When is the home or unit unoccupied?

A period of unoccupancy starts when the home or unit becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied the home or unit for at least **2** consecutive nights. You will be required to prove the occupancy of the home or unit in the event of a claim, unless this is not reasonably possible. Examples of how you can prove the occupancy include providing us with copies of bills (or other documents demonstrating the usage of utilities that are connected to the home or unit) and photos of the furnishings in the home or unit. See section 11 'Words with special meanings' on page 113.



Refer to the Home and Contents Extra Insurance Additional Information Guide for more information about excesses.

Claiming for both home and contents

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

When your claim is for contents and personal valuables

When your claim is under both contents and personal valuables cover, the higher of your contents or personal valuables excesses applies (plus any other applicable excess).

Claiming for personal valuables only

The personal valuables – unspecified items and/or personal valuables – specified items excess shown on your certificate (and not the contents excess) applies (plus any other applicable excess) when your claim is only for personal valuables.

How to pay your excess

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

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

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

When your excess will be waived

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

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



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

Important information about us

This important information about us statement was completed on 3/11/2020.

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 of this PDS.

Who do we act for?

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

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

What financial services do we offer?

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

How are we paid for providing the financial services?

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

How we will deal with a complaint

Apia provides a complaint resolution process. For full details see page 104.

2

What we cover – the basics

This section describes the basics of:

- what we cover and do not cover as the home and contents;
- who we cover;
- where we cover;
- how we cover different types of contents.

What we cover as the home

We cover

The home that you own or are responsible for and use primarily for domestic purposes and described as ‘the home’ on your certificate (if it shows a description of ‘the home’) including the following at the insured address:

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

What we do not cover as the home

The home does not include:

- anything that is contents;
- any building or part of the home which is legally part of a strata title building according to the applicable strata laws in your state or territory;
- any new home or building in the course of construction;
- any part of the home or building used for farming of any description (including buildings used for hobby farms) such as, but not limited to, a barn, dairy, shearing shed, silo or stable. This limitation does not include any building which could be used for farming, but is not used for that purpose;
- any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- inflatable or portable swimming pools and spas and their accessories;
- any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- any carpets, rugs, blinds, drapes or curtains;
- air conditioners attached within a window;
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel (including on roads, driveways and tracks), pebbles, rocks or granular rubber;
- used or applied chemicals, fertilisers or pesticides;
- plants, trees and shrubs or hedges in the ground (unless covered under additional cover 'Damage to gardens and plants' see page 54);
- any electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a permanently fixed appliance that does not turn on).



We don't cover things that happen because the home is not in good condition or because any home extensions, alterations or renovations are not complete. We do not cover any part of the home that is not in good condition or that has wear, tear or deterioration and we do not cover some losses where home extensions, alterations or renovations are not complete. See section 3 'Things we don't cover' on pages 31 and 35.



Sometimes an item or part of the home may be covered under 'What we cover as the home' or 'What we cover as your contents', but that item or part of the home or contents may not be covered for all types of loss or damage covered by your policy (e.g. we cover retaining walls which are located within the insured address as part of the home, but we do not cover loss or damage to retaining walls for certain incidents covered by your policy). See section 4 'What we cover - Accidental loss or damage and Legal liability' on page 43. It is important to read your policy carefully.

The most we will pay for the home

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

| Home items with fixed limits | Limit for any one incident |
|---|-------------------------------|
| Uninstalled home building fittings, fixtures and materials to be used for the home when kept in a locked and secured building at the insured address. | Up to \$1,000 in total |

Who we cover

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

Family means:

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

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.

Where we cover - the insured address

We cover the home and contents at the insured address. The insured address is the address/location shown on your certificate. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property (see section 11 'Words with special meanings' on page 109).

What we cover as your contents

We cover

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 the home or insured address such as, but not limited to:

- furniture;
- furnishings;
- clothing;
- home computers and printers;
- electronic tablets (e.g. iPads);
- laptops;
- mobile phones;
- unfixed electrical goods and appliances not housed in a cabinet;
- internal blinds, drapes and curtains;
- carpets, rugs;
- pot plants;
- medical equipment and aids.

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

- a golf cart or buggy, wheelchairs, mobility scooters or medical aids designed to assist with physical disabilities or the elderly;
- ride-on mowers;
- 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;
- personal transportation vehicles (see section 11 'Words with special meanings' on page 111);
- drones (see section 11 'Words with special meanings' on page 109).

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



When contents are insured in a property that is not a unit and you are a tenant

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

Continued on next page.



When contents are insured in a unit

Contents also include the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state or territory law. The fittings included which are legally part of the unit depend on the location of your unit and could be:

- lino installed in the unit, whether permanently attached or not;
- floating wooden floors;
- air conditioners (ducted and split system) and spas for the sole use of the unit owner or occupier;
- wall paint and paper if your unit is located in New South Wales.

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

What we do not cover as your contents



Contents does not include:

- any part of the home, unless 'When contents are insured in a property that is not a unit and you are a tenant' see page 23 applies to you;
- electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a television that can no longer be watched);
- floating floors (unless they are covered under 'When contents are insured in a unit' page 24);
- any pets or animals;
- electronic files for which you do not have a licence;
- items that are or were stock or samples related to any business activities (except as covered under additional cover 'Stock');
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- plants, trees, shrubs or hedges in the ground;
- used or applied chemicals, fertilisers and pesticides;
- a motor vehicle, motorbike, motorcycle or any other vehicle of any type other than those covered in 'What we cover as your contents', see page 23;
- any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer or horse float;
- unfitted accessories of any vehicle, watercraft or aircraft including keys (and keyless electronic starters) except to the extent covered under Additional cover 'Accessories and spare parts' page 55 and we will cover keys (and keyless electronic starters) if they belong to vehicles covered under 'What we cover as your contents', see page 23;
- any unlicensed or unregistered firearms;
- any item which is legally part of a unit building according to the relevant state law;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery).

The most we will pay for contents

The most we will pay for loss or damage to all contents arising from any one incident is the contents sum insured shown on your certificate (which includes any Flexible limits specified items) plus any Personal valuables sums insured, unless stated otherwise in your policy.

How we cover your contents

The type of cover we offer, where we provide that cover, and the limits that apply, differ depending on the types of contents you are insuring.

Contents cover – at the insured address

We cover contents at the insured address. We can also provide cover for Personal valuables at and away from the insured address for an extra premium, see 'Personal valuables – unspecified items' on page 74 and 'Personal valuables – specified items' on page 76.

How we categorise different types of contents

1. General Contents



Some contents have no limit (other than the total contents sum insured) e.g. furniture, electrical appliances (fridge, TV), carpets, clothes and manchester.

2. Contents with fixed limits



Some contents have fixed limits that cannot be changed and these limits are the most we will pay for those contents items. See the table below for the fixed limits that apply.



For example:

you have refrigerated food and medicines worth **\$1,250** but cover for this item is limited to **\$1,000** because in this policy, refrigerated food and medicines is a contents item with a fixed limit. Your refrigerated food and medicines are covered at the insured address for **\$1,000**.

| Fixed limit applies to | Limit for any one incident |
|--|---|
| Frozen food and refrigerated food and medicines. | \$1,000 in total |
| Contents in the open air | Up to 20% of the contents sum insured in total |

3. Contents with flexible limits



Some contents have flexible limits. These are items where you can choose to increase their limit for an extra premium. When you do this they become 'Flexible limits specified items' and are shown on your certificate. If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the following table.

Continued on next page.

| Flexible limit applies to | Limit for any one incident |
|---|---|
| Jewellery and watches | \$2,500 per item or set but not more than 20% of the contents sum insured in total |
| Carpets or rugs that are hand woven or hand knotted | \$3,000 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 | \$3,000 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 or non-negotiable currency | \$3,000 in total for all collections, sets and memorabilia |



For example:

you have a diamond necklace worth **\$8,000**. Jewellery has a flexible limit of **\$2,500** per item. You ask us to increase cover to **\$8,000** and pay the extra premium. This diamond necklace is now shown on your certificate and is covered for a maximum of **\$8,000** at the insured address.

Optional Personal Valuables – cover at and away from the insured address

Personal valuables cover provides cover, at and away from the insured address, anywhere in Australia and New Zealand. Jewellery and watches only, are also covered anywhere in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe.

There are two types of personal valuables cover:

1. Personal valuables - unspecified items



You can choose a sum insured from the options we offer but there is a **\$1,000** limit per item, set or collection. The most we will pay for all items is the sum insured shown on your certificate. With this cover you don't have to individually list items on your certificate but there are only certain items we cover as an unspecified item.

2. Personal valuables – specified items



You can ask us to insure an item by giving us the full description and you nominating the sum insured. If we agree and you pay the additional premium, the item will be listed individually on your certificate. The sum insured for each item is the amount shown for each item listed.

An extra premium applies. If Personal valuables cover applies to your policy it will be shown on your certificate. See 'Personal valuables – unspecified items' on page 74 and 'Personal valuables – specified items' on page 76.

3

Things we don't cover

There are some things we don't cover under your policy and we want to be upfront about this.



Remember, there are also specific things we don't cover in sections 4 to 6 see pages 43 to 78.

Things we don't cover

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

Actions or movements of the sea

any actions or movements of the sea.

Aircraft shock waves

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

Animals

- any animal owned by you or that you are responsible for but we will cover your legal liability for your domestic dog or cat to the extent cover is provided by the 'Legal liability' section;
- any animal allowed onto the insured address by you, or anyone living or staying at the insured address;
- any animal that is not trapped inside the home (i.e. inside the building);
- insects, vermin or rodents, but we will cover:
 - fire damage they cause;
 - water damage they cause.

Biological, chemical, other pollutant or contaminant

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

But we will cover your legal liability under 'Legal liability' cover, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

Things we don't cover

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

Breaking the law

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

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

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

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

Chemical damage when cleaning

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

Chips and scratches

a breakage that does not extend through the entire thickness of the damaged item (e.g chips or scratches).

Things we don't cover

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

Computer virus or computer hacking

a computer virus or computer hacking.

Deliberate damage to a reservoir or dam

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

Deliberate or reckless acts or omissions

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

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

Ground movement

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of the following incidents (where not otherwise excluded by this policy):

- storm;
- storm surge;
- flood;
- earthquake and tsunami;
- escape of liquid;
- explosion,

and not because of erosion, structural fault or design fault.

Hazardous materials

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

Things we don't cover

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

Home extensions, alterations or renovations

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

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

Home, unit or contents not in good condition

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

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

If you are a tenant, in relation to your 'home or unit' not being in good condition, this exclusion applies to the extent you are required to maintain the home or unit under your tenancy rental agreement.

Things we don't cover

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

Lightning

lightning unless the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the loss or damage.

Mechanical, electrical breakdown or failure

mechanical or electrical failure or breakdown or anything that fails to operate properly, but we will cover damage caused by the following incidents (where not otherwise excluded by this policy):

- fire spreading from an electrical fault to other parts of the home and contents;
- lightning if the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the loss or damage;
- motor burnout to the extent it is covered under the 'Motor burnout' additional cover page 61.

Mould or mildew

mould or mildew at the insured address unless it was directly caused by an incident covered by your policy and there is no evidence of pre-existing mould in the home or unit.

Not complying with building laws or regulations

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

Non-complying home components include, but are not limited to:

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

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

Things we don't cover

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

Power surge

power surge, unless the surge is covered by 'Motor burnout' additional cover (see page 61), or the loss or damage is caused by:

- fire (including bushfire);
- lightning;
- storm;
- storm surge;
- impact;
- flood,

where cover is not otherwise excluded by this policy.

Radioactivity/nuclear materials

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

Revolution, war

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

Riot, civil commotion or public disturbance

a riot, civil commotion or public disturbance where the loss or damage is caused by:

- you or someone who lives at the insured address:
- someone who entered the insured address:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to the insured address;
- nuclear or biological devices.

Things we don't cover

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

Roots of trees, shrubs and plants

the roots of trees, shrubs or plants, but we will cover damage caused by:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots (we also cover costs to find the leak under the additional cover 'Exploratory costs where leak is not covered under your policy', see page 69);

- roots from a fallen tree impacting the home or contents,

where cover is not otherwise excluded by this policy.

Scorching, smoke, ash or soot when the home has not caught on fire

- heat, ash, soot and smoke when the home or contents have not caught on fire, unless it is caused as a direct result of a fire within **100** metres of the insured address;

- arcing, scorching, melting or cigarette burns, unless a fire spreads from the initial burn spot (e.g. cigarette burns to carpet where no fire has spread) (but we may cover you under the additional cover 'Damage from kitchen appliance heat' see page 60);

- pollution or vapour from a home heater or a cooking appliance, unless a fire spreads from the initial source;

- gradual exposure to fire, heat, ash, soot and smoke due to recurring incidents of fire or bushfire over time.

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 the home;
- down the sides, against the sides or underneath swimming pools, spas or tanks;
- against or through retaining walls;
- from agricultural or overflow pipes.

Storm surge

storm surge unless the loss or damage occurs at the same time as loss or damage to the home or contents caused by storm.

Structural improvements of units

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

Things we don't cover

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

Theft or malicious acts or vandalism

theft or malicious acts or vandalism where the loss or damage is caused:

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

Wear, tear and gradual deterioration

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

- tiles and their adhesive or grouting breaking down;
- weathering of roof tiles or roof ridge capping;
- gradual weathering and breakdown of weatherboards, doors or fencing;
- wear and tear of carpets, furniture and furnishings;
- fading of curtains and drapes;
- gradual weathering of pot plants.

When other people are living in the home or unit

- tenants, paying guests or boarders or someone who lives with them or a person who entered the home or unit with their consent. But we will cover you for loss or damage to your home or contents to the extent it is caused by fire, explosion, impact by a vehicle, breakage of fixed glass and/or water or liquid or overflowing from pipes or water containers if cover is not otherwise excluded by your policy.

Things we don't cover

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

When security or alarms are not working

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

We do not cover:

Asbestos

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

Confiscation or damage by a legal authority

confiscation, nationalisation, requisition or damage by the police, a government authority or someone with the legal authority to do this, but we will cover loss or damage caused by the police or other emergency services in attempting to obtain entry at the insured address under the 'Damage caused by Emergency Services' additional cover on page 61.

Communicable Disease

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

Defects, faults, workmanship

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

For details about 'How we deal with defects, faults and poor workmanship' as part of the repair or rebuilding process see page 87.

Earthquake and tsunami

loss or damage that occurs more than **72** hours after an earthquake or tsunami.

We do not cover:

Escaping liquid

- the cost of repairing or replacing an item from which liquid escaped (e.g. a cracked pipe or leaking tap);
- wear, tear and gradual deterioration or loss or damage as a result of a gradual process of liquid leaking, splashing, dripping or overflowing;
- loss or damage caused by leaks from agricultural or overflow pipes;
- loss or damage caused by liquid from a portable container, such as a pot plant, vase, terrarium, fishbowl (but not an aquarium), beverage container, saucepan, bucket or watering can;
- loss or damage caused by liquid from a watering system or garden hose;
- loss or damage to retaining walls caused by liquid leaking, overflowing or bursting from an item;
- loss or damage to any portion of a fence or wall that is not owned by you, caused by liquid leaking, overflowing or bursting from an item;
- loss or damage to, or caused by a leaking shower floor, leaking shower base, leaking shower cubicle walls, leaking shower glass screening or doors, leaking open shower floor areas or other wet areas;
- costs if you repair or renovate an area of the home damaged by escaping liquid before we can inspect it and find the cause;
- broken, worn or aged tiles or grouting in walls in bathrooms, kitchens or laundries, unless the damage is caused by liquid leaking from pipes in walls or floors (not forming part of a shower cubicle wall, floor or base);
- loss or damage caused by wear, tear and gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion or rot.

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

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

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

We do not cover:

Glasshouse, greenhouse and conservatory

any accidental breakage of glass in a glasshouse, greenhouse or conservatory but we will cover other loss or damage to a glasshouse, greenhouse or conservatory if it is not excluded by your policy.

Medical equipment and aids

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

Not covered for storm, storm surge or flood

the following, if caused by storm, storm surge or flood:

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

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 that they are stored on was lost or damaged in an incident covered by your policy; 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 or had produced by, a professional photographic business or retail outlet.

We do not cover:

Renting entire home or unit

any loss, damage, cost, expense or liability when you rent or lease the entire home or unit to tenants or paying guests (including under a short-term rental, holiday letting or house sharing arrangement, including any arrangement booked through an online booking platform).

Replacement of water

the loss storage or replacement of water in any tank, container, pool, spa, and any other water storage vessel except to the extent covered under additional cover 'Extra costs cover in the event of bushfire' on page 57.

Sale of your contents or personal valuables

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

Sanctions

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

Squatters or trespassers

loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from squatters or trespassers occupying the insured address.

Tanks that explode

repairing or replacing items, tanks or containers that explode, but we will cover damage to the home and contents caused by the explosion.

Tree lopping

- loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from trees being lopped, felled or transplanted by you or someone authorised by you;
- the cost of removing or lopping trees or branches that have not damaged the home or contents.

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

Agreements you enter into

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

- if it would have existed had you not entered into the agreement or contract;
- if your liability is:
 - 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** (but not a drone);
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. surf kite).

Animals

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

Asbestos

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

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**.

Buildings, property or land not at the insured address

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

- the common property at the insured address when you insure the contents in that unit under this policy;
- residential land that is covered under 'Additional cover for a new block of vacant block of residential land' on page 45.

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

 **Business activity**

any business activity, but we will cover:

- part-time or casual babysitting where you do not need to be registered or licensed to do this;
- liability for death or bodily injury to a tenant or boarder:
 - who is not within the definition of ‘you/your’; and
 - who is not residing at the home or unit under a short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform).

 **Caravans and trailers**

using or towing 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, official or medical officer 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 at the insured address (who is not a tenant or boarder).

 **Defamation or copyright**

defamation or breach of copyright.

 **Drones**

aerial devices, drones and other autonomously piloted aircraft.

 **Erection or demolition**

erection or demolition of the home or structures.

 **Fines, penalties and other damages**

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

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

Legal actions in other countries

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

Motor vehicles or motorcycles

the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it unless at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws or motor accident injuries 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;
- a personal transportation vehicle (see section 11 'Words with special meanings' on page 111);
- domestic gardening equipment (e.g. a 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 at the insured address;
- 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 work place),

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

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

Watercraft

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

Your employees

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

4

What we cover – Accidental loss or damage and legal liability

In this section, we tell you about our cover for accidental loss and damage to the home and contents and our Legal liability cover.

What you are covered for – Accidental loss or damage



Loss or damage to the home or contents

We cover



When you have home cover, we cover your home for accidental loss or damage at the insured address caused by an incident during the period of insurance.

When you have contents cover, we cover your contents for accidental loss or damage at the insured address caused by an incident during the period of insurance.

Accidental loss or damage cover includes cover from incidents such as:

- Flood;
- Storm;
- Storm surge;
- Lightning;
- Fire (including bushfire);
- Earthquake and tsunami;
- Theft or burglary;
- Escape of liquid;
- Impact;
- Damage by an animal;
- Explosion;
- Riot, civil commotion or public disturbance;
- Malicious acts and vandalism.

We don't cover



We don't cover anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

K
\$

For home claims, the most we will pay for any one incident is the home sum insured shown on your certificate, unless we say otherwise in your policy.

For contents claims, the most we will pay for any one incident is the contents sum insured shown on your certificate, unless we say otherwise in your policy.



Accidental loss or damage is loss or damage from an incident you did not intend or expect to happen (e.g. falling through ceiling, spilling paint on carpet, dropping a TV).



We do not insure wear, tear or gradual deterioration. For full details see section 3 'Things we don't cover' on page 35.



When making a claim you must be able to prove that an incident covered by your policy took place. An incident means a single event, accident or occurrence which you did not intend or expect to happen that is not excluded by your policy (e.g. it means a single storm event, it does not mean rain over time).



Legal liability

We cover



Home legal liability

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

- in connection with you owning or living in the home; and
- at the insured address.

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

Contents legal liability

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

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

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

Additional cover for a new vacant block of residential land

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

- you own;
- is zoned for residential housing;
- is not more than **20** acres; and
- is where you intend to build your future home.

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

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

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



Legal liability (cont.)

We cover



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

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

- both the home and contents are insured with us at the time the home was damaged or destroyed by an incident; and
- during the period of insurance we agreed to pay you the cost to repair or rebuild the home and the home cover has ended.

You must take steps to keep the insured address free of obvious hazards for anyone coming onto the insured address. This includes fencing off or securing damaged buildings and fencing any swimming pools.

We only provide this cover for incidents that happen in the **12** month period from the time we paid the home claim, but cover ends immediately when:

- you stop being the owner of the insured address;
- any building or repair work commences at the insured address.

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

We don't cover



We don't cover anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



For examples of how we settle claims, see section 8 'How we settle claims – some examples' on page 93.

5

Additional cover that comes with your policy

When a claim under your policy for loss or damage to the home or contents is covered, you may be entitled to the additional cover in this section. Please note:

- some covers can be claimed on independently to a claim for loss or damage to your home or contents as shown.
- the limits shown are paid in addition to the home and contents sums insured, unless stated otherwise.



All of the conditions of your policy and section 3 'Things we don't cover' apply to the additional cover.



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



Removal of debris

We cover



When you have home cover

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

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

When you have contents cover

When you are covered for loss or damage to your contents we will cover the reasonable and necessary costs to dispose of the damaged contents.

We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 42.

When you have home cover

The cost of:

- removing tree stumps and roots still in the ground;
- removing any debris, including trees or branches that have not damaged the home.

When you have contents cover

- disposal, storage or removal of anything that is not contents.

Limit

K\$

The most we will pay for any one incident is **10%** of the home sum insured (if you have home cover) and **10%** of the contents sum insured (if you have contents cover).



Other repair/rebuilding costs

(Home cover only)

We cover



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

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

We don't cover



The costs of:

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

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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





Note: Under 'Other repair/rebuilding costs' we will only make damaged components of the home comply with current home building regulations and laws. This means for example if the roof was damaged due to impact by a falling tree and required repairs, we would repair or rebuild the roof as the damaged component of the home. If other home components within the roof space were not damaged in the incident, they would not be repaired or rebuilt as part of the claim. For what we mean by 'components' see page 109.



Temporary accommodation when you have home cover

We cover



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

We will pay the reasonable and necessary costs for:

- short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment) (for up to **4 weeks** only);
- residential accommodation of a similar standard to your home.

We will also pay the reasonable and necessary costs for:

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

We don't cover



- We don't cover temporary accommodation costs:
 - if damage to the contents is the reason why you cannot live in the home;
 - if you do not intend to repair or rebuild the home;
 - if before the loss or damage occurred, you had planned to demolish the home;
 - if you do not need to pay for temporary accommodation;
 - if the home was not your principal place of residence at the time of the loss or damage;



Temporary accommodation when you have home cover (cont.)

We don't cover



- if you had not intended to be living at the home during the repair period (had the home not been damaged);
- once your home can be lived in again;
- to the extent permitted by law, any amounts you are able to recover for temporary accommodation under another insurance policy;
- any costs related to any business activity operated at the home;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



Temporary accommodation for tenants or strata title owners

We cover



When you have contents cover and an incident we cover under the policy damages the home or unit to the extent that the home or unit cannot be lived in, then:

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

we will pay the reasonable and necessary costs for the time it will take to repair or rebuild the home or unit so that it can be lived in again.

We will also pay the reasonable and necessary costs for:

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

Continued on next page.



Temporary accommodation for tenants or strata title owners (cont.)

We don't cover



- to the extent permitted by law, any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- any costs:
 - if you do not need to pay for temporary accommodation;
 - if the home or unit was not your principal place of residence at the time of the loss or damage;
 - if you had not intended to be living at your home or unit during the repair period (had the home or unit not been damaged);
 - once the home or unit can be lived in again;
 - related to any business activity operated at the home or unit;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



Environmental improvements

(Home cover only)

We cover



We provide cover for the costs associated with the purchase and installation of environmental improvements at the insured address such as a rainwater tank, solar system or compost equipment when all of the following apply:

- a claim for an incident is covered and the cost to repair or replace the loss or damage to the home is more than **80%** of the home sum insured;
- the home does not already have the relevant environmental equipment;
- you have sought our agreement prior to purchasing or installing the relevant environmental equipment.

We don't cover



- any amount covered or excluded under 'Other repair/rebuilding costs' to comply with the latest home building regulations;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

The most we will pay is up to **\$3,500** of the net costs* in purchasing and installing the approved environmental improvement.



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



Paraplegia or quadriplegia assistance

(Home cover only)

We cover



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

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

We don't cover



- Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



Fatal injury compensation

We cover



If you suffer a fatal injury as a direct result of an incident at the insured address and:

- death occurs within **12** months of the incident; and
- we cover the claim for loss or damage to the home or contents resulting from the same incident.

Limit

The most we will pay for any one incident is **\$10,000** in total. We will work with someone within the definition of 'you/your' or someone acting on behalf of your estate to determine how payment will be made in the event of more than one fatality.





Damage to gardens and plants

(Home cover only)

We cover



We will pay the cost of replacing trees, shrubs, plants, hedges or garden beds at the insured address with ones that are similar to the ones lost or damaged if:

- the trees, shrubs, plants, hedges or garden beds at the insured address are damaged as a result of an incident; and
- we cover the claim for loss or damage to the home resulting from the same incident.

We don't cover



Loss or damage:

- to lawns, grass or pot plants;
- caused by storm;
- caused by storm surge;
- caused by flood;
- caused by an escape of liquid.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for any one incident is **\$300** per tree, shrub, plant, hedge or garden bed and a maximum of **\$3,000** in total for any one incident.



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



Metered water or gas

(Home cover only)

We cover



We will reimburse you for costs you become legally liable to pay for loss of metered water or gas following an incident, if:

- there is a loss of metered water or gas at the insured address as a direct result of an insured incident; and
- we cover the claim for loss or damage to the home resulting from the same incident.

We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



Accessories and spare parts

(Contents cover only)

We cover



If a claim under your contents policy is covered, we will also cover loss or damage caused by the same incident to accessories and spare parts stored 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);
- wheelchairs.

We don't cover



- keys (and keyless electronic starters) for any vehicle or craft or replacement of their locks;
- spare parts or accessories that are in or on the vehicle or craft at the time of the incident;
- outboard motors;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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





Storage of undamaged contents

(Contents cover only)

We cover



If a claim under your contents policy is covered and the undamaged contents cannot be kept at the insured address, we will also pay:

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

We don't cover



- storage costs once your contents can be returned to the insured address;
- storage costs outside of Australia;
- storage costs if your temporary accommodation is the place of storage;
- storage costs where the relevant loss or damage is covered or excluded under another additional cover or optional cover;
- storage costs following loss or damage that is excluded by this policy;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



Under 'Storage of undamaged contents' we will pay for any loss or damage to the undamaged contents caused by an incident during the period of insurance while they are at the place of storage but only up to the contents sum insured shown on your certificate (less any amount paid for loss or damage to your contents as part of the original claim). This cover stops when your policy is cancelled or we stop paying for storage, whichever happens first. All the conditions, limits and exclusions of this policy apply to this cover. See also 'Contents in commercial storage' on page 62.



Stock

(Contents cover only)

We cover



If a claim under your contents policy is covered, we will also cover stock used in your trade, business or profession and stored inside the home or unit, for loss or damage caused by the same incident.

We don't cover



Loss, damage or costs covered under another policy covering the stock.
Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



Costs to re-establish important documents

(Contents cover only)

We cover



If a claim under your contents policy is covered, we will also pay the costs to replace the following documents if they are also lost or damaged in the same incident at the insured address:

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

We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



Extra costs cover in the event of bushfire

We cover



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

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

We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



If your claim is for Extra costs cover in the event of bushfire only, no excess applies.



Prevention of access when you have home cover

We cover



If you have home cover and during the period of insurance you cannot access the home or unit because of one of the following incidents:

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

then we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address during the period you cannot access the home or unit.

We don't cover



Any costs:

- if you were not living in the home 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 caused by, a nuclear or biological bomb;
- covered or excluded under the 'Temporary accommodation when you have home cover' additional cover on page 50.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for any one incident is **5%** of the home sum insured. Cover stops when the insured address becomes accessible.



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



Prevention of access when you have contents cover

We cover



If you have contents cover and during the period of insurance you cannot access the home or unit because of one of the following incidents:

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

then, during the period you cannot access the home or unit:

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

We don't cover



- any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;

- any costs:

- if you were not living in the home or strata title property 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;
- covered or excluded under the 'Temporary accommodation for tenants or strata title owners' additional cover page 51, or 'Prevention of access when you have home cover' additional cover on page 58.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for any one incident is **5%** of your contents sum insured. Cover stops when the home or unit becomes accessible.



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



Lock replacement (after theft of keys)

We cover



We will cover the necessary costs of replacing or recoding locks to the external doors or windows of the home or unit at the insured address, if the keys to those locks are stolen anywhere in Australia or New Zealand during the period of insurance.

We don't cover



The cost to replace lost or damaged keys.
Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



If you make a claim under the 'Lock replacement (after theft of keys)' additional cover no excess applies.



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



Damage from kitchen appliance heat

(Home cover only)

We cover



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

We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



If you make a claim under the 'Damage from kitchen appliance heat' additional cover no excess applies.



Damage caused by emergency services

(Home cover only)

We cover



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

Limit



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



If you make a claim under the 'Damage caused by emergency services' additional cover no excess applies.



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



Motor burnout

We cover



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

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

Cover includes the cost to repair or replace:

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

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

Repairing your motor

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

Replacing your motor

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

Continued on next page.



Motor burnout (cont.)

We cover



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

Replacing the whole appliance

We will only pay to replace the whole appliance when a member of our supplier network determines that the cost to repair or replace the motor is more than the cost to replace the whole appliance. For how we settle claims see 'How we settle home claims' on page 82 and 'How we settle contents claims' on page 83.

We don't 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 or appliances used in conjunction with your trade, business activity or occupation;
- loss or damage to a refrigerator or freezer caused by spoiled food;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



Contents in commercial storage

(Contents cover only)

We cover



If you have contents cover, we will cover your contents whilst stored in a secure commercial storage facility for accidental loss or damage caused by an incident during the period of insurance. This cover is only provided if the commercial storage facility:

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



Contents in commercial storage (cont.)

(Contents cover only)

We don't cover



Loss or damage:

- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, 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;
- where the relevant loss or damage is covered or excluded under another additional cover or optional cover.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for any one incident is the contents sum insured, less any contents sum insured amount we have already paid under your policy for accidental loss or damage to your contents at the insured address caused the same incident. All of the limits of your contents policy also apply.



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



Contents in transit

(Contents cover only)

We cover



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

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

We don't cover



- loss or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

The most we will pay for any one incident is your contents sum insured, less any contents sum insured amount we have already paid under your policy for the same incident. All of the limits of your contents policy also apply.



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



Contents temporarily removed

(Contents cover only)

We cover



If you have contents cover, we will cover your contents for accidental loss or damage anywhere in Australia when they are temporarily away from the insured address for up to **180** consecutive days.

For the purposes of this additional cover only, contents includes contents in a vehicle designed for the temporary accommodation and/or conveyance of people.

We don't cover



- sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making;
- items that are used primarily for any business activity including:
 - restoration of your electronic records;
 - loss of 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);
 - tools of trade;
 - any contents on exhibit or up for sale, such as jewellery at an auction, artworks on display in a gallery;
- accessories to any:
 - motor vehicle, motorcycle or trailer;
 - powered watercraft;
 - sailing craft unless it is an accessory to a sailboard;
 - aircraft unless it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
- breakage of non-ornamental glassware, porcelain, china, pottery, earthenware, crystal and mirrors whilst in use or being carried by hand;
- personal transportation vehicles (see section 11 'Words with special meanings' on page 111);
- drones (see section 11 'Words with special meanings' on page 109);
- contents being packed, carried or transported from your current insured address on a permanent basis but some incidents are covered by the additional cover 'Contents in transit' on page 63.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



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



Visitors' contents

(Contents cover only)

We cover



If you have contents cover, we will cover loss or damage to contents owned by invited visitors caused by an incident at the insured address during the period of insurance.

We don't cover



Loss or damage:

- to any item insured under another policy;
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- to mobile phones or devices with mobile phone functionality;
- to laptops, electronic tablets and GPS/navigational devices;
- to optical items (e.g. reading glasses), vision and sound equipment.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for any one incident is **\$2,000** and the longest period that we will cover contents owned by visitors staying at the insured address is **30** consecutive days.



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



Financial transaction card cover

(Contents cover only)

We cover



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

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

We don't cover



Loss or theft:

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

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for all claims made under this cover in any one period of insurance is **\$2,500**.



If you make a claim under the 'Financial transaction card cover' additional cover no excess applies.



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



Vehicle injury to dogs or cats

(Contents cover only)

We cover



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

We don't cover



Treatment for:

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

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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



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



If you make a claim under the 'Vehicle Injury to dogs or cats' additional cover no excess applies.



Food and medication spoilage

(Contents cover only)

We cover



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

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

We don't cover



Loss or damage:

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

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



If you make a claim under the 'Food and medication spoilage' additional cover, no excess applies.



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



Theft of your bag

(Contents cover only)

We cover



If you have contents cover and your bag is stolen anywhere in Australia or New Zealand during the period of insurance whilst being carried by you, or while it is within your reach, we will pay you the cost of replacing your bag and the contents it contained when stolen.

We don't cover



Theft:

- if the theft of your bag was not reported to the police;
- of cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- of keys. We may cover theft of keys under the 'Lock replacement (after theft of keys) additional cover on page 60.

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

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



If you make a claim under the 'Theft of your bag' additional cover no excess applies.



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



Exploratory costs where leak is not covered under your policy

(Home cover only)

We cover



If you have home cover and the damage caused by a leak is not otherwise covered under your policy, we will pay the reasonable and necessary cost to locate the source of liquid escaping or overflowing at the insured address and to repair and restore the damage to the home caused by the exploratory work if the escape of liquid first happens during the period of insurance.

We don't cover



- if the source of the leak can be located without invasive work (e.g. using a thermal camera), we won't pay any further exploratory work costs or loss or damage related to the exploratory work after this point;
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



The most we will pay for any one incident is **\$1,500**.



If you make a claim under 'Exploratory costs where leak is not covered under your policy, no excess applies.



Note: If as a result of the exploratory work, the escape of liquid is determined to be covered under your policy, the exploratory costs will be paid under the accidental loss or damage cover under your policy and not under this additional cover.



Identity theft cover

(Contents cover only)

We cover



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

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

We don't cover



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

Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

K\$

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



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



If you make a claim under the 'Identity theft' additional cover, no excess applies.



Matching undamaged parts

We cover



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

When you have home cover, we will pay extra:

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

When you have contents cover, we will pay extra:

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

We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit



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

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6

Optional cover you can pay for

Some cover you can ask us to add as an extra on your policy.

In this section, we explain our different optional covers.

If an optional cover applies to your policy it will be shown on your certificate.



All of the conditions of your policy and the 'Things we don't cover' in section 3 apply to the optional covers.



Personal valuables – unspecified items (Available with contents cover)

We cover



Accidental loss or damage to Personal valuables – unspecified items at or away from the insured address during the period of insurance anywhere in Australia and New Zealand. Jewellery and watches only, are also covered anywhere else in the world for up to **30** consecutive days, but only while they are being worn by you or while in a secure safe. For ‘What we cover as personal valuables?’ see page 75.

We don't cover



- loss or damage outside of Australia and New Zealand unless the unspecified item is jewellery or a watch and it is lost or damaged whilst being worn by you or whilst in a secure safe and only if it is outside Australia and New Zealand for less than **31** consecutive days;
- loss or damage to sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making;
- loss or damage to any items that are used primarily for a business activity;
- tools of trade;
- any contents on exhibit or up for sale (such as jewellery at an auction or artworks on display in a gallery);
- accessories (including keys and keyless electronic starters) to any:
 - motor vehicle, motorcycle or trailer;
 - powered watercraft;
 - sailing craft unless it is an accessory to a sailboard;
 - aircraft unless it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
- restoration of your electronic records unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover ‘Contents in transit’ on page 63;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- loss or damage to drones (see section 11 ‘Words with special meanings’ on page 109);
- loss or damage to personal transportation vehicles (see section 11 ‘Words with special meanings’ on page 111);
- motorised golf carts;
- any item listed as a Personal valuables – specified item;
- anything in section 3 ‘Things we don’t cover’ on pages 27 to 42.

Limit



Up to the sum insured for unspecified items shown on your certificate, but the most we will pay is **\$1,000** per item, set or collection for any one incident.



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



What we cover as personal valuables?

items that are valuable personal belongings 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 and 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 e.g. glasses (a drone is not photographic or optical equipment);
- drones (see section 11 'Words with special meanings' on page 109) but only as a Personal valuable - specified item and not while in use;
- hearing aids;
- personal transportation vehicles (see section 11 'Words with special meanings' on page 111) but only as a Personal valuable - specified item;
- a wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities or the elderly;
- a motorised golf cart with **4** wheels (but only as a Personal valuable – specified item).



Personal valuables – specified items (Available with contents cover)

We cover



Accidental loss or damage to Personal valuables – specified items at or away from the insured address during the period of insurance anywhere in Australia and New Zealand. Jewellery and watches only are also covered anywhere else in the world for up to **30** consecutive days, but only while they are being worn by you or while in a secure safe. For ‘What we cover as personal valuables?’ see page 75.

We don't cover



- loss or damage outside of Australia and New Zealand unless the specified item is jewellery or a watch and it is lost or damaged whilst being worn by you or whilst in a secure safe and only if it is outside of Australia and New Zealand for less than **31** consecutive days;
- loss or damage to sporting, recreational and leisure goods and equipment whilst in use, but we will cover:
 - bicycles whilst in use, but not whilst being used for racing or pace-making; and
 - motorised golf carts with **4** wheels whilst in use;
- loss or damage to any items that are used primarily for a business activity;
- restoration of your electronic records unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- any contents on exhibit or up for sale (such as jewellery at an auction or artworks on display in a gallery);
- contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover ‘Contents in transit’ on page 63;
- loss or damage to drones (see section 11 ‘Words with special meanings’ on page 109) while in use;
- anything in section 3 ‘Things we don’t cover’ on pages 27 to 42.

Limit

K\$

The most we will pay for any one incident is the sum insured shown on your certificate for each item.



Note: Under ‘Personal valuables - specified items’ you must give us the full description and you nominate the sum insured for each item you want us to insure. If you have this optional cover, the items covered are those individually listed on your certificate.



Apia Home Assist (Available with home cover)

We cover



Apia Home Assist is an emergency assistance service that provides you with selected trade services in the event of a home emergency. It is not a general maintenance or preventative service (for example, it does not cover painting, replacing light bulbs or tap washers) or a disaster response service.

Apia Home Assist is provided in accordance with the Apia Home Assist Terms and Conditions (Apia HA Terms). Please read the Apia HA Terms for the conditions, limitations and exclusions that apply to this optional cover. The Apia HA Terms are available at apia.com.au and are provided to you on purchase of the cover (unless already provided). Please call us to request a free copy.

After purchase, a waiting period applies which is set out in the Apia HA Terms.

What is a home emergency?

A home emergency is a sudden and unforeseen incident that occurs to the home (but not your contents) that requires the urgent attention of one of the following:



Plumber



Electrician



Locksmith



Carpenter

A maximum call-out period applies in addition to a limit on parts and materials. Please read the Apia HA Terms for the conditions, limits and exclusions.

Maximum benefits

The Apia HA Terms explain the maximum number of Emergency Call-outs, the maximum Emergency Call-out period and other limits (such as excluded parts and materials) that apply if this optional cover is purchased. Apia Home Assist only covers home emergencies within the boundaries of the insured address.

Cancellation

This option cannot be removed from the policy during the period of insurance, unless you move to an area where Apia Home Assist is unavailable.

Making a claim for Apia Home Assist

The wording in the section 'Making a claim' on pages 79 to 82 of the PDS does not apply to the Apia Home Assist option. Please refer to the Apia HA Terms for how to claim.

No excess applies for a claim on Apia Home Assist.

The 'Things we don't cover' listed on pages 27 to 42 of the PDS do not apply to Apia Home Assist.



Excess-free Glass cover (Available with home cover)

We cover



When your claim is only for accidental breakage of the following during the period of insurance:

- fixed glass in windows, doors, skylights, shower screens;
- mirrors fixed to the home;
- other fixed glass (including glass tint if fitted),

we cover the cost to replace that glass without you having to pay an excess.

Replacing glass

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

We don't cover



- sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- any glass that forms part of a:
 - fixed cooking or heating appliance;
 - cook top or cooking surface;
 - fixed light fitting in the home;
 - solar panel;
- any loss or damage caused by the broken item including the cost of cleaning;
- any accidental breakage of glass in or of a contents item;
- glass in a glasshouse, greenhouse or conservatory;
- ceramic tiles;
- shower bases (tiled or otherwise);
- the cost to remove broken glass from carpets or other parts of the home;
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- anything in section 3 'Things we don't cover' on pages 27 to 42.

Limit

Reasonable and necessary costs to repair or replace the glass.



Note: Under the 'Accidental breakage of glass' additional cover, there may be cover for some items that are not covered under this option.

7

Making a claim

We want to be there for you in your times of need.

In this section we set out how we help you when you make a claim and important information about:

- what you must and must not do;
- how to establish your loss;
- how we settle home and contents claims;
- what happens after we pay your claim.

Making a claim

What you must do

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

What you must not do

- do not dispose of any damaged parts or items of the home or contents without our consent unless it is necessary for health and safety reasons (if possible, take photos of the damaged parts or items being disposed of);
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect the home or contents from further damage or it is necessary for health and safety reasons;
- 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 it is necessary for health and safety reasons;
- do not admit liability or responsibility to anyone else unless we agree;
- do not negotiate, pay or settle a claim with anyone else unless we agree;
- do not accept payment from someone who admits fault for loss or damage to the home or contents. Refer them to us instead.

If you do not comply

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

Legal liability claims

You must tell us about any incident that has caused an injury to others or damage to other people's property. You must also as soon as possible tell us about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim under your 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 has been settled.

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

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

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

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

Proving loss, ownership and value

You must give us proof of loss, value and ownership of items claimed when we request it. Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes we might ask you to produce a copy of the most recent plans and drawings for the home, photographs of the home and/or contents or other proof that supports the extent of the loss you have suffered.

For lost, damaged or stolen items that are no longer available for inspection (e.g. because they were stolen or destroyed in a fire), you must validate your claim by giving us details of when and where they were purchased and reasonable proof of ownership and value. The type of proof we might ask for includes proof of purchase (e.g. a sales receipt that has the item description or code, a purchase price, date purchased and where the item was purchased), a valuation from a qualified professional valuer in Australia before the loss or damage occurred, original operating manual, manufacturer's box, certificate of authenticity, close-up photograph, proof of inheritance and a full description of the item (e.g. brand, model etc.).

Continued on next page.

For more valuable items such as jewellery, watches, paintings, pictures, works of art and sculptures, we will ask for more evidence to substantiate your claim than we might for less expensive items. For individual items over **\$3,000**, we will ask for a detailed description of the item, a valuation from a qualified professional valuer in Australia before the loss or damage occurred, and a close-up photograph of the item as a minimum.

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

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

How we settle home claims

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

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

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

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

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



If you accept the offer



If you choose to not accept the offer



The builder we engage will be authorised to complete the repair or rebuild on a 'new for old' basis.

You will be paid the amount of the assessed quote to repair or rebuild on a 'new for old' basis.

Note: this amount to repair or rebuild may be less than what it would cost you to arrange the repairs or rebuild with your own builder. We are able to secure supplier discounts from within our supplier network.

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



You will be paid the home sum insured

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

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

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

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

If we pay you for the repair or rebuild, the Lifetime guarantee on home repairs does not apply (see page 68).

When we settle the home claim we will not:

- pay more than the relevant sum insured or policy limit;
- pay extra because you paid more for an item when it was originally purchased;
- pay extra to repair or rebuild the home to a better standard, specification or quality than it was before the loss of damage occurred, except as stated in the meaning of 'new for old' see page 84, or unless stated otherwise in your policy;
- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' on page 36), other than a defect or fault that we guarantee under this policy;
- pay extra to repair or rebuild undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 71);
- fix or pay to fix pre-existing damage (unless your policy provides otherwise).

How we settle contents claims

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

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

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

Repairing your contents

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

Replacing your contents

If the quoted cost to repair is more than the cost of replacement on a 'new for old' basis or if the contents item cannot be repaired, you have the option to accept a replacement on a 'new for old' basis sourced through our supplier network. See page 84 for what 'new for old' means.

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

When we settle contents claims we will not:

- pay more than the relevant sum insured or policy limit;
- pay extra to replace a contents item to a better standard, specification or quality than it was before the loss or damage occurred except as stated in the meaning of 'new for old';
- fix or pay to fix pre-existing damage (unless your policy provides otherwise);
- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' on page 36);
- pay extra because you paid more for that item when it was originally purchased;
- pay extra to repair or replace undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 71);
- pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost. This does not apply to hearing aids.

'New for old' means:

New materials, new items

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

New for old, regardless of age

We rebuild, replace or repair new for old regardless of age, with no allowance for depreciation.



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

Same type, standard and specification as when new

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



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

‘New for old’ does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any item;
- mean of a better standard, specification or quality than when new;
- include paying to replace or match undamaged parts or materials (some limited cover is available under ‘Matching undamaged parts’ see page 71).

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

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, ‘new for old’ means replacing or repairing to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It can be a different brand. We do not repair or replace, or pay you for electrical or electronic items that were no longer able to be used for the purpose they were intended prior to the incident covered by your policy (e.g. a TV that can no longer be watched).

Contents items that cannot or will not be replaced ‘new for old’

Replacing CDs and DVDs

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

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

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

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

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

Home claims

This section relates specifically to a claim made on the home policy and is in addition to the information in 'How we settle home claims' on pages 82 to 83.

When we authorise the repair or rebuilding of the home

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

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged in the incident covered by your policy. Apart from the limited circumstances where we will repair or rebuild undamaged parts (see 'Matching undamaged parts' on page 71) this policy does not cover you to replace undamaged parts, such as when:

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

When we cannot match materials or undamaged parts

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



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



You can pay the extra cost of replacing the undamaged part to achieve a uniform appearance with the materials we have found. See also 'Matching undamaged parts' on page 71.



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

How we deal with defects, faults and poor workmanship

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

- if the home has a defect, fault or poor workmanship (see section 3 'Things we don't cover' on page 36), it is not covered and we will not pay to fix it. This is the case whether you knew about the defect or fault (or not). For example, we would not fix structural posts, beams or load bearing walls that have been removed without taking into account structural engineering requirements.
- if a defect or fault (or poor workmanship) caused or contributes to loss or damage to the home, that resultant damage is not covered but only if you knew about the defect or fault or should have reasonably known about it (see 'Things we don't cover' page 36). For example, your roof has a fault (and you did not know about the fault) and this allows rain to enter during a storm, we will fix the resultant water damage but not the defect in the roof.
- if a member of our supplier network is unable to complete the repairs or rebuild damage covered by your policy (e.g. because a defect or fault or poor workmanship in any component will not support the repairs) we will pay in accordance with 'How we settle home claims' on page 82 as if the component did not have the defect or fault. This is the case whether you knew about the defect or fault (or not). For example, a defective load bearing wall will not support the repairs needed to the ceiling. We pay you the cost to repair the damage to the ceiling as if the home did not have the defective load bearing wall.

Changes to the home

If you want to change the design of the home

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

Choosing to rebuild on another site

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

Lifetime guarantee on home repairs

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

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

What we guarantee

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

This guarantee does not apply:

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

Contents claims

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle contents claims' on pages 83 to 86.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged in an incident covered by your policy. Apart from the limited circumstances where we will repair or replace undamaged contents (see 'Matching undamaged parts' on page 71) you cannot claim to replace undamaged contents (e.g. a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we cannot match materials to undamaged parts

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



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



You can pay the extra cost of replacing undamaged parts to achieve a uniform appearance. See also 'Matching undamaged parts' on page 71.



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

Deductions from your home claim

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

- any unpaid excesses;
- any unpaid premium including any unpaid or remaining instalments for the unexpired period of insurance (if any);
- any input tax credit entitlement, refer to page 101.

After we pay your claim

Potential impact on cover and premiums

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops on the day we pay your claim or otherwise finalise your claim. There is no refund of premium.

Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

After a contents claim

If we pay part of, or the full contents sum insured, the contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You should reassess your contents sum insured.

Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

After claiming for a Flexible limits specified item or Personal valuables - specified item

If we pay you the sum insured for a Flexible limits specified item or a Personal valuables - specified item (e.g. a **\$5,000** diamond necklace listed on your certificate), or pay to replace it, cover for that item stops and there is no refund of premium. If you want to cover any new replacement item as a Flexible limits specified item or Personal valuables - specified item, you will need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a contents item (a jewellery item is covered to a maximum of **\$2,500** as a contents item).

After claiming for Personal valuables – unspecified items

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

Salvaged home and contents items

If we replace or compensate you for an item, we then own the damaged or recovered item. We will need you to make the damaged or recovered item available to us.

Our right to recover from those responsible

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

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

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

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

This assistance may include:

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

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

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

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

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8

How we settle claims – some examples

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide. Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are in Australian dollars and are GST inclusive;
- all examples assume you are not registered for GST; and
- the excess amounts stated are examples only and may be different to the excess(es) under your policy. Refer to your certificate.

How we settle your claim – some examples

Example 1 – Accidental damage to contents

You have insured your contents for \$60,000. A new entertainment unit for your television is delivered to your house. When you are carrying your television across the lounge room to put it on the new entertainment unit, you stumble on a floor rug and drop the television on the timber floor. The television no longer works. Your contents excess is \$500.

| What you are claiming | | Additional information |
|-----------------------|----------------|---|
| Television | \$3,200 | A member of our supplier network determines that the television cannot be repaired and organises to replace the television on a new for old basis. It costs \$3,200 to replace the television for you through our supplier. We pay this amount to our supplier. |
| Less excess payable | -\$500 | In this example, you pay the excess to us. |
| Total claim | \$2,700 | |

Example 2: Accidental damage to the home

Your home sum insured is \$350,000. You are checking the batteries in your smoke detectors. To do this you need to stand on a ladder. While carrying the ladder down the hallway you accidentally hit the wall with the ladder and make a large hole in the wall. In this example, your home excess is \$500.

| What you are claiming | | Additional information |
|-----------------------|----------------|--|
| Hallway repairs | \$2,400 | A member of our supplier network assesses it will cost \$2,400 to repair the hole in your wall and repaint the damaged area. We pay the builder \$2,400. |
| Less excess payable | -\$500 | In this example, you pay the excess to us. |
| Total claim | \$1,900 | |

Example 3: Partial loss - Damage to home, theft of contents, replacement of locks

Your home sum insured is \$320,000, you have a contents sum insured of \$70,000 and you have selected optional Personal valuables – unspecified items cover of \$3,000. While you were out, your house was broken into by a burglar forcing open your locked sliding door. Electrical items as well as a leather jacket, your gold necklace and the spare keys for the house that were sitting on the kitchen bench top were all stolen. In this example, a \$750 home excess and a \$500 contents excess apply to your policy. Your Personal valuables excess is \$100.

| What you are claiming | | Additional information |
|-----------------------|----------------|--|
| Electrical items | \$3,700 | We have offered to replace the electrical items through our supplier network on a new for old basis and you accept. It costs \$3,700 to replace the items for you through our supplier and we pay the supplier. |
| Gold necklace | \$3,500 | You are able to provide us proof of purchase (e.g. a sales receipt), a professional valuation by a qualified jeweller and photographs of your necklace. A member of our supplier network quotes to replace your necklace new for old and it costs \$4,000. Although you can only claim up to \$2,500 for each jewellery item under your contents cover, you can also claim for the loss of your necklace under your Personal valuables – unspecified items cover to the per item limit of \$1,000. We pay you \$3,500 for this item. |
| Leather jacket | \$450 | You provide us the requested proof of ownership for the leather jacket. A member of our supplier network quotes \$450 to replace the leather jacket new for old. |
| Damaged sliding door | \$650 | The sliding door is damaged during the burglary and needs to be replaced. A member of our supplier network assesses that it would cost \$650 to replace the door on a new for old basis. We arrange for our supplier to replace the damaged door and we pay the supplier \$650. |
| Replacement locks | \$700 | You arrange the replacement of external door and window locks. Under the 'Lock replacement (after theft of keys)' additional cover you are covered for a maximum of \$1,000. In this example, we reimburse you \$700. |
| Less excess payable | -\$750 | As you are claiming for loss of home, contents and personal valuables arising from the same incident, you pay the highest of your excesses. In this example, we deduct your \$750 home excess from your settlement. |
| Total claim | \$8,250 | |

Example 4: Total loss, removal of debris, other repair/rebuilding costs, temporary accommodation, damage to gardens and plants

Your home sum insured is \$350,000. Your contents sum insured is \$80,000 and you have selected to cover your hand woven rug as a flexible limit specified item for \$3,000 and this is shown on your certificate. There is a fire at your home and we determine that your home and contents are a total loss. In this example, a \$500 home excess and a \$500 contents excess applies to your policy. The personal valuables excess is \$100.

| What you are claiming | | Additional information |
|---|-----------|---|
| Building costs | \$340,000 | A builder from our supplier network assesses it will cost \$340,000 to rebuild your home new for old. We pay the builder \$340,000 to undertake the rebuild. |
| Removal of debris | \$15,000 | Before rebuilding commences it costs \$15,000 to demolish and remove the damaged structure and we assess these costs to be reasonable. Under the additional cover 'Removal of debris' we will pay the supplier directly. |
| Architect's fee | \$12,000 | A member of our supplier network determines that it is necessary to engage an architect to design your replacement home. Under the 'Other repair/rebuilding costs', we pay for the services of professionals such as architect's fees up to 10% of the home sum insured (see also below 'Extra rebuilding costs'). We pay \$12,000 directly to the architect. |
| Extra rebuilding costs | \$20,000 | Your home is located in a cyclone risk area and prior to the loss your home did not comply with the relevant building code that came into effect after your home was built. Under the 'Other repair/rebuilding costs' additional cover we pay up to 10% of the home sum insured for the extra building costs necessary to make your new home compliant with that building code. These extra rebuilding costs are \$20,000. We pay this directly to the builder. |
| Contents (including the flexible limit specified item - hand woven rug) | \$80,000 | You provide the requested proof for the contents you have lost in the fire. Our settlement to you is a combination of replacement through our suppliers and cash. As we had agreed to cover your flexible limit specified item hand woven rug for \$3,000 the policy limit of \$2,000 does not apply for this item. |
| Temporary accommodation | \$26,000 | Under the 'Temporary accommodation when you have home cover' additional cover, you are covered for temporary accommodation costs you incur up to 10% of the home sum insured. In this case, you needed 40 weeks temporary accommodation (40 x \$650 per week). We will either pay the costs you incur direct to the accommodation supplier or reimburse you these costs. |

| What you are claiming | | Additional information |
|------------------------------|------------------|--|
| Damage to gardens and plants | \$3,000 | Under the 'Damage to gardens and plants' additional cover you are covered for the cost of replacing trees, shrubs, plants, hedges and garden beds at the insured address. Your entire garden is destroyed during the fire. We settle your claim in accordance with the additional cover and pay you the maximum of \$3,000 in total. |
| Less excess payable | -\$500 | As you are claiming under both your home and contents policies arising from the same incident, the higher of your home or contents excess applies. In this example, the applicable \$500 excess is deducted from the settlement. |
| Total claim | \$495,500 | |

Example 5: Personal valuables - unspecified items

You have the optional cover Personal valuables - unspecified items shown on your certificate with a total sum insured of \$3,000. Whilst bushwalking you accidentally drop your camera and it is damaged. We decide your camera cannot be economically repaired and needs to be replaced. The cost to replace the camera is \$1,200. Unfortunately, you also lose your reading glasses. In this example, you have a \$100 personal valuables excess.

| What you are claiming | | Additional information |
|-----------------------|----------------|---|
| Damaged camera | \$1,000 | The most you can claim under Personal valuables - unspecified items cover for any one item is \$1,000. We pay this amount to you. |
| Lost glasses | \$600 | We pay you \$600 under the Personal valuables - unspecified items cover which is the cost to replace your glasses new for old. |
| Less excess payable | -\$100 | In this example, we deduct your excess from the settlement. |
| Total claim | \$1,500 | |

Example 6: Personal valuables - specified items

You have insured your engagement ring for \$6,000 under the optional cover Personal valuables – specified items on your policy. While you were swimming at your local beach your ring slipped off your finger and you were unable to find it. In this example, you have a \$100 personal valuables excess.

| What you are claiming for | | Additional information |
|---------------------------|----------------|---|
| Engagement ring | \$5,000 | You have provided the requested proof for your ring including a full description of the item, a valuation from a professional valuer and photographs of the item. A member of our supplier network is able to replace your lost ring new for old within the sum insured shown on your certificate for that item. We pay the jeweller \$5,000. |
| Less excess payable | -\$100 | In this example, you pay your excess directly to us. |
| Total claim | \$4,900 | As we have replaced your engagement ring this item is removed from your policy and there is no refund of premium. If you want to cover the new replacement ring then you will need to apply for new cover. |

Example 7 – Legal Liability

You have insured your home. During a dinner party at your home while one of your guests was walking down the stairs, the area was poorly lit causing your guest to slip down the stairs and injure their ankle and lower back. Your guest has made a claim against you and it is determined that you are liable. Your guest doesn't accept our initial settlement offer and engages a lawyer. In this example, a \$500 home excess applies to your claim.

| What you are claiming for | | Additional information |
|--|-----------------|---|
| Liability for personal injury to a third party | \$14,800 | Under 'Legal liability', we cover your legal liability up to \$20 million, including all associated legal costs we have agreed to pay following your claim. We pay the person who claimed against you \$14,800. |
| Legal fees | \$5,000 | Lawyers' fees to defend you are \$5,000 and we agreed to these fees before they were incurred. We pay the law firm for their fees. |
| Less excess payable | -\$500 | In this example, you pay this amount directly to us. |
| Total claim | \$19,300 | |

9

Important things to know – our contract with you

In this section, we set out more important information about your contract with us including:

- information about your premium;
- paying your premium and what happens when your premium is late;
- how your policy operates and responds where there are joint policyholders;
- how the GST affects this insurance;
- what happens with cancellations.

About your premium

The amount you pay for this insurance is called the premium. The premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate as the 'total amount payable or as an instalment amount.

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



Refer to the Home & Contents Extra Insurance Additional Information Guide for further Information

Paying your premium

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

If we agree, you can pay the premium by monthly instalments, or by half-yearly or quarterly payments.

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

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

Late annual, half-yearly or quarterly payments

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

Late monthly instalments

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

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

Joint policyholders

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

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

There are, however, some exceptions to this.

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

Conduct of others

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

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

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

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

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

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

What happens with cancellations

Cancellation by you

You can cancel this policy at any time. For each home and/or contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that cover (including GST if applicable) to you less any non-refundable government charges. We will not give a refund if the refund is less than **\$5** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

Cancellation by us

We can cancel your cover where the law allows us to do so. For each home and/or contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund is less than **\$5** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

10

What to do if you have a complaint and other important information

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do. This section includes information on:

- how to contact us with a complaint;
- the General Insurance Code of Practice;
- reporting insurance fraud.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 13 50 50

By email: customerservice@apia.com.au

Complaints can usually be resolved on the spot or within **5** business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist:

By phone: 1300 240 531

By email: idr@apia.com.au

In writing: Apia Customer Relations Team, PO Box 14180,
Melbourne City Mail Centre, VIC, 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has the authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

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

By visiting: www.afca.org.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

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11

Words with special meanings

Some words in this policy have a special meaning. It is important to read this section because it can impact how your policy is interpreted.



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

AAI Limited

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

Accidental loss or damage

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

Actions or movements of the sea

means:

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

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

Apia

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

Aquarium

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

Bicycle

means a standard bicycle that can only be propelled by pedalling. It is not an e-bicycle.

Business activity

means:

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

Cannot be lived in

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

Certificate

means the latest certificate, including the insurance account we have given you. It is an important document as it shows the covers you have chosen and other policy details.

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.

Common property

means land or any areas at the insured address that both you and other people are entitled to use such as community title, strata title scheme or flats which is not part of your lot or tenancy

unless it is secured and you have exclusive access to it under the regulations of your body corporate or tenancy agreement (includes storage areas, parking areas and garages shared by multiple units, walkways and stairways).

Communicable disease

means:

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

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

Components (or home component)

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

Computer

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

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

Contents

see 'What we cover as your contents' and 'What we do not cover as your contents' on pages 23 and 24.

Drone

means an unmanned aircraft that can be remotely controlled or fly autonomously, for recreational or photographic purposes.

e-bicycle

means a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.

Environmental improvement

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

Excess

See page 16.

Family

see 'Who we cover' on page 22.

Fire (including bushfire)

means burning with flames.

Fixtures and fittings

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

Flexible limits specified item

see 'Contents with flexible limits' on page 25.

Flood

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

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

Home

see 'What we cover as the home' and 'What we do not cover as the home pages 20 and 21.

Home and Contents Extra Insurance Additional Information Guide

see page 3.

Home office equipment

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

Illegal drugs

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

Event or Incident

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

that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

Insured address

see 'Where we cover - the insured address' on page 22.

In use

means when the item is being used for the purpose it was designed.

Jewellery

means personal ornaments such as necklaces, rings or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery but it does not include a jewellery box or uncut and unset gems, gold or silver nuggets, bullion and/or ingots.

Loss or damage

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

Malicious act

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

Memorabilia

means things saved or collected as souvenirs and/or for their historical interest.

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 (e.g. a rear deck that is not enclosed or secured).

Period of insurance

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

Personal transportation vehicle

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

Personal valuables – specified items

see page 76.

Personal valuables – unspecified items

see page 74.

Planned to demolish

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

Policy

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

Retaining wall

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

Scope of works

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

Set

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

Sporting, recreational and leisure goods and equipment

means equipment used for sporting, recreational and leisure activities (e.g. a camping tent or kayak). It does not mean a drone or a personal transportation vehicle.

Storm

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

Storm surge

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

Strata title

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

Sum insured

see 'The most we will pay for the home on page 22 and 'The most we will pay for contents' on page 25.

Tools of trade

means tools or equipment used for any business activity (e.g. a camera that you use as a wedding photographer), but not home office equipment.

Toy motor vehicle

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

Unit

means a unit, villa, townhouse or apartment in a strata title development where your contents are kept. It does not include common property.

Unoccupied and occupied and furnished enough to be lived in

'furnished enough to be lived in' means the home or unit contains at least:

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

occupied means:

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

unoccupied means:

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

Vermin

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

We, our and us and Apia

means Apia on behalf of the insurer, AAI Limited.

You/Your

see 'Who we cover' on page 22.

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This insurance is issued by AAI Limited
ABN 48 005 297 807 AFSL No. 230859
GPO Box 756, Melbourne, VIC, 3001

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