



# Apia Apartment Style Residence Insurance

**Product Disclosure Statement**



## Welcome and thank you for choosing Apia

This Product Disclosure Statement (PDS) is an important document that sets out what we cover under this policy, what we don't cover, the limits on cover, and the terms and conditions that apply. Read this PDS carefully before you decide whether our cover is right for you.

The information in this PDS is current on the date it was prepared. From time to time, we may update some of the information in the PDS that isn't 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'll give to you.

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on **13 50 50**.

### Using our products for financial abuse is unacceptable

An insurance policy and the rights under it, including making any claim or receiving claims proceeds, is no place for financial abuse or other types of abuse such as threatening, harassing, or controlling behaviour. Using the policy or the rights in an abusive way can have serious negative impacts on the abused.

We may report reasonable suspicions of financial or domestic abuse to relevant authorities, including law enforcement.

Date prepared: 17 February 2025

## Important information about us

This 'Important information about us' statement was completed on 17/02/2025.

### Who are we?

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

### Who do we act for?

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

AAI Limited has authorised this 'Important information about us' statement.

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

#### **Lack of independence**

Apia isn't independent, impartial, or unbiased because we:

- are a wholly owned subsidiary of AAI Limited
- only provide advice in relation to Apia branded general insurance policies issued by AAI Limited.

### 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 doesn't 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 won't be charged an additional fee as a direct result of this.

### How we deal with a complaint

Apia provides a complaint resolution process. For full details see the section in your PDS titled 'How to contact us with a complaint'.

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In this PDS you'll be referred to the Apartment Style Residence Insurance Additional Information Guide.

This guide is available at [www.apia.com.au](http://www.apia.com.au) and contains further information about premiums, excesses, and claims examples. Please contact us for a free copy.



Some terms and words in this policy have special meanings (definitions) which apply to them. The terms and words with special meanings (definitions) are defined in section 10 'Terms and words with special meanings (definitions)' on pages 90 to 95. This section may also refer you to where that special meaning can be found in this policy.

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# 1

## Things to know upfront

# Key information about Apia Apartment Style Residence Insurance

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.



## Type of insurance

This policy provides cover for loss or damage to your contents when you live in an apartment as an owner or as a tenant.



We don't cover your contents for all types of loss or damage. We don't cover loss or damage to your apartment building.



## What we pay

### Contents cover

The most we'll pay for loss or damage to your contents for any one incident is the contents sum insured unless we say otherwise in your policy.

### Legal liability cover

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

### Additional and Optional covers

We'll pay up to the limits outlined under the relevant Additional and Optional cover.



## What we cover

### Insured events

We cover your contents for loss or damage caused by specific events like storms, floods, and fires (including bushfires).

### Legal liability

We cover your legal liability to pay compensation for death, or bodily injury to other people (not you), or loss or damage to their property, in certain situations.



## 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 51 for more information.











## Optional cover you can pay extra for






There are some optional covers that you'll have to pay extra for. If an optional cover applies to your policy, it's shown on your certificate. See section 6 'Optional cover you can pay extra for' on page 67 for more information.

## Summary of cover

Limits, conditions, and exclusions apply. Read your policy for full details.

### Insured events







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## What to do when an incident happens

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

**Here's what to do:**

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### **Step 1**

Make sure everyone is safe.

For emergencies, call **000**.

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### **Step 2**

Try to prevent further loss, damage, or liability (for example, if there's a broken window, arrange for it to be covered to prevent further water damage from the rain).

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### **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.

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### **Step 4**

Contact us as soon as possible by calling **13 50 50** or online.

If you unreasonably delay reporting your claim, we won't pay for any additional loss, damage, or liability caused by your delay. When you contact us, describe details of what has happened (for example, a window broken in a storm). For electrical items, please have details about the make and model. If the damage to your contents was caused by another person, then if possible, please provide us their name and address and if applicable, their vehicle registration number.

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## Who we mean by ‘you’

When we say ‘you’ or ‘your’ we mean the person or persons named as the insured on your certificate. ‘You’ extends to include members of your family (see page 92) who normally live with you at the insured address.

If the insured shown on your certificate is a company, trustee of a trust, or body corporate, then ‘you’ or ‘your’ means that company, trustee, or body corporate. ‘You’ or ‘your’ extends to the following if they normally live at the insured address:

- any company director, company owner, or trust beneficiary
- their respective family members.

## Who we mean by ‘we’

When we say ‘we’, ‘us’, ‘our’, or ‘Apia’ we mean Apia on behalf of the insurer, AAI Limited.

## Our agreement with you

Your policy is a legal contract of insurance between you and us. If you buy this product from us and you’re named as the insured on your certificate, you’ll have entered into the contract of insurance with us. Your policy is made up of your certificate, this PDS, and any SPDS that we’ve given you.

## 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 haven’t made a claim during this period, we’ll refund in full the money you paid for your policy (including GST if applicable). However, you won’t have any cover under the policy.



## You can also cancel your policy at any time

Alternatively, you can cancel your policy at any time while you’re insured. You can cancel your policy as at the date you contact us, a future date, or another date if we agree, and you’ll have cover up until that date. For more information see ‘What happens with cancellations or removal of cover’ on page 86.

## There are some things that 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 ‘General exclusions’ on pages 24 to 37. There are also specific things we don’t cover explained in sections 4 to 6 on pages 39 to 65 which are particular to the cover provided under your policy.



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

## When we may refuse to pay a claim or reduce the amount we pay

Where the effect of a term in this policy is that we may refuse to pay a claim (either in whole or in part) by reason of something you or another person did or didn't do after this policy was entered into then, in accordance with the Insurance Contracts Act 1984 (Cth), we may either:

- refuse to pay a claim, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

We may also cancel your policy.

## Sometimes we can provide 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're comfortable, you can tell us about your situation, and we'll work with you to arrange support.

## These are your responsibilities during the period of insurance

### **Things you need to do:**

- follow all of the terms and responsibilities set out in your policy
- take steps to prevent theft, loss, damage, or legal liability (for example, ensuring there are working smoke detectors in the apartment)
- maintain door locks and window locks in good working condition
- ensure that any security devices we asked about and you have told us are installed, are in fact installed
- provide honest and complete information for any claim, statement, or document supplied to us
- don't behave in a way that's abusive, dangerous, hostile, improper, or threatening when engaging with us and our service providers.

### **Keeping your apartment and contents well maintained and in good condition:**

The following responsibilities are also linked to some general exclusions. You need to:

- fix any inherent defect, faulty design, structural defect, structural fault, faulty or poor workmanship at the apartment as soon as possible after you identify it or are told about it (see also page 28)
- keep the apartment structurally sound and safe and fit to live in (see also page 25)
- fix things that are blocked, broken, damaged, loose, have fallen down, are missing, are rusted through, or are in a general state of disrepair (for example, the roof leaks when it rains, there are holes in walls, there are rings (jewellery) where the claw (surrounding the stone) is damaged or worn) (see also page 25)
- keep the apartment free of infestation from vermin and termites (see also page 25)

- remove mould (see also page 31).

If you're a tenant, you must comply with your responsibilities to the extent you're required to correct, repair, or maintain the apartment under your tenancy rental agreement.

## We can reduce or deny cover if you don't meet your responsibilities

Your policy may not provide cover if you haven't met your responsibilities, and it may lead us to reduce or refuse to pay your claim (see page 12).

If you don't meet your responsibilities, we may cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

## How we'll keep in contact with each other

### Communicating with you by post

We may send your policy documents and policy related communications by post unless you've consented to receiving these electronically (see below).

### Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email, other types of electronic communication (for example, SMS), or both. We'll 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.

### Let us know 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 don't have up to date contact details, you might not receive your important policy documents which could impact whether you have cover in place.

### How to contact us



Call us on **13 50 50**.

### When you must contact us

During the period of insurance, you must tell us as soon as possible about any of the following:

- you've had another insurer cancel, decline, or not offer to renew an insurance policy, impose specific conditions on a policy, or refuse a claim
- 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

Continued on next page.

## When you must contact us (cont.)

- there are changes to any business activity you operate at the insured address, for example, the type of business activity changes, people start to come to the insured address, business signage is installed, or chemicals are kept at the insured address
- any detail on your certificate isn't accurate, for example, the insured address isn't correct
- when you're permanently changing your insured address (see page 15)
- you move out and lease or rent the entire apartment to tenants or paying guests
- you lease or rent **3** or more bedrooms at the insured address to tenants or paying guests
- trespassers or squatters use or stay at the insured address.

## Tell us about any of these matters from previous periods of insurance

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

## What we'll 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, in accordance with the Insurance Contracts Act 1984 (Cth), it may lead us to either:

- refuse to pay a claim by reason of something you or another person did, or failed to do, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

If what you tell us means we can no longer insure you, we'll cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

## If you don't contact us when you should

If you don't notify us, then in accordance with the Insurance Contracts Act 1984 (Cth), we may do either of the following:

- refuse to pay a claim by reason of something you or another person did, or failed to do, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

This includes a failure to notify us of a change in accordance with this clause.

It may also lead us to cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).



### **When changing insured address**

When you're permanently changing your residential address within Australia, we'll cover your contents for loss or damage caused by an insured event during the period of insurance at both your insured address and your new address for up to **14** days from when any of your contents first arrive at the new address. The most we'll 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 the insured address if you want contents cover to continue at the new address.

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

## About your sum insured

### **Make sure your sum insured meets your needs if your contents are damaged or destroyed**

Underinsurance, where your sum insured is insufficient to cover your contents being damaged or destroyed, can expose you to serious financial loss. It's your responsibility to select a sum insured for your contents that meets your needs in the event your contents are damaged or destroyed.

Personal valuables that we've agreed to insure under optional cover Personal valuables don't need to be included in the contents sum insured. See page 21 for more details.

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

For you to ensure your sums insured meet your needs if your contents are damaged or destroyed, it's important for you to review your sums insured regularly, being mindful of items purchased recently and ask us to change the sums insured if required.

### **We don't pay extra because you over-insure**

We won't pay more than the sums insured for your contents for loss or damage to your contents. We also won't pay more than the amount of the assessed quote to repair or replace your contents. We won't refund any premium paid for over-insuring, where your sums insured are higher than the assessed quote to repair or replace your contents.

## We may adjust your sum insured at your renewal offer

We may choose to adjust the contents sum insured shown on your certificate as part of your renewal offer. We do this to account for various factors including inflationary trends. We won't change the sums insured for any items insured as personal valuables. We also won't change any limit you have chosen for your flexible limits specified items. Please contact us if you need to make changes to the sums insured or limits.

## Limits and amounts we pay include Goods and Services Tax (GST)

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

## How your excess works when you make a claim

### What's an excess?

An excess is the amount you must 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

<b>Contents excess</b>	This excess applies to all claims unless your policy states otherwise.
<b>Personal valuables excess</b>	Personal valuables has its own excess that applies instead of your contents excess.
<b>Unoccupied excess</b>	<p>This excess applies in addition to any other excess if at the time of the incident covered by your policy, the apartment hasn't been occupied for more than <b>60</b> continuous days.</p> <p>You may be required to prove the occupancy of the apartment in the event of a claim. An example of how you can prove the occupancy is providing us with copies of bills or other documents demonstrating the usage of utilities that are connected to the apartment.</p>



Refer to the Apartment Style Residence Insurance Additional Information Guide for more information about excesses.

## When your claim is for contents and personal valuables

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

### How to pay your excess

If any excess(es) applies to your claim, we'll do one of the following:

- deduct the amount of the excess(es) from any cash payment we make
- require you to pay the amount of the excess(es) to us. We'll let you know when and how to pay.

We won't cover any legal or other costs that arise because of any delay in paying the excess.



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# 2

## What and where we cover – the basics

## Where we cover

We cover your contents at the insured address when they're inside the apartment. The insured address is the address/location shown on your certificate. The insured address doesn't include common property.

We can also provide cover away from the insured address for an extra premium, see 'Personal valuables – unspecified items' on page 68 and 'Personal valuables - specified items' on page 70.

## Your contents



### We cover as your contents

We cover your contents at the insured address that are your household items you own or are responsible for and use primarily for domestic purposes. Contents are items which aren't permanently attached to your apartment or insured address such as, but not limited to:

- furniture, furnishings, manchester, kitchenware, clothing, shoes, books
- home computers, laptops, electronic tablets (for example, iPads)
- mobile phones
- unfixed electrical goods and appliances not housed in a cabinet
- internal blinds and shutters, drapes, or curtains
- carpets, rugs
- pot plants and their pots
- 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 10 'Terms and words with special meanings (definitions)' on page 94)
- drones (see section 10 'Terms and words with special meanings (definitions)' on page 92).

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



### **When contents are insured in an apartment**

We also cover items that are permanently attached to the apartment which are your household items and you use primarily for domestic purposes, unless the item(s) is common property (see page 91 for the meaning of common property). These items may include the following:

- lino or vinyl flooring installed in the apartment, whether permanently attached or not
- floating floors
- air conditioners (ducted or split system) and spas for the sole use of the apartment owner or occupier
- wall paint and paper.

Make sure that your contents sum insured meets your needs by checking with your body corporate, owner's corporation, or similar body what is and isn't covered by the policy taken out by them. For example, if you've installed floating floors check to see if the body corporate, owner's corporation, or similar body insurance policy covers this as you may need to increase your contents sum insured.



### **We don't cover as your contents**

Contents doesn't include any of the following:

- common property
- electrical or electronic items that are no longer able to be used for the purpose they were intended (for example, a television that can't be watched)
- floating floors unless covered under 'When contents are insured in an apartment', see above
- any pets or animals
- electronic files for which you don't have a licence
- items that are or were stock or samples related to any business activities
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel, pebbles, rocks, granular rubber, or water
- plants, trees, shrubs, or hedges in the ground
- used or applied chemicals, fertilisers, or pesticides
- a motor vehicle, motorbike, motorcycle, or any other vehicle of any type other than those covered in 'We cover as your contents' (see page 18)
- 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

Continued on next page.

**Contents doesn't include any of the following: (cont.)**

- 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 62 and we'll cover keys (and keyless electronic starters) if they belong to vehicles covered under 'We cover as your contents' (see page 18)
- any unregistered firearms
- any item that's covered under a strata insurance policy that you didn't enter into or the item is required to be insured under the relevant strata state or territory 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)
- any form of cryptocurrency or non-fungible tokens (NFTs), including any devices, wallets, or programs for sending, receiving, storing, transferring, or trading cryptocurrency or NFTs
- uncut gems, unset gems, gold or silver nuggets, bullion, and ingots (not jewellery).

**The most we'll pay for loss or damage to your contents**

The most we'll pay for loss or damage to your contents caused by any one incident is your contents sums insured shown on your certificate (which includes any flexible limits specified items), plus any personal valuables sums insured, unless stated otherwise in your policy.

**The different ways we can 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.

**General contents with no individual limit**



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

**Contents with fixed limits**




There are some categories of contents items that have fixed limits that can't be changed. These limits, in the table below, are the most we'll pay for contents items in those categories in total.

**The most we'll pay for contents with fixed limits:**

Items / Category	Limit for any one incident
Refrigerated food, frozen food, and medicines	Limited to <b>\$500</b> for all items in total
Contents in the open air	Limited to a total of <b>20%</b> of the contents sum insured (shown on your certificate)
Important documents such as jewellery valuations, passports, wills, the land title to the home, driver licences, citizenship certificates, or marriage and birth certificates	Limited to <b>\$500</b> for all items in total

For example, if you have refrigerated food, frozen food, and medicines that are worth **\$1,000**, cover for these items is limited to **\$500** because in this policy, refrigerated food, frozen food, and medicines are a contents item with a fixed limit. Your refrigerated food, frozen food, and medicines are covered for a maximum of **\$500** in total at the insured address.

Contents with flexible limits

 Some categories of 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. The most we’ll pay for a flexible limits specified item for any one incident is the amount shown on your certificate. If you haven’t asked us to increase the limit, the most we’ll pay is the limit shown for the item in the following table.

The most we’ll pay for contents with flexible limits:

Items / Category	Limits for any one incident
Jewellery and watches	<b>\$2,000</b> per item or set, up to a total of <b>20%</b> of the contents sum insured
Carpets or rugs that are hand woven or hand knotted	<b>\$2,000</b> per carpet or rug
Tools of trade and equipment used for a business activity (not home office equipment)	<b>\$3,000</b> for all items in total
Paintings, pictures, works of art, antiques, sculptures, ornaments, and art objects	<b>\$2,000</b> per item or set, up to a total of <b>20%</b> of the contents sum insured
Collections, sets, and memorabilia, including stamp collections, collector’s pins, medals, and currency no longer in circulation	<b>\$3,000</b> in total for all collections, sets, and memorabilia

For example, you have a diamond ring worth **\$8,000**. Jewellery has a flexible limit of **\$2,000** per item. You ask us to increase cover to **\$8,000** and pay the extra premium. This diamond ring is now shown on your certificate as an individual item under ‘Flexible limits specified items’ and is covered for a maximum of **\$8,000** at the insured address.

Optional cover for personal valuables – cover at and away from the insured address

Personal valuables optional cover provides cover for accidental loss or damage to your valuable personal belongings anywhere in Australia and New Zealand. This means they are covered both at and away from the insured address. We also cover jewellery and watches anywhere else in the world for up to **30** consecutive days, however, only while being worn by you or while in a secure safe. For what we cover as valuable personal belongings see ‘Personal valuables – unspecified items’ on page 68 and ‘Personal valuables - specified items’ on page 70 for more information.

There are two types of personal valuables cover to choose from. An extra premium applies to both.

### Personal valuables – unspecified items



You can choose a sum insured from the options we offer, however, there's a **\$1,000** limit per item, pair, set, or collection. The most we'll pay for all personal valuables – unspecified items in total is the sum insured shown on your certificate.

With this cover you don't have to individually list items on your certificate, however, there are only certain items we cover as an unspecified item. See page 69 for details.

### Personal valuables – specified items



You can ask us to insure an item by giving us the full description and replacement value. If we agree, the item will be listed individually on your certificate together with the sum insured. See page 70 for details.

### Using 'Personal valuables – unspecified items' when a policy limit applies

You can use the 'Personal valuables – unspecified items' optional cover you've purchased to claim the remaining balance of the value of the item(s) if a fixed or flexible contents limit applies to that item. This is subject to the limits and sum insured you've selected.

### When you can do this

You can do this when a contents claim for loss or damage caused by an insured event at the insured address is covered under your policy, and the item(s) being claimed are subject to a fixed or flexible limit in your contents cover and all the following apply:

- the fixed or flexible limit isn't high enough to fully cover the item(s)
- the item(s) is a personal valuable (see page 69)
- the item(s) isn't listed on your policy as a personal valuables – specified item.

For example, if you have a jewellery item that is valued at **\$3,000** (but the limit for this item is **\$2,000**) and you've purchased 'Personal valuables – unspecified items' you can claim the remaining balance of **\$1,000** on this purchased cover.

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# 3

## General exclusions

Some things are never covered by this policy. These are known as 'General exclusions' and apply to the whole policy.

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

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any actions or movements of the sea.

### **Agreements you enter into**

We don't cover legal liability for or caused by, connected with, or arising from any agreement or contract you enter into. However, this exclusion doesn't apply:

- if legal liability would have existed had you not entered into the agreement or contract
- when your legal liability is to your landlord under a tenancy rental agreement for damage caused by:
  - liquid escaping from:
    - your washing machine
    - your dishwasher
    - any pipes connected to the above
  - water overflowing from blocked baths or tubs
  - accidental breakage of glass to the extent it's covered under 'Accidental breakage of glass' (see page 58).

### **Aircraft and their shockwaves**

We don't cover legal liability for or caused by, connected with, or arising from you using or owning any aircraft or the facilities to land or store aircraft, unless the aircraft is either of the following:

- a remote controlled model or toy aircraft with a wingspan up to **1.5** metres (however, not a drone)
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (for example, a surf kite).

We also don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds.

### **Animals**

We don't cover legal liability for or caused by, connected with, or arising from any animal other than your domestic dog, cat, or horse.



## **Apartment, apartment building, or contents not in good condition**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any part of the apartment, apartment building, or contents not being in good condition, such as, however, not limited to any of the following:

- 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 apartment
- there are holes in floors, walls, ceilings, or any other parts of the apartment (for example, external wall cladding, internal plaster, or floorboards)
- there are boarded up or broken windows
- there are steps, gutters, flooring, walls, ceilings, gates, fences, or any other areas of the apartment or apartment building that are loose, falling down, missing, or rusted through or otherwise in disrepair
- previous damage including damage caused by flood hasn't been repaired
- the apartment is infested with vermin
- the apartment building (including all sheds, outbuildings, and other structural improvements at the insured address) isn't structurally sound or is unsafe or unfit to live in
- plant matter is growing on the apartment building (for example, walls, windows, or gutters)
- there are rings (jewellery) where the claw (surrounding the stone) is damaged or worn.

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

## **Asbestos**

We don't cover legal liability for or caused by, connected with, or arising from exposure to, or potential exposure to asbestos in any form.

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

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- 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.

However, we'll cover either:

- loss or damage that's covered by insured event 'Fire (including bushfire)' on page 42
- your legal liability that's covered by 'Legal liability' cover on page 48, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

## **Breaking the law**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- you, or someone with your knowledge and 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, including laws or lawful directions relating to any of the following:
  - smoke alarms
  - pool fencing
  - installing a balcony railing or balustrade when required
  - dangerous goods and liquids
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

## **Building works**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from building works to the apartment or apartment building or parts of the apartment or apartment building (other than the cover available under 'Legal liability' see page 48 and below), including any of the following:

- damage caused by cracking, collapse, or subsidence, caused fully or partially by the building works

- damage caused by storm, flood, or water entering the apartment through any openings (whether such openings were created by you or another person) in the walls or roof or other unfinished parts of the apartment under construction, and whether or not they were temporarily covered at the time of the damage
- theft or damage by someone who enters or leaves through an unlockable part of your apartment or apartment building that's under construction.

We also don't cover legal liability for or caused by, connected with, or arising from building works, including construction and demolition of building structures, being carried out at the insured address where the total cost of the building works is more than **\$50,000**.

### **Buildings, property, structures, or land not at the insured address**

We don't cover legal liability for or caused by, connected with, or arising from you owning, occupying, leasing, or renting any building, property, structure, or land not at the insured address except for either:

- the common property at the insured address when you insure the contents in that apartment under this policy
- residential land that is covered under 'Additional legal liability cover for a new vacant block of residential land' on page 49.

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

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 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 become the owner of the apartment
- that another policy covering your 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).

### **Business activity**

We don't cover legal liability for or caused by, connected with, or arising from any business activity. However, we'll cover both of the following:

- part-time or casual babysitting where you don't need to be registered or licensed to do this
- liability for death or bodily injury to a tenant, paying guest, or boarder who isn't within the definition of 'you'.

### **Caravans and trailers**

We don't cover legal liability for or caused by, connected with, or arising from using or towing a caravan, mobile home, or trailer.

## **Chemical damage when cleaning**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

## **Committee members or officials**

We don't cover legal liability for or caused by, connected with, or arising from 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.

## **Communicable Disease**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from 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.

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

We don't cover loss or damage from confiscation, nationalisation, requisition, or damage caused by the police, a government authority, or someone with the legal authority to do this. However, we'll cover loss or damage caused by the police or other emergency services in attempting to obtain entry at the insured address in connection with an insured event.

## **Death or injury**

We don't cover legal liability for or caused by, connected with, or arising from death or injury of any of the following:

- 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 isn't a tenant, paying guest, or boarder).

## **Defamation or copyright**

We don't cover legal liability for or caused by, connected with, or arising from defamation or breach of copyright.

## **Defects, faults, workmanship**

We don't cover loss, damage, or legal liability caused by, connected with, or arising from inherent defects, faulty design, structural defects, structural fault, or faulty or poor workmanship if you knew or should've reasonably known about it (for example, because the defect or fault was able to be observed by you).

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

We don't cover loss or damage caused by, connected with, or arising from 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 actions**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from an act or omission by you, your family, anyone living at the insured address, any owner or part owner of the contents, or anyone acting with your given or implied consent, which is any of the following:

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

### **Drones**

We don't cover legal liability for or caused by, connected with, or arising from aerial devices, drones, and other autonomously piloted aircraft.

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

We don't cover your extra costs or other losses (financial and non-financial loss) suffered or incurred by you (and not a third party) following an incident covered by your policy, including, however, not limited to any of the following:

- loss of your income or wages
- your medical expenses
- your costs, including the cost of your time, to prove your loss or to help us with your claim (for example, phone calls, postage) unless stated otherwise in your policy
- your 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
- your cost of replacing or reapplying pest control chemicals and baits in or around the insured address
- your travel costs
- your cleaning costs unless stated otherwise in your policy
- any increase in your electricity costs not directly arising from an incident covered by your policy.

### **Fines, penalties, and other damages**

We don't cover civil or criminal penalties or fines or aggravated, exemplary, punitive, or multiple damages.

## **Ground movement**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover landslide or subsidence that's specifically covered under the following insured events:

- 'Flood' on page 40
- 'Storm' on page 41
- 'Storm surge' on page 41
- 'Earthquake and tsunami' on page 42
- 'Explosion' on page 44
- 'Escape of liquid' on page 45.

## **Hacking, cyber-attack, or cyber incident**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- unauthorised, malicious or criminal act (including any threat or hoax) involving access to, processing, use or operation of any computer system (including computer hacking, cyber-attack, any computer virus). However, we'll cover loss or damage to your contents caused by theft, if that theft results from a thief hacking your apartment or apartment building security system to open doors and gain unauthorised entry into your apartment
- error or omission involving access to, processing of, use of or operation of any computer system, or any unavailability or failure to access, process, use or operate any computer system
- destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of electronic data; or inability or failure to receive, send, access or use electronic data; or error in creating, amending, entering, deleting or using electronic data; or loss of use, reduction in functionality, repair, replacement, restoration or reproduction of electronic data (including the value of any electronic data).

## **Hazardous materials**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any hazardous materials if not stored or used in accordance with the relevant law, controls, and manufacturer's instructions.

## **Legal actions in other countries**

We don't cover any legal actions or legal claims brought against you, decided, or heard in countries outside Australia or New Zealand.

## **Mechanical or electrical breakdown or failure**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from mechanical or electrical failure or breakdown or anything that fails to operate properly. However, we'll cover damage caused by any of the following:

- fire spreading from an electrical fault to other parts of your contents to the extent it's covered under insured event 'Fire (including bushfire)' on page 42
- lightning to the extent it's covered under insured event 'Lightning' on page 43
- motor burnout to the extent it's covered under the 'Motor burnout' additional cover on page 56.

## **Medical equipment and aids**

We don't cover 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, however, we'll cover hearing aids and external components of cochlear implants.

## **Motor vehicles or motorcycles**

We don't cover legal liability for or caused by, connected with, or arising from 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 didn't have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws and was any of the following:

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

## **Mould or mildew**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from mould or mildew at the insured address unless it was directly caused by an insured event and there's no evidence of pre-existing mould or mildew in the area of the apartment where the loss or damage has occurred.

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

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any component of the apartment or apartment building that wasn't 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 apartment was originally built or after the construction, repairs, renovations, or alterations were undertaken. Non-complying building components include, however, aren't limited to:

- you build an additional bathroom without obtaining appropriate permits or with plumbing that doesn't meet 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're 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.

## **Nuclear and radioactive materials and contamination**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- ionising radiation or contamination by radioactivity, or the use, existence, or escape of, nuclear fuel, nuclear material, or any nuclear waste or from the combustion of nuclear fuel
- any weapon, device, material, operations or action employing nuclear fission or fusion or other like reaction or radioactive force or matter, including detonation of any nuclear device, nuclear weapon or the use, handling or transportation of such weapon, device or material
- any property on the site of a nuclear power station, on any other nuclear reactor installation or on any site used, or having been used, for the generation of nuclear energy or the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of nuclear material and/or radioactive material
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or nuclear component thereof, or radioactive matter
- the use of any nuclear reactor, atomic piles, particle accelerators, generators or similar devices
- the use, handling, transportation of any radioactive material
- 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.



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

We don't cover repairing, replacing, or fixing either:

- 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 both of the following apply:
  - the device that they're stored on was lost or damaged in an insured event covered by your policy
  - the electronic data or files were legally purchased, and you can't restore them free of charge
- hard copies of photographs, films, or other visual images that are damaged or lost. However, we'll cover the cost of reproducing hard copy photographs you've purchased from, or had produced by, a professional photographic business or retail outlet.

## **Power surge**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from power surge unless the surge or the loss or damage caused by the surge is covered under any of the following:

- 'Flood' on page 40
- 'Storm' on page 41
- 'Storm surge' on page 41
- 'Fire (including bushfire)' on page 42
- 'Lightning' on page 43
- 'Impact' on page 44
- 'Motor burnout' additional cover on page 56.



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

We don't cover legal liability for or caused by, connected with, or arising from 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 or control
- is owned by your employer (for example, you accidentally damage office equipment at your workplace).

However, we'll cover your legal liability to your landlord under a tenancy rental agreement for damage caused by:

- liquid escaping from:
  - your washing machine
  - your dishwasher
  - any pipes connected to the above
- water overflowing from blocked baths or tubs
- fire damage to your landlord's property
- accidental breakage of glass to the extent it's covered under 'Accidental breakage of glass' (see page 58).



## **Renting entire apartment**

We don't cover any loss, damage, cost, expense, or legal liability when you rent or lease the entire apartment to tenants or paying guests. However, if you rent the entire apartment under a short-term rental or holiday letting arrangement (including any arrangement booked through an online booking platform) to a paying guest we'll cover loss or damage during the period of insurance to the extent cover is provided under an insured event (see page 40), and you for 'Legal liability' (see page 48).



## **Replacement of water**

We don't cover the loss, storage, and replacement of water in any tank, container, pool, spa, and any other storage vessel unless specifically covered under insured event 'Fire (including bushfire)' on page 42.



## **Revolution, war**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from either of the following:

- 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.

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

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the roots of trees, shrubs, or plants. However, we'll cover damage to your contents caused by:

- liquid escaping or overflowing from pipes or drains that are blocked or damaged by these roots to the extent the loss or damage is covered under insured event 'Escape of liquid' on page 45
- roots from a fallen tree to the extent the loss or damage is covered under insured event 'Impact' on page 44.

## **Rust or corrosion**

Unless stated otherwise in the policy we don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from rust or corrosion.

## **Sale of your contents or personal valuables**

We don't cover any of the following:

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

## **Sanctions**

We won't provide any cover, pay any claim, make any payment (including any refund), or provide any benefit under this policy, if doing so will contravene or violate any sanction, prohibition, restriction, proscription or prevention under any sanctions, laws or regulations, including but not limited to sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom or the United States of America or those set out in any United Nations resolutions.

## **Scooters, skateboards, e-bicycles, unicycles, hoverboards, one-wheels, or segways**

We don't cover legal liability for or caused by, connected with, or arising from riding any battery driven or electric scooters, skateboards, e-bicycles, unicycles, hoverboards, one-wheels, or segways.

## **Seepage of water**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from water seeping or running in any of the following situations:

- through the earth (hydrostatic water seepage)
- down the sides of earth or earth fill that's up against the apartment building
- down the sides, against the sides, or underneath swimming pools, spas, or underground tanks
- against or through retaining walls
- from agricultural or overflow pipes.

## **Silica and its derivatives**

We don't cover legal liability arising directly or indirectly out of, or caused by, through, or in connection with, or for the actual, alleged, threatened, or suspected presence, ingestion, inhalation, or absorption of silicon dioxide (occurring in crystalline, amorphous/non-crystalline and impure forms), silica particles, silica dust or silica compounds or any mixture or combination of silica and other dust or particles.

## **Squatters or trespassers**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability caused by, connected with, or arising from squatters or trespassers using or staying at the insured address.

## **Structural improvements of apartments**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from structural improvements:

- owned by your body corporate or equivalent body
- located on common property, however, we'll cover fixtures owned by you as a tenant which will be removed by you when vacating the apartment.

## **Terrorism**

We don't cover loss, damage, cost, expense, or legal liability of any nature, directly or indirectly caused by, resulting from, in connection with, or arising from either:

- any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- any action taken in controlling, preventing, suppressing, retaliating against, responding to or in any way relating to any act of terrorism.

## **Tree lopping**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from trees being lopped, felled, or transplanted by you or someone authorised by you.

## **Watercraft**

We don't cover legal liability for or caused by, connected with, or arising from using or owning any watercraft unless it's a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski, or remote controlled model watercraft.

## **Wear, tear, and deterioration**

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from wear, tear, and deterioration of the apartment or contents from either of the following:

- their ordinary use
- the ordinary effects of natural forces such as weather, action of light, atmospheric or climatic conditions, and rising damp.

Examples include, however, aren't limited to:

- wear, tear, or fading of carpets, furniture, and furnishings (including curtains and drapes)
- weathering of pot plants and their pots.

## **Your employees**

We don't cover legal liability for or caused by, connected with, or arising from death or injury of your employees or damage to their property, including while they're working for you at the insured address.

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# 4

## What we cover – the details

# What you're covered for

**We cover**



We cover loss or damage to your contents in your apartment at the insured address caused by an insured event in the period of insurance.

The insured events we cover are set out on pages 40 to 49.

**Limit**



If the loss or damage is covered under your policy the most we'll pay for any one incident is the contents sum insured unless we say otherwise in your policy.



## Flood

**We cover**



Loss or damage caused by flood.

**We don't cover**



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not caused by erosion, structural fault, or design fault
- the cost of cleaning your undamaged contents.





## Storm

### We cover



Loss or damage caused by a storm.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm, and not caused by erosion, structural fault, or design fault
- the cost of cleaning your undamaged contents.



A storm includes a cyclone. See section 10 'Terms and words with special meanings (definitions)' on page 94.



## Storm surge

### We cover



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

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm surge that happens at the same time as other insured damage caused by storm and not caused by erosion, structural fault, or design fault
- the cost of cleaning your undamaged contents.



Actions or movements of the sea has a special meaning. It doesn't mean tsunami or storm surge. See section 10 'Terms and words with special meanings (definitions)' on page 90.



## Earthquake and tsunami

### We cover



Loss or damage caused by an earthquake or tsunami.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

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



Tsunami isn't an action or movement of the sea, see section 10 'Terms and words with special meanings (definitions)' on page 90.



## Fire (including bushfire)

### We cover



Loss or damage caused by either of the following:

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

### Extra costs cover in the event of bushfire

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

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

If your claim is for these extra costs only, no excess applies. The most we'll pay under extra costs cover in the event of bushfire in your area is **\$1,000** for any one incident.



## Fire (including bushfire) (cont.)

**We  
don't  
cover**



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage arising from any of the following:

- arcing, scorching, melting, or cigarette burns unless a fire spreads from the initial burn spot (for example, cigarette burns to carpet where no fire has spread)
- pollution or vapour from a home heater or a cooking appliance unless a fire spreads from the heater or cooking appliance
- gradual exposure to fire, heat, ash, soot, and smoke due to recurring incidents of fire or bushfire.



## Lightning

**We  
cover**



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

**We  
don't  
cover**



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

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



## Impact

### We cover



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

- a falling tree or part of a falling tree including the roots. However, not when any of these are being carried in or by water or water is causing them to move (for example, a fallen tree being carried in a river)
- power poles
- TV antennas or satellite dishes, communication aerials, or masts
- drones
- watercraft, aircraft, motor vehicles, or trailers (however, not if any of these are stationary)
- an object falling from a motor vehicle or aircraft
- space debris or meteorites.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage caused by flood or storm surge
- loss or damage caused by trees being lopped, felled, or transplanted by you or someone authorised by you
- removing or lopping trees or branches that haven't damaged your contents
- the removal of tree stumps or roots still in the ground.



## Explosion

### We cover



Loss or damage caused by an explosion.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

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



## Theft or burglary

### We cover



Loss or damage caused by thieves or burglars.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage caused by any of the following:

- you or someone who lives at the insured address
- someone who entered the insured address with:
  - your consent
  - the consent of someone who had your authority to allow them access to the insured address
- someone entering your insured address without signs of forced entry from any of the following areas: common property, shared clothes line areas, storage areas, a car parking lot on or within the insured address, or garages (however, not from a fully enclosed car garage which is restricted for your use only).



## Escape of liquid

### We cover



### Sudden and unexpected loss or damage

We cover sudden and unexpected loss or damage caused by liquid escaping from any of the following:

- a drain, sewage system, or fixed pipe (not forming part of a shower floor or base or shower cubicle wall, and not overflow drains or pipes)
- a water main, fire hydrant, or the main water supply pipe to the insured address
- fixed tanks
- swimming pools or spas
- a bath, sink, toilet, basin, or a tap spindle (not forming part of a shower floor or base or shower cubicle wall)
- fixed heating or cooling systems
- a refrigerator, freezer, dishwasher, or washing machine
- a waterbed or an aquarium.

### Gradual loss or damage

We also cover loss or damage, caused by liquid escaping from the items above, that has occurred gradually when the loss or damage, that was occurring, wasn't easily visible to a reasonable person in the circumstances.

Continued on next page.



## Escape of liquid (cont.)

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage caused by any of the following:
  - flood, storm, or storm surge
  - erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence you can prove happened within **72** hours of, and directly because of, liquid escaping and not because of erosion, structural fault, or design fault
- loss or damage caused by any of the following:
  - rust or corrosion unless the rust or corrosion wasn't easily visible to a reasonable person in the circumstances
  - liquid from a portable container, such as pot plant, vase, terrarium, fishbowl (however, not an aquarium), beverage container, saucepan, bucket, or watering can
  - liquid from a watering system, garden hose, agricultural pipes, or overflow drains or pipes
- loss or damage to, or caused by, liquid escaping from a shower floor or base, shower cubicle walls, shower glass screening or doors, open shower floor areas
- costs if before we can inspect the damaged area of the apartment and find the cause, you do any of the following:
  - strip, remove, or dispose of materials or items without our consent. However, this doesn't apply if this was necessary for health and safety reasons, or it was done without your knowledge or against your instructions
  - carry out repairs or renovations.
- the cost of locating the source of the escaped liquid
- the cost of repairing or replacing the item from which the liquid escaped, for example, a cracked pipe or split water tank.



If a claim under 'Escape of liquid' is covered we'll also pay to match or complement undamaged window and flooring contents (for example, curtains, carpet, lino or vinyl flooring) in the same room, hallway, stairs, or passageway where the damage occurred. The most we pay for any one incident is **\$750**. See page 78.



## Damage by an animal

### We cover



Loss or damage caused by an animal when it either:

- becomes accidentally trapped inside the apartment
- is inside the apartment and you didn't know, or a reasonable person in the circumstances couldn't have known, it was there.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage caused by any of the following:

- any animal owned by you or that you're responsible for
- any animal allowed onto the insured address by you or anyone living at the insured address
- insects, vermin, or rodents. However, we'll cover damage they cause if it's covered under 'Fire (including bushfire)' on page 42 or 'Escape of liquid' on page 45.



## Riot, civil commotion, or public disturbance

### We cover



Loss or damage to your contents caused by riot, civil commotion, or public disturbance, for example, damage caused by a violent crowd moving down your street.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage caused by any of the following:

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



## Malicious acts and vandalism

### We cover



Loss or damage caused by malicious acts and vandalism.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage caused by either:

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



## Legal liability

### We cover



We cover your legal liability to pay compensation for death of or bodily injury to other people (not you), or loss or damage to their property, resulting from an incident which happens anywhere in Australia or New Zealand during the period of insurance if the incident is any of the following:

- unrelated to your ownership of the apartment or land at the insured address
- you own and/or occupy the apartment at the insured address and your legal liability isn't covered under a building or strata policy which covers that apartment
- a jetty or pontoon either:
  - located within the boundaries of the insured address
  - where part of its structure begins or terminates on the insured address or is on government owned land adjoining the insured address, and the jetty or pontoon is for your use.
- resulting from fixtures attached to the insured address and that you're legally responsible for under a rental agreement.

If a claim is made against you for compensation for death or bodily injury to others or for damage to their property and your legal liability to pay compensation in respect to that claim is covered by your policy, we'll also pay all legal costs associated with defending that claim. We need to first agree to pay the legal costs before they're covered. If you incur legal costs before we first agree to pay them then in accordance with the Insurance Contracts Act 1984 (Cth), we may reduce our payment of those legal costs by an amount that fairly represents the extent to which our interests are prejudiced by you not seeking our agreement.





## Legal liability (cont.)

### We cover



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

We'll also cover your legal liability to pay compensation for death of or bodily injury to other people (not you), or loss or damage to their property resulting from an incident which happens during the period of insurance on a vacant block of residential land in Australia. We'll do this if all the following apply:

- you own the block of land
- the land is zoned for residential housing and is no more than **20** acres
- you intend to build your future home there.

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

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

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37.

### Limit



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

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# 5

**Additional cover that  
comes with your  
policy**

When a claim for loss or damage to your contents is covered, you may be entitled to the additional cover in this section. The limits shown are paid in addition to the contents sum insured, unless stated otherwise.

Some covers can also be claimed on separately to a claim for loss or damage by an insured event. All the conditions of your policy and the section 3 ‘General exclusions’ apply to the additional covers.

In some circumstances, we may make an additional cover available to you before your claim is confirmed as covered under your policy. This doesn't mean that your claim is accepted or will be paid.

 <b>Storage of undamaged contents</b>	
<b>We cover</b> 	<p>If loss or damage to your contents is covered under your policy and the undamaged contents can't be kept at the apartment, we'll also pay the reasonable costs for both of the following:</p> <ul style="list-style-type: none"><li>• to store the undamaged contents until your contents can be kept at the insured address</li><li>• to pack, unpack, and transport the undamaged contents from the insured address to the temporary place of storage (and back to the insured address).</li></ul>
<b>We don't cover</b> 	<p>We don't cover anything in section 3 ‘General exclusions’ see pages 24 to 37. We also don't cover storage costs:</p> <ul style="list-style-type: none"><li>• once your contents can be returned to the insured address</li><li>• for contents stored outside of Australia</li><li>• if your temporary accommodation is the place of storage.</li></ul>
<b>Limit</b> 	<p>The most we'll pay for storage of undamaged contents from any one incident is up to <b>10%</b> of the contents sum insured.</p>
	<p>Under ‘Storage of undamaged contents’, we'll pay for any loss or damage to the undamaged contents caused by an insured event while they're at the place of storage, however, 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.</p>



## Temporary accommodation for tenants or strata title owners

### **We cover**



You can make a claim under this cover independently of a claim for loss or damage to contents.

When you have contents cover and you can't live at the insured address while it's being repaired or rebuilt as a result of it being damaged by an insured event then:

- if you own and live in the apartment, we'll pay your reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address
- if you're a tenant who needs to move out temporarily, we'll pay any reasonable extra rent costs for temporary accommodation for you and your pets that you normally keep at the insured address.

### **We'll also cover some expenses related to temporary accommodation**

When we've agreed to cover accommodation, we'll also pay the reasonable and necessary costs for any of the following:

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

Continued on next page.



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

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover temporary accommodation costs for any of the following:

- any amounts you're able to recover for temporary accommodation under another insurance policy that you didn't enter into, including any insurance policy taken out by a body corporate or similar entity
- if you don't need to pay for temporary accommodation
- if the apartment wasn't your principal place of residence at the time of the loss or damage
- if you hadn't intended to live at the apartment during the repair or rebuild period
- beyond the period it should take to rebuild or repair the apartment building or apartment so the apartment can be lived in again
- if you unreasonably delay the commencement or duration of the repairs or rebuild
- related to any business activity operated at the apartment.

### Limit



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



## Removal of debris

### We cover



If loss or damage to your contents is covered under your policy, we'll cover the reasonable and necessary costs to dispose of those damaged contents.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover the disposal, storage, or removal of anything that isn't contents.

### Limit



The most we'll pay for any one incident is up to **10%** of the contents sum insured.



## Food and medication spoilage

### We cover



You can make a claim under this cover independently of a claim for loss or damage to your contents caused by an insured event.

We'll cover spoilage of refrigerated food, frozen food, and refrigerated medicines at the insured address during the period of insurance caused by any of the following:

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

If you make a claim under this additional cover no excess applies. We'll settle the claim by paying you by direct deposit. This means that we won't repair or replace or arrange for a service.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also 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.

### Limit

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



## Motor burnout

### We cover



You can make a claim under this cover independently of a claim for loss or damage to your contents caused by an insured event.

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

Cover includes the cost to repair or replace the following:

- 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 can't be bought on its own.

We'll aim to engage a member of our supplier network to repair or replace your motor (see below). If you have obtained your own quote or repaired or replaced the motor refer to the section 'Paying you' (page 57) for how we will settle your claim.

### Repairing your motor

We'll 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'll authorise the repairs. If you don't accept the offer to repair, we'll pay you the quoted cost.

### We'll replace your motor in some circumstances

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement, the motor can't be repaired, or the motor isn't available (for example, it's obsolete or just unavailable at the time), 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.

If you don't accept the offer, you'll 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're able to secure supplier discounts from within our supplier network.

### Replacing the whole appliance

If 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 containing the motor, you have the option for a replacement of the whole appliance of the same specification and standard available at the time of the loss and damage, sourced through our supplier network. If you don't accept the offer, you'll be paid our suppliers quoted cost to replace the item through our supplier network. This may be less than what it would cost you to arrange the replacement in the market as we're able to secure supplier discounts from within our supplier network.





## Motor burnout (cont.)

### We cover



#### Paying you

If you have obtained a quote, we or a member of our supplier network will review this quote and we'll pay you the reasonable cost to repair or replace the motor or to replace the whole appliance containing the motor (if the cost to repair or replace the motor is more than the cost to replace the whole appliance).

If you've already had the motor repaired or replaced when you lodge a claim, this means we're not able to repair or replace the motor or arrange for someone to do this and we'll pay you the reasonable cost of the repair or replacement of the motor. This also means the second dot point under the heading 'What you must not do' on page 72 doesn't apply to motor burnout.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- 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.

### Limit



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



## Accidental breakage of glass

### **We cover**



You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

We cover the accidental breakage, that happens during the period of insurance, of fitted glass in furniture and unfixed hung mirrors.

When you're legally responsible as a tenant under a lease, we also cover accidental breakage during the period of insurance of any of the following:

- fixed glass in windows and other fixed glass that is part of the apartment (including tinted glass, if fitted)
- glass in a fixed light fitting
- any glass in a fixed cooking or heating appliance
- any glass in a cook top or cooking surface
- sinks, basins, baths or shower-bath combinations, cisterns, and toilets.

### **When we pay for the whole appliance, top, or surface**

If we can't replace the glass in a cooking or heating appliance or the whole cook top or cooking surface because it isn't available (for example, it's obsolete or just unavailable at the time), then we'll pay you as a cash settlement to replace the whole appliance, top, or surface.

### **We'll cover frames if necessary to replace glass**

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



## Accidental breakage of glass (cont.)

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- any accidental breakage which has occurred while the items are in the open air
- any loss or damage caused by the broken ceramic or glass item. For example, scratches or dents caused to another item or the apartment
- drinking glasses and any glass or crystal items normally carried by hand, or handheld mirrors
- the screen or glass of any computer, television set, or other type of visual or audio electronic device
- glass that's part of a vase, decanter, jug, fishbowl, ornament, or light globe
- the cost to remove broken glass from carpets or other parts of the apartment or contents
- any loss or damage if the breakage doesn't extend through the entire thickness of the damaged item (for example, chips or scratches)
- glass in a glasshouse, greenhouse, or conservatory
- ceramic tiles or shower bases (tiled or otherwise)
- the cost to modify any part of the apartment to fit any replacement cooking or heating appliance if the dimensions differ
- loss or damage that's covered under an insured event listed on pages 40 to 49 as you can make a claim for loss or damage under the applicable insured event.

### Limit



The most we'll pay are your reasonable and necessary costs. This limit's paid within the contents sum insured.



## Lock replacement

### We cover



You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

We'll cover the necessary costs you incur to replace or recode locks to the external doors or windows of your apartment at the insured address, if the keys to those locks are stolen anywhere in Australia or New Zealand during the period of insurance.

If you make a claim under this additional cover no excess applies. We'll settle the claim by paying you by direct deposit. This means that we won't repair or replace or arrange for a service.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover the cost of replacement of the keys.

### Limit



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



## Contents temporarily removed

### We cover



You can make a claim under this cover independently of a claim for loss or damage at the insured address.

If you temporarily remove your contents from the insured address to either of the following:

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

they're covered for loss or damage caused by an insured event during the period of insurance at the new location.

The longest period that we'll cover contents temporarily removed is **180** consecutive days unless they're stored in a bank deposit box. If stored in a bank deposit box, they'll be covered for the period of insurance.



## Contents temporarily removed (cont.)

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage:

- caused by theft without forced entry into the temporary residence
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection)
- to contents in a motorised vehicle, caravan, motorhome, camper trailer, slide-on camper, slide-on trailer, mobile home, trailer or horse float
- caused to contents while in transit. Cover may be available under 'Cover for contents while moving to a new address', see page 64.
- that isn't covered by the insured event
- where we've already agreed to cover the relevant loss or damage under another additional cover or optional cover.

### Limit

The most we'll pay for any one incident is **25%** of your contents sum insured.



**Note:** Cover may be available if the item damaged is insured under personal valuables, see pages 68 to 70 for details.



## Paraplegia or quadriplegia assistance

### We cover



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

- you become injured as a direct result of an insured event at the insured address
- the injury results in permanent paraplegia or permanent quadriplegia
- a claim for loss or damage to the contents resulting from the same insured event has been covered by your policy.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37.

### Limit

The most we'll pay for any one incident is **\$20,000**.



## Fatal injury compensation

### We cover



If you suffer a fatal injury as a direct result of an insured event at the insured address and both the following apply:

- we've paid a claim for loss or damage to the contents resulting from the same insured event
- death occurs within **12** months of the insured event

we'll pay the amount shown under 'Limit'.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37.

### Limit



The most we'll pay for any one incident is **\$5,000**.



## Accessories and spare parts

### We cover



If a claim for loss or damage to your contents caused by an insured event is covered by your policy, we'll also cover loss or damage caused by the same insured event to accessories and spare parts stored at the apartment for the following vehicles or craft:

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

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage to any of the following:

- 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 insured event
- outboard motors.

### Limit



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



## Contents in commercial storage

### We cover



You can make a claim under this cover independently of a claim for loss or damage at the insured address.

We'll cover your contents while stored in a secure commercial storage facility for loss or damage caused by an insured event during the period of insurance. This cover is only provided if the commercial storage facility meets all the following criteria:

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

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage to the following:

- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection)
- contents in storage after your contents policy at the insured address ceases
- from theft when there's no forced entry into your storage facility
- contents stored outside Australia
- food of any kind.

### Limit



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



## Cover for contents while moving to a new address

### We cover



You can make a claim under this cover independently of a claim for loss or damage at the insured address.

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

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

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage to cash, smart cards, phone cards, documents able to cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection).

### Limit



The most we'll pay for any one incident is your contents sum insured, less any contents sum insured amount we've already paid or is payable under your policy for the same insured incident. All the limits of your contents policy apply.





## Contents stored at an apartment complex

### We cover



You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

We'll cover your contents for loss or damage caused by an insured event in the period of insurance when they're stored in a locked cage inside a building located within your apartment complex.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage:

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

### Limit



The most we'll pay for any one incident is:

- **\$5,000** for theft claims
- **\$1,000** per individual item, pair, set, or collection up to a total of **\$10,000** for all other claim types.



## Recreational goods

### We cover



We'll cover your sporting, recreational, or leisure goods and equipment when they're in the boundaries of your apartment complex for loss or damage caused by an insured event during the period of insurance.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover loss or damage to any:

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

### Limit



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

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# 6

**Optional cover you  
can pay extra for**

If an optional cover applies to your policy, it will be shown on your certificate. All of the conditions of your policy apply to the optional covers. When you take out cover, we tell you your premium, which includes the cost of any optional covers you have chosen.



## Personal valuables – unspecified items

### We cover



We'll 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 or New Zealand.

We'll also cover jewellery and watches only, anywhere in the world for up to **30** consecutive days, however, only while being worn by you or while in a secure safe. For a list of the items we cover under 'Personal valuables – unspecified items' see page 69.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage to:
  - sporting, recreational and leisure goods while in use. However, we'll cover bicycles (not an e-bicycle, see 'personal transportation vehicles' below) while in use provided they aren't being used for racing or pace-making
  - personal transportation vehicles (see section 10 'Terms with special meanings (definitions)' on page 94
  - drones (see section 10 'Terms and words with special meanings (definitions)' on page 92)
  - an item that's used primarily for a business activity
- tools of trade
- items in any of the following situations:
  - on exhibit or up for sale
  - being packed, carried, or transported from your current address to a new address on a permanent basis. However, some incidents are covered by the additional cover 'Cover for contents while moving to a new address' on page 64
  - listed as 'Personal valuables – specified items' see page 70
- accessories (including keys and keyless electronic starters) to any of the following:
  - motor vehicle, motorcycle, or trailer
  - powered watercraft
  - sailing craft unless it's an accessory to a sailboard
  - aircraft unless it's an accessory to a model aircraft with a wingspan no longer than **1.5** metres



## Personal valuables – unspecified items (cont.)

- restoration of your electronic records unless the electronic data or files were legally purchased and you can't restore them free of charge
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection)
- motorised golf carts with **4** wheels.

### Limit



The most we'll pay for any one incident is **\$1,000** per item, pair, set, or collection, up to the total sum insured shown on your certificate for 'Personal valuables – unspecified items'.



### Personal valuables

Means items that are valuable personal belongings that are normally carried with you away from the insured address, such as:

- jewellery and watches
- handbags and wallets
- mobile phones, laptops, electronic tablets (for example, iPads)
- portable electronic and electrical items and their accessories
- sporting, recreational and leisure goods when not in use (however, not an e-bicycle, see 'personal transportation vehicles'). However, we'll cover bicycles while in use provided they're not being used for racing or pace-making
- photographic and optical equipment
- hearing aids
- a wheelchair, mobility scooter, or similar medical aids designed to assist with physical disabilities or the elderly.

However, the following items aren't insured as 'Personal valuables - unspecified items' and must be insured as 'Personal valuable - specified items' regardless of their value:

- drones while not in use (see section 10 'Terms and words with special meanings (definitions)' on page 92. There is no cover for drones while in use)
- personal transportation vehicles (see section 10 'Terms and wordings with special meanings (definitions)' on page 94)
- motorised golf carts with **4** wheels.



## Personal valuables – specified items

### We cover



We'll 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 or New Zealand.

We'll also cover jewellery and watches anywhere in the world for up to **30** consecutive days, however, only while being worn by you or while in a secure safe. For a list of the items we cover under 'Personal valuables – specified items', see page 69.

### We don't cover



We don't cover anything in section 3 'General exclusions' see pages 24 to 37. We also don't cover any of the following:

- loss or damage to:
  - sporting, recreational and leisure goods while in use. However, we'll cover bicycles (not an e-bicycle) while in use provided they aren't being used for racing or pace-making
  - motorised golf carts with **4** wheels while in use
  - items that are primarily used for any business activity
  - drones while in use (see page 92 for the meaning of drone)
- items in any of the following situations:
  - on exhibit or up for sale
  - being packed, carried, or transported from your current address to a new address on a permanent basis. However, some incidents are covered by the additional cover 'Cover for contents while moving to a new address' on page 64
- restoration of your electronic data or files unless the electronic data or files were legally purchased and you can't restore them free of charge.

### Limit



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

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# 7

## Making a claim

# Making a claim

## What you must do

You must do the following:

- make your claim within a reasonable period of time of the loss or damage occurring
- allow us to inspect your damaged contents
- allow us to arrange for experts to assess your damaged contents and to quote on repair or replacement
- provide us with a quote(s) for repair or replacement if we ask you to
- when requested, provide us with proof of loss, ownership, and value
- provide us with information, co-operation, and assistance in relation to the claim (including attending interviews or giving evidence in court if required)
- allow us, or a person nominated by us, to recover, salvage, or take possession of your contents when we replace or pay you the full sum insured for an item. 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

You must not do any of the following:

- dispose, or instruct someone to dispose, of any damaged parts or items of your contents without our consent unless either:
  - it's necessary for health and safety reasons
  - you can show it was done without your knowledge or against your instructions
- carry out or authorise repairs without our consent unless you can't contact us and need to make emergency repairs to protect your contents or it's necessary for health and safety reasons
- wash, 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's necessary for health and safety reasons
- admit liability or responsibility to anyone else unless we agree
- negotiate, pay, or settle a claim with anyone else unless we agree
- accept payment from someone who admits fault for loss or damage to the contents. Refer them to us instead.

## Legal liability claims

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

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

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

## If you don't comply

If you don't comply with 'What you must do' and 'What you must not do' or what you must do under 'Legal liability claims' we can do either or both of the following:

- reduce or refuse to pay your claim (see page 12)
- cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

If you unreasonably delay reporting your claim, we won't pay for any additional loss, damage, or liability caused by your delay.

## If we decline a claim or don't pay your claim in full

We'll provide reasons for our decision to decline the claim or not pay it in full. We'll 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 don't do this, we won't be able to pay your claim.

We may obtain either of 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 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, ownership, and value of the 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's needed to prove your loss. Sometimes we might ask you to produce recent photographs of your contents or other evidence that proves the extent of the loss you've suffered.

For lost, damaged, or stolen items that are no longer available for inspection (for example, 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 your ownership and value.

Continued on next page.

## Proving loss, ownership, and value (cont.)

The type of proof we might ask for includes the following:

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

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

We won't accept a statutory declaration as proof of your ownership and value if that's the only proof you have.

## How we settle contents claims

When your claim for loss, theft, or damage to your contents is covered, your contents may be replaced, repaired, or we may pay you. We'll aim to use a member of our supplier network to repair or replace damaged contents. This isn't always possible or practical, and this will determine how your contents claim will be settled. If we settle your claim by paying you, we'll pay you by direct deposit.

This won't be possible or practical where:

- there's pre-existing damage to your contents item(s) or it's unsafe to repair them
- we don't have a supplier for the lost or damaged items (or we don't have a supplier available in your area)
- the lost or damaged items can't be itemised or measured (for example, items that have been completely destroyed or clothing that needs to be fitted)
- there's no expertise available in Australia to repair the item (for example, artwork)
- the contents are consumables or low value items
- replacement(s) for the contents item(s) aren't available readily at a supplier(s) convenient to you.

We'll tell you if this is the case and we'll settle your claim by paying you, see 'Paying you' on page 75.

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

If the cost of repair or replacement exceeds your contents sum insured or limit, you'll be paid your contents sum insured or the applicable limit.

## Repairing your contents

We'll engage a repairer within our supplier network who is able to complete the repairs to your contents to provide a quote and we'll assess that quote (see below). If the assessed quote to repair the item is less than the cost of replacement, we'll authorise the repairs.

## Replacing your contents

If the assessed quote to repair is more than the cost of replacement on a 'new for old' basis or if the contents item can't be repaired, you have the option to accept a replacement on a 'new for old' basis sourced through our supplier network. See page 76 for what 'new for old' means.

## Paying you

We'll pay you to settle your claim:

- if you don't accept an offer to repair the contents item, you'll be paid our supplier's assessed quote to repair the item
- if you don't accept an offer to replace the contents item, you'll be paid the amount of our supplier's assessed quote to replace the item through our supplier network. This may be less than what it would cost you to arrange the replacement in the market. We're able to secure supplier discounts from within our supplier network
- if it isn't possible or practical for us to repair or replace damaged contents, you'll be paid the amount of your repairer's/supplier's assessed quote to repair or replace them on a 'new for old' basis.

To work out the amount of the assessed quote we'll review the quote(s) provided by our supplier or if it isn't possible or practical for us to repair or replace the damaged contents, the quote(s) you've provided to repair or replace the damaged contents, and assess those quote(s) to make sure that each quote is appropriate and reasonable for the scope of services or goods. This includes a consideration of the appropriateness of materials, repair method, labour and material costs, and overall cost assessed to repair or replace the contents on a 'new for old' basis.

We'll pay you by direct deposit, or if available, you can choose to be paid with a voucher, store credit, or stored value card.

## When we settle contents claims

We won't do any of the following:

- 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' on page 76
- fix or pay to fix pre-existing damage

Continued on next page.

## When we settle contents claims (cont.)

- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that aren't covered by your policy (see section 3 'General exclusions' on page 28), other than a defect or fault that we guarantee under this policy
- pay extra because you paid more for an item when it was originally purchased
- pay for any decrease in the value of a pair, set, or collection when the damaged or lost item forms part of the pair, set, or collection. We pay only for the repair or replacement of the item which was damaged or lost.

## 'New for old'

'New for old' means all the following:

- replace or repair with new items or new materials that are reasonably or readily available at the time of replacement or repair from Australian suppliers
- replace or repair regardless of age, with no allowance for depreciation
- replace or repair to the same type, standard, and specification (however, not brand) as when new. If the same isn't reasonably available from an Australian supplier, we'll replace or repair with items or materials of a similar type, standard, and specification as when new. We can replace with items that are a different brand.



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 isn't limited to **\$2,000**.

'New for old' doesn't mean either of the following:

- paying the extra cost of replacing or purchasing an extended warranty on any item
- of a better standard, specification, or quality than when the damaged or stolen item was new.



Note: This is important when insuring your jewellery. We won't pay more because of the brand of your jewellery. We'll replace to the same type, standard, and specification, however this doesn't mean same brand.

## When 'new for old' may differ

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

When these items are being replaced, 'new for old' means replacing with a new item of equal specification (however, 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 (however, not brand). If this isn't available, it means to the nearest better specification available. It can be a different brand. We don't 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 (for example, a TV that can no longer be watched).

**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 can’t be replaced ‘new for old’ or repaired, we’ll 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.

**Contents items that can’t or won’t be replaced ‘new for old’**

**Replacing CDs and DVDs**

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

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

We don’t cover the costs of replacing electronic files or data for which you don’t have a licence.

**Undamaged contents**

Apart from the limited circumstances where we’ll repair or replace undamaged contents (see ‘When we’ll pay extra in relation to undamaged parts’ on page 78) we won’t replace undamaged contents. For example, if a lounge chair which is part of a suite is damaged beyond repair, we’ll pay to replace that chair, not the whole lounge suite.

**When we can’t match materials to undamaged parts**

If we’re repairing or replacing your contents and we can’t find new materials to match undamaged parts, we’ll 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 aren’t 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 ‘When we’ll pay extra in relation to undamaged parts’ on page 78 as there are some limited circumstances where we’ll pay extra to repair or replace undamaged parts.



We can pay you the assessed quote of 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’re able to secure supplier discounts from our supplier network.

## When we'll pay extra in relation to undamaged parts

If we can't find new materials to match undamaged parts, we'll pay extra to repair or replace undamaged parts to achieve a uniform appearance in the following limited circumstances:

- **internal blinds and shutters, drapes, or curtains**

we'll pay extra to replace undamaged internal blinds and shutters, drapes, or curtains in the same room, stairs, hallway, or passageway\* where the damage occurred.

- **carpets or other floor coverings**

we'll pay extra 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 doesn't mean that we'll always replace the undamaged carpets and flooring. Sometimes a repair may be possible.

\*See below for 'What we mean by same room, stairs, hallway, or passageway'.



In relation to claims under insured event 'Escape of liquid' page 45, the most we'll pay under 'When we'll pay extra in relation to undamaged parts' to match or complement undamaged window and flooring contents (for example, curtains, carpet, lino or vinyl flooring) is **\$750**.

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

### Same room

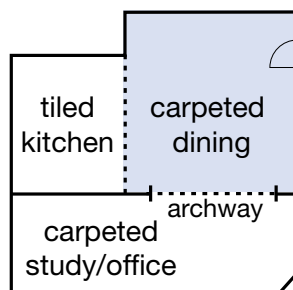
A room is an area starting and finishing at any of the following:

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

A room isn't the same room if there's a change in floor elevation in the room flooring.

A hallway next to a room isn't the same room, even if it has the same continuously joined floor covering.

Any archway or similar opening separates a room unless it's a combined lounge-dining room (below).

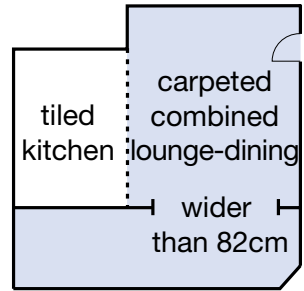


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## Combined lounge-dining room

We'll only combine rooms with a shared doorway, archway, or similar opening when all the following apply:

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

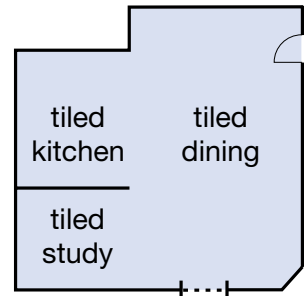


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## Open plan areas

When there's no wall, archway, doorway, or similar opening, the room continues until any of the following:

- a change in the floor or wall covering
- there's a change in elevation in the floor
- the start of a hall or passageway
- the nearest wall, doorway, archway, or similar opening.

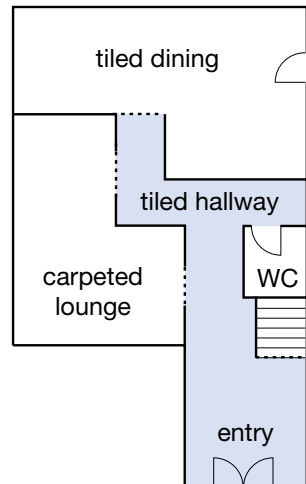


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## Same passageway or hallway

A passageway or hallway has the same meaning as a room. We won't combine a hallway and a room.

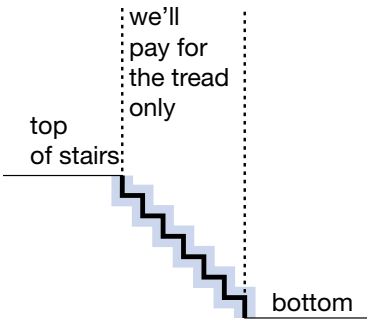
A passageway or hallway isn't the same passageway or hallway, if there's a change in elevation in the passageway or hallway flooring.






### Same stairs

#### Side view of stairs

The same stairs is the top of the treads only on the stairs and not the room (or the landing) at the top of the stairs.



### Legend

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

## After we pay your claim

### Potential impact on cover and premium

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.

#### After claiming for Personal valuables – specified items or Flexible limits specified items

If we pay you the sum insured for any Personal valuables – specified items or Flexible limits specified item (for example, a **\$5,000** diamond necklace listed on your certificate), or pay to replace it, cover for that item stops and there's no refund of unused premium. If you want to cover any new replacement item, you'll need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a contents item (a jewellery item is covered to a maximum of **\$2,000** (see page 21) 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 contents items

If we replace or pay you the full sum insured for an item, we then own the damaged or recovered item. We'll need you to make the damaged or recovered item available to us.



# Our right to recover from those responsible

## We can take legal action in your name to recover your loss

We have the right (and your permission) to take action or start legal proceedings to recover your loss from any person or entity who is or would be liable to you for that loss. We can do this if both of the following apply:

- you've suffered loss or damage or incurred a legal liability as a result of an incident covered by this policy
- you've made a claim for that incident.

'Your loss' means your insured, underinsured, or uninsured loss or damage or legal liability, costs, payments made, and expenses in relation to the incident.

## When we take action or start legal proceedings

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'll have full discretion over the conduct and any settlement of the recovery action.

## We can take over and continue legal action you've already started

We also have the right (and your permission) to take over and continue any action or legal proceedings you've already started against any person or entity who is or would be liable to you for your loss, if you make a claim with us for your loss. We can exclude your loss from a class or representative action.

If your loss is part of any class or representative action that hasn't been started under our instructions, we also have the right (and your permission) to exclude your loss from that class or representative action.

We'll do this so we can instead include your loss in any separate legal proceedings which are or will be started under our instructions.

## You must help us recover your loss however you reasonably can

You must provide us with all reasonable assistance, co-operation, and information to help us recover your loss.

This may include any of the following:

- providing a more detailed version of events, and possibly completing a diagram, statement, or affidavit
- providing us with any documents we need to prove your loss
- providing copies of any available photographs or footage of the incident
- lodging a police report or obtaining relevant documents (for example, applying for records from the police, fire and rescue, councils, and other entities (when we can't request them ourselves))
- attending court or meetings with our legal and other experts (only if required)

Continued on next page.

**You must help us recover your loss however you reasonably can (cont.)**

- providing evidence and documents relevant to your claim and signing such documents, including signed statements and affidavits we reasonably request.

We'll pay the cost of filing the police report and relevant searches to locate the third party.

We'll also cover costs you incur to attend court up to **\$250** in total per claim.

**You must not agree or admit to anything that can limit your and our rights to recover your loss**

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

## Important things to know – our contract with you

## About your premium

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply.

The premium will be shown on your certificate as the total amount payable or, if you pay by monthly instalments, as the 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 contents to calculate the premium.



Refer to the Apartment Style Residence Insurance Additional Information Guide for more information.

## You must pay your premium to be covered

You must pay the premium by the due date to get this insurance cover. We'll 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 debiting your account or card, we'll 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 don't pay the premium due on renewal by the due date, you have no cover from the due date. 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'll let you know, and under the Insurance Contracts Act 1984 (Cth) we can cancel your policy either:

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

## All joint policyholders can administer this policy

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

We'll 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, claim, request, or

direction by all policyholders. A policyholder means a named insured on your certificate.

However, if at the time you ask us to action certain changes to your policy (for example, when you ask us to cancel your policy, remove an item, or remove another policyholder), your circumstances indicate you may no longer have authority to act on behalf of another joint policyholder, then we might ask all joint policyholders before we action that request or direction.

## We'll consider the conduct of others when you make a claim

When we consider a claim under this policy, we'll 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're not legally required to do so. If we do, we'll 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're entitled to for your premium and your claim, each time you make a claim. If you don't give us this information or if you tell us an incorrect ITC, we won't pay any GST liability you incur.

Our liability to you will be calculated taking into account any ITC to which you're entitled for any acquisition which is relevant to your claim, or to which you would've been entitled had you made a relevant acquisition.

In respect of your policy, where you're 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 or removal of cover

### Cancellation by you or removal of cover

For each policy you cancel or cover you remove (unless your chosen cover can't be removed), we'll refund the premium already paid for the remaining period of insurance for that policy or cover, less any non-refundable government charges. We won't give a refund if the refund is less than **\$5**.

If you pay by instalments, on cancellation you agree to pay us any portion of the premium that's owing. You authorise us to deduct any unpaid instalments by direct debit from the account or card you previously nominated for payment.

### Cancellation by us

We can cancel your policy in line with the requirements under the Insurance Contracts Act 1984 (Cth). For each policy cancelled, we'll refund the premium already paid for the remaining period of insurance for that policy, less any non-refundable government charges. We won't refund amounts less than **\$5**. If we cancel your policy due to fraud, we won't refund any money to you.

## General Insurance Code of Practice

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

The Code Governance Committee is an independent body which monitors and enforces the Code and has powers to impose sanctions on Code subscribers for non-compliance.

## Report insurance fraud

Insurance Fraud isn't 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.

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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# 9

## What to do if you have a complaint

# How to contact us with a complaint

## Let us know

If you experience a problem, aren't satisfied with our products or services or a decision we've made, let us know so that we can help.

Contact us:

**By phone:** 13 50 50

**By email:** [customerservice@apia.com.au](mailto: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're 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](mailto: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've reached a decision.

When responding to your complaint you'll 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's free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You don't have to accept their determination and you have the option of seeking remedies elsewhere.

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

You can contact AFCA:

**By phone:** 1800 931 678

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

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

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



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# 10

## **Terms and words with special meanings (definitions)**

Some terms and words in this policy have a special meaning (definition) which applies to them.

It's important to read this section because it gives the meaning which applies to those terms and words which can impact how your policy is interpreted. If a term or word doesn't have a special meaning, then it just has its ordinary meaning.

### **AAI Limited**

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

### **Accidental loss or damage**

This term means sudden loss or damage that you didn't intend or expect to happen.

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

This term means any of the following:

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

It doesn't include a tsunami or storm surge.

### **Apartment**

This word means your apartment or unit in which you live at the insured address in a strata title development. It doesn't include common property.

### **Apartment building**

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

### **Apartment complex**

This term means the apartment building and the common property, common facilities, garages, carports, outbuildings, outdoor walls, gates, fences, and any structural improvements (for example, decks, pergolas, pagodas, gazebos, verandas, balconies, fixed swimming pools and spas, sheds, tennis courts) of the apartment building.

### **Apartment Style Residence Insurance Additional Information Guide**

See page 4.

### **Apia**

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

### **Aquarium**

This word means a large glass tank filled with water in which people keep animals (usually fish) and unlike a fishbowl, isn't easily carried or moved.

### **Bicycle**

This word means a standard bicycle that can only be propelled by pedalling. It isn't an e-bicycle.

## **Business activity**

This term means either of the following:

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

## **Can't be lived in**

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

## **Certificate**

This term means the latest certificate, including the insurance account, we've given you. It's an important document as it shows the covers you've chosen and other policy details.

## **Collection**

This word means a set of items gathered together and which collectively have a special value above that of the items individually if separated.

## **Common property**

This term means land or building (or any part of the building) on strata title or community title at the insured address which is required to be insured by the owners corporation or similar body under the relevant strata laws and/or is insured under an insurance policy taken out by the owners corporation or similar body (for example, common property in a multi-dwelling development).

## **Communicable Disease**

Communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent can be of any kind and includes, but is not limited to, respiratory droplet, saliva, bodily waste, blood, a virus, bacterium, parasite, other organism, or any variation thereof, whether deemed living or not
- the method of transmission, whether direct or indirect, includes but isn't limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

## **Computer system**

This word term means any computer, hardware, software, communications system, electronic device (including, but not limited to, any smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, or data storage device, networking equipment, or back up facility.

## **Contents**

See page 18.

## **Contents sum insured**

This term means the amount stated as the contents sum insured on your certificate. See page 20.

## **Contents with fixed limits**

See the table on page 20.

## **Contents with flexible limits**

See the table on page 21.

## **Damage(d)**

This term means physical damage, unless stated otherwise in your policy.

## **Drone(s)**

This word means an unmanned aircraft that can be remote controlled or fly autonomously.

## **e-Bicycle**

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

## **Electronic data**

This term means information, facts, concepts, code, or any other information of any kind that's converted, recorded, or transmitted in a form to accessed, communicated, displayed, distributed, interpreted, processed, transmitted, or stored or used in or by a computer system.

## **Excess**

See page 16.

## **Family**

Family means any of the following:

- 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
- people who provide care or services to you.

## **Fire (including bushfire)**

This word means burning with flames.

## **Fixtures**

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

## **Flexible limits specified item**

This term means an item you've asked us to insure for a specified value for cover at the insured address, we've agreed to this for an extra premium, and it's listed on your certificate. Flexible limits specified items can only be an item of the type described in the 'Contents with flexible limits' table on page 21.

**Floating floors**

This term means flooring (real or imitation) that isn't nailed down or glued to the layer beneath.

**Flood**

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

- any lake, river, creek, or other natural watercourse (whether or not altered or modified)
- any reservoir, canal, or dam.

**Home office equipment**

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

**Illegal drugs**

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

**Incident**

This word means a single event, accident, or occurrence which you didn't intend or expect to happen. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

**Insured address**

See 'Where we cover' on page 18.

**Insured events**

This term means the insured events on pages 40 to 49.

**In use**

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

**Jewellery**

This word means personal ornaments such as necklaces, rings, or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery, however, it doesn't include a jewellery box or uncut gems, unset gems, gold or silver, nuggets, bullion, or ingots.

**Loss or damage**

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

**Malicious act**

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

**Memorabilia**

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

## Occupied

The word 'occupied' means all the following:

- the apartment is furnished enough to be lived in
- someone is eating, sleeping, and living at the apartment
- the apartment is connected to utilities.

The term 'furnished enough to be lived in' means the apartment contains at least all the following:

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

## Open air

This term means outside of any structure at the insured address that doesn't have a roof, isn't enclosed on all sides, and can't be secured in such a way as to prevent access.

## Period of insurance

This term means when your policy starts to when it ends. It's shown on your certificate.

## Personal transportation vehicle

This term means a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel, or segway that's all the following:

- battery driven or electric
- used for personal transportation
- suitable to be ridden by one person
- not required to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

## Policy

This word means your insurance contract with us. It consists of this PDS, any SPDS we've given you and your latest certificate.

## Set

This word 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

This term means any item, instrument or equipment used for sporting, recreational and leisure activities. It doesn't mean any of the following:

- drone
- personal transportation vehicle.

## Storm

This word 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**

This term 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 doesn't include actions or movements of the sea.

### **Strata title**

This term 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.

### **Tools of trade**

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

### **Toy motor vehicle**

This term means a toy vehicle designed to be used by a child. It isn't a motorbike, moped or motorcycle regardless of the power or power description. It's also not a personal transportation vehicle.

### **Vandalism**

This word means a single intentional and wilful act to destroy, damage, or deface something. It isn't wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping, or neglect.

### **Vermin**

This word means small animals (for example, geckos and rodents) or insects that are typically thought of as pests. Vermin doesn't include a possum.

### **We, us, our and Apia**

See page 11.

### **You/Your**

See page 11.

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

**How to contact Apia:**

By telephone: **13 50 50**

Via email: [customerservice@apia.com.au](mailto:customerservice@apia.com.au)

On the web: [apia.com.au](http://apia.com.au)

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

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