



Apia Home and Contents Extra 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 Home and Contents Extra Insurance Additional Information Guide.

This guide is available at www.apia.com.au and contains further information about premiums, excesses, and claim 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 101 to 108. This section may also refer you to where that special meaning can be found in this policy.

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Things to know upfront

Key information about Apia Home and Contents Extra 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 the home and contents.

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



We don't cover the home or contents for all types of loss or damage.



What we pay

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

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

Accidental loss or damage

We cover the home and contents for accidental loss or damage (see page 102) which includes incidents 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 53 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 71 for more information.

Summary of cover

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

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What to do when an incident happens

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

Here's what to do:

Step 1

Make sure everyone is safe.

For emergencies, call **000**.

Step 2

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

Step 3

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

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

Step 4

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

If you 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.

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 105) 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 home or combined home and contents policy at any time while you’re insured unless you have made a claim that might result in payment of the full home sum insured. This is because all the cover under the home policy stops if the home is a total loss and there is no refund of that premium.

You can otherwise 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 97 for details.

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 30 to 47. There are also specific things we don’t cover explained in sections 5 to 6 on pages 53 to 76 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 home or unit)
- 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
- ensure that the home complies with local council requirements and building laws and regulations when construction, alterations, or repairs are undertaken (for example, ensure you obtain all required permits before the works begin and ensure that all requirements, including height limits, are met) (see also page 40).

Keeping the home, unit, 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 insured address as soon as possible after you identify it or are told about it (see also page 34)
- keep the home or unit (including all sheds, outbuildings, and other structural improvements at the insured address) structurally sound and safe and fit to live in (see also page 38)
- 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 38)
- keep the home or unit free of infestation from vermin and termites (see also page 38)
- remove mould (see also page 39).

If you're a tenant, you must comply with your responsibilities to the extent you're required to correct, repair, or maintain the home or unit 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
- 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 description of the home or the insured address isn't correct
- when you are permanently changing your insured address (see page 15)
- you intend to demolish the home, have lodged an application to do this, or a government authority has issued a demolition order
- you've demolished the home and construction of a new home has or will commence
- if the home is being raised, repositioned, or relocated
- you lease or rent **3** or more bedrooms at the insured address to tenants or paying guests
- you move out and lease or rent the entire home or unit to tenants or paying guests
- 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 accidental loss or damage covered by this policy 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 the home or contents are damaged or destroyed

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

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

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

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 26 for more details.

Review your sums insured regularly

For you to ensure your sums insured meet your needs if the home or 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. For example, upgrading the size and standard of the home or adding a granny flat may increase the cost to rebuild the home.

We don't pay extra because you over-insure

We won't pay more than the sums insured for the home or contents for loss or damage to the home or contents. We also won't pay more than the amount of the assessed quote to rebuild or repair the home or 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 rebuild or repair the home or to repair or replace your contents.

We may adjust your sum insured at your renewal offer

We may choose to adjust the home or 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

Home excess	This excess applies to all home claims unless your policy states otherwise.
Contents excess	This excess applies to all contents claims unless your policy states otherwise.
Personal valuables excess	Personal valuables has its own excess that applies instead of your contents excess.
Unoccupied excess	<p>This excess applies in addition to any other excess if at the time of the incident covered by your policy, the home or unit hasn't been occupied for more than 60 continuous days.</p> <p>You may be required to prove the occupancy of the home or unit 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 home or unit.</p>



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

The higher excess applies when claiming for both home and contents

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

When your claim is for contents and personal valuables

When your claim is for both contents and personal valuables, the higher of your contents excess 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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What and where we cover – the basics

Where we cover

The insured address is the land within the boundaries of the address/location shown on your certificate. It also includes all land adjoining the insured address that you have a legal right to occupy (for example, an easement), if the land adjoining the insured address isn't subject to any communal or common property conditions (for example, community title/strata title arrangements). 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 26 and 'Personal valuables - specified items' on page 27.

The home

We cover as the home

We cover the home at the insured address that you own or are responsible for and use primarily for domestic purposes and described in the 'What you have told us' section on your certificate (if it shows a description). We include the following located on or within the boundaries of the insured address as the home:

- garages, carports, outbuildings and any structural improvements on land
- decks, pergolas, pagodas, gazebos, verandas, balconies, fixed water tanks, fixed swimming pools and spas (including their pumps and accessories), granny flats, sheds, and tennis courts
- garden borders, sealed pathways, and paved or concreted floor areas
- sealed driveways or sealed roads
- outdoor walls, free-standing outdoor walls, gates, fences, and retaining walls
- floating floors
- services, both above and below ground, that you own and you're responsible for
- any permanently housed, connected, or wired electrical appliances (for example, a wired oven)
- any permanently fixed outdoor items, including solar panels, satellite dishes, play equipment, clothes lines, animal housing, and outdoor lights
- gas appliances permanently plumbed to a gas supply
- any item permanently attached to the home including wall, ceiling, and floor coverings (not carpet)
- external blinds and shutters
- lino or vinyl flooring installed, whether permanently attached or not
- sewer storage tanks or treatment tanks permanently plumbed to the home
- boat jetties, pontoons, mooring poles, and their attachments and accessories which are located within the boundaries of the insured address or where any part of their structure begins or terminates on or within the boundaries of the insured address

- uninstalled building fittings, fixtures, and materials (limits apply) to be used for the home. However, only when kept in a locked and secured building at the insured address.

We don't cover as the home

Home doesn't include any of the following:

- anything that's contents
- any building (or part of a building) that's covered under an insurance policy taken out by any owners corporation or similar body and/or is required to be insured by any owners corporation or similar body under the strata or community title laws applicable to that state or territory
- common property
- any new building in the course of construction
- any part of the home used for farming of any description (including buildings used in relation to hobby farm activities) such as, but not limited to, a barn, dairy, shearing shed, silo, or stable. This limitation doesn't include any building which could be used for farming, however, it isn't used for that purpose
- any temporary or mobile structures, including caravans, houseboats, watercraft, motorised vehicles, or craft of any type
- inflatable or portable swimming pools and spas and their accessories
- any fixed or temporary dead weight moorings, mushroom moorings, or screw in moorings
- any carpets, rugs, internal blinds and shutters, drapes, or curtains
- air conditioners attached within a window
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel (including on roads, driveways, and tracks), pebbles, rocks, or granular rubber
- used or applied chemicals, fertilisers, or pesticides
- plants, trees, shrubs, or hedges in the ground (unless covered under additional cover 'Damage to gardens and plants', see page 58)
- any electrical or electronic items that are no longer able to be used for the purpose they were intended.

The most we'll pay for loss or damage to the home

The most we'll pay for loss or damage to the home caused by any one incident is the home sum insured, unless stated otherwise in your policy.

Home items with fixed limits

Some items also have fixed limits that can't be increased and these limits (shown in the table below) are the most we'll pay for those items.

Fixed limits apply to	Limit for any one incident
Uninstalled building fixtures, fittings, and materials (for example, tiles stored in the shed or an oven that is not yet installed)	Up to \$1,000 in total

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 the home 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 107)
- drones (see section 10 'Terms and words with special meanings (definitions)' on page 104).

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



When contents are insured in a unit

We also cover items that are permanently attached to the unit which are your household items and you use primarily for domestic purposes, unless the item(s) is common property (see page 103 for the meaning of common property). These items may include the following:

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

Make sure that your contents sum insured meets your needs by checking with your body corporate, owners 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, owners corporation, or similar body insurance policy covers this as you may need to increase your contents sum insured.



If contents are insured in a property that isn't a unit and you're a tenant

When you're a tenant of a property that isn't a unit, contents also include any items used primarily for domestic and residential purposes, which are permanently attached to the insured address and which you own.

We don't cover as your contents

Contents doesn't include any of the following:

- common property
- any part of the home, unless 'If contents are insured in a property that isn't a unit and you're a tenant' applies to you
- 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 a unit', see page 23
- 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 22)
- any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer, or horse float
- unfitted accessories of any vehicle, watercraft, or aircraft including keys (and keyless electronic starters), except to the extent covered under additional cover 'Accessories and spare parts' on page 54 and we'll cover keys (and keyless electronic starters) if they belong to vehicles covered under 'We cover as your contents' (see page 22)
- 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 sum insured shown on your certificate (which includes any flexible limits specified items), plus any personal valuables sums insured, unless stated otherwise in your policy.

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 \$500 for all items in total
Contents in the open air	Limited to a total of 20% 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 \$500 for all items in total



For example, if you have refrigerated food, frozen food, and medicines that are worth **\$2,000**, cover for these is limited to **\$500** for all items in total because in this policy, refrigerated food, frozen food, and medicines are 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 table on page 26.

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

Items / Category	Limits for any one incident
Jewellery and watches	\$2,500 per item or set, up to a total of 20% of the contents sum insured
Carpets or rugs that are hand woven or hand knotted	\$3,000 per carpet or rug
Tools of trade and equipment used for a business activity (not home office equipment)	\$3,000 for all items in total
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	\$3,000 per item or set, up to a total of 20% of the contents sum insured
Collections, sets, and memorabilia, including stamp collections, collector's pins, medals, and currency no longer in circulation	\$3,000 in total for all collections, sets and memorabilia



For example, you have a diamond ring worth **\$8,000**. Jewellery has a flexible limit of **\$2,500** 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 74 and 'Personal valuables - specified items' on page 76 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 75 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 76 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 incident 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 75)
- the item(s) isn’t listed on your policy as a personal valuable – specified item.

For example, if you have a jewellery item that is valued at **\$3,500** (however, the limit for this item is **\$2,500**) 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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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.

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. 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 fire or water damage they cause.

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 your legal liability that's covered by 'Legal liability' cover on page 50, 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 home or unit or parts of the home or unit (other than the cover available under the 'Legal liability' see page 50 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 home or unit through any openings (whether such openings were created by you or another person) in the walls or roof or other unfinished parts of the home or unit 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 the home or unit 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 any of the following:

- a jetty or pontoon which begins or terminates on government owned land adjoining the insured address and the jetty or pontoon is for your use (see 'Legal liability' page 50)
- the common property at the insured address when you insure the contents in that unit under this policy
- residential land that is covered under 'Additional legal liability cover for a new vacant block of residential land' on page 51.

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

Business activity

We don't cover legal liability for or caused by, connected with, or arising from any business activity, however, we'll cover:

- 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 either of the following:
 - within the definition of 'you'
 - residing at the home or unit under a short-term rental, holiday letting, or house sharing arrangement (such as an arrangement booked through any online booking platform).

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.

Chips or scratches

We don't cover loss or damage caused by, connected with, or arising from a breakage that doesn't extend through the entire thickness of the damaged item, for example, chips or scratches.

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 incident.

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 either:

- 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 or because it was identified in a pre-purchase building inspection report)
- any loss or damage to the part of the home with an inherent defect, faulty design, structural defect, or faulty or poor workmanship, whether or not you knew or should reasonably have known about it.

For details about 'How we deal with inherent defects, faults, and poor workmanship' as part of the repair or rebuilding process see page 90.

For example, poor workmanship might have resulted in the removal of structural posts, beams, or load bearing walls without taking into account structural engineering requirements.

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 home or 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.

Earthquake and tsunami

We don't cover loss or damage that occurs more than **72** hours after an earthquake or tsunami.

Escaping liquid

We don't cover any of the following:

- 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 a 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
- loss or damage to retaining walls caused by liquid escaping
- costs if before we can inspect the damaged area of the home 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. However, we'll cover temporary work required to make the damaged or destroyed home and insured address safe
- the cost of repairing or replacing the item from which the liquid escaped, for example, a cracked pipe or split water tank
- in relation to exploratory costs, if the source of the liquid escaping can be located without invasive work (for example, using a thermal camera) we won't pay any further exploratory work costs (or loss or damage related to any further exploratory work) after this point.

Explosion

We don't cover the cost to repair or replace items, tanks, or containers that explode. However, we'll cover loss or damage to the home or contents caused by the explosion.

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.

Glasshouse, greenhouse, and conservatory

We don't cover any accidental breakage of glass in a glasshouse, greenhouse, or conservatory. However, we'll cover other loss or damage to a glasshouse, greenhouse, or conservatory if it isn't excluded by your policy.

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 proved to have occurred within **72** hours of, and directly because of the following incidents (where not otherwise excluded by this policy):

- Flood
- Storm
- Storm surge
- Earthquake and tsunami
- Explosion
- Escape of liquid

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

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 home or unit security system to open doors and gain unauthorised entry into your home or unit
- 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.

Home, unit, 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 home, unit, 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 home or unit
- there are holes in floors, walls, ceilings, or any other parts of the home or unit (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 home or unit 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 home or unit is infested with vermin
- the home (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 home (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 'home or unit', this exclusion applies to the extent you're required to maintain the home or unit under your tenancy rental agreement.

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.

Lightning

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

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 the home or contents
- lightning if the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of loss or damage
- motor burnout to the extent it's covered under the 'Motor burnout' additional cover on page 64.

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 incident covered by your policy and there's no evidence of pre-existing mould or mildew in the area of the home or unit 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 home 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 home was originally built or after the construction, repairs, renovations, or alterations were undertaken. Non-complying building components include, however, aren't limited to any of the following:

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

Not covered for storm, storm surge, or flood

We don't cover any of the following, if caused by storm, storm surge, or flood:

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

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 incident 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 the additional cover 'Motor burnout' (see page 64), or is caused by any of the following:

- Flood
- Storm
- Storm surge
- Fire (including bushfire)
- Lightning
- Impact

where cover isn't otherwise excluded by this policy.

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 this policy.

Renting entire home or unit

We don't cover any loss, damage, cost, expense, or legal liability when you rent or lease the entire home or unit to tenants or paying guests. This includes short-term rental, holiday letting, or house sharing arrangements (for example, letting arrangements booked through an online booking platform).

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 the additional cover 'Extra costs cover in the event of bushfire' on page 62.

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.

Riot, civil commotion, or public disturbance

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

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

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
- roots from a fallen tree impacting the home or contents

where cover isn't otherwise excluded by this policy.

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.

Scorching, smoke, ash, or soot when the home hasn't caught on fire

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:

- heat, ash, soot, and smoke when the home or contents haven't caught on fire unless it is caused as a direct result of a fire within **100** metres of the insured address
- arcing, scorching, melting, or cigarette burns unless a fire spreads from the initial burn spot (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 initial source
- gradual exposure to fire, heat, ash, soot, and smoke due to recurring incidents of fire or bushfire over time.

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 home

- 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.

Storm 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 storm surge. However, we'll cover loss or damage that happens at the same time as other insured damage caused by storm.

Structural improvements of units

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 unit.

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.

Theft, malicious acts, or vandalism

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 theft, malicious acts, or vandalism where the loss or damage is 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 with your authority to access the insured address
- thieves or burglars entering your insured address from common property, shared clothes line areas, garages, storage areas, or a car parking lot at the insured address without signs of forced entry. However, we'll cover theft without forced entry from a fully enclosed car garage which is restricted for your use only.

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.

We also don't cover the cost of removing or lopping trees or branches that haven't damaged the home or contents.

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 home, unit, 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:

- tiles and their adhesive or grouting breaking down
- weathering of roof tiles or roof ridge capping
- weathering and breakdown of bricks, mortar, or concrete
- wear, tear, or fading of carpets, furniture, and furnishings (including curtains and drapes)
- weathering of pot plants and their pots.

When other people are living in the home or unit

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 tenants, paying guests, or boarders (this includes anyone residing under a short-term rental, holiday letting, or house sharing arrangement, including arrangements booked through an online booking platform) or someone who lives with them or a person who entered the home or unit with their consent.

However, we'll cover you under 'Legal liability' only, for death or bodily injury to a domestic boarder or tenant who isn't within the definition of 'you' and who isn't a tenant, paying guest or boarder under a short-term rental, holiday letting, or house sharing arrangement.

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

If you have home cover

We cover accidental loss or damage (see page 102) to the home at the insured address caused by an incident in the period of insurance.

If you have contents cover

We cover accidental loss or damage (see page 102) to your contents at the insured address caused by an incident in the period of insurance.

Limit

If you have a home cover

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

If you have contents cover

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.



Legal liability

We cover



Home legal liability

If you have home cover, we cover your legal liability to pay compensation for death of or bodily injury to other people (not you), or loss or damage to their property, resulting from an incident which happens during the period of insurance in connection with either:

- you owning or living in the home, and the incident and death, injury, loss or damage occurs wholly within the boundaries of the insured address
- 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.



Legal liability (cont.)

We cover



Contents legal liability

If you have contents cover, we cover your legal liability to pay compensation for death of or bodily injury to other people (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 home, unit, or land at the insured address
- you own and/or occupy the unit at the insured address and your legal liability isn't covered under a building or strata policy which covers that unit
- 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.

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.

Continued on next page.



Legal liability (cont.)

We cover



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

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

- both the home and contents are insured with us at the time the home was damaged or destroyed by an incident covered by your policy
- we agreed to pay you the cost to repair or rebuild the home and the home cover has ended.

You must take reasonable steps to keep the insured address free of obvious hazards for anyone coming onto the insured address. This includes fencing off or securing damaged buildings and fencing any swimming pools. If you don't, then in accordance with the Insurance Contracts Act 1984 (Cth), we may either:

- refuse to pay a claim by reason of something you or another person did, or failed to do, but 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, but only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

It may also lead us to cancel your policy.

We only provide this cover for incidents that happen in the **12-month** period from the time we paid your home claim, however, cover ends immediately when either of the following occur:

- you sell the land
- any building or repair work commences at the insured address.

We don't cover



We don't cover anything in section 3 'General exclusions' on pages 30 to 47.

Limit



The most we'll pay for any 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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Additional cover that comes with your policy

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

Some covers can also be claimed on separately to a claim for loss or damage. 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.



Accessories and spare parts

We cover



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

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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. We also don't cover 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 incident
- outboard motors.

Limit

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



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.

If you have contents cover, we'll cover your contents whilst stored in a secure commercial storage facility for accidental loss or damage caused by an incident covered by your policy in 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 30 to 47. We also don't cover loss or damage to any of 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 incident. All of the limits of your contents policy also apply.



Contents temporarily removed

We cover



You can make a claim under this cover independently of a claim for loss or damage to your contents 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 accidental loss or damage 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 will be covered for the period of insurance.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. 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 57.
- that isn't covered by the insured incident
- 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 **30%** of your contents sum insured.



Cover for contents while moving to a new address

We cover



You can make a claim under this cover independently of a claim for accidental loss or damage to your contents 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 are 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 30 to 47. 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 the contents sum insured, less any contents sum insured amount we've already paid or is payable under your policy for the same incident. All of the limits of your contents policy apply.



Damage caused by emergency services

We cover



You can make a claim under this cover independently of a claim for loss or damage to the home caused by an incident. If you make a claim under this additional cover no excess applies.

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

Limit



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



Damage to gardens and plants

We cover



If a claim for loss or damage to the home is covered by your policy, we'll pay the cost of replacing trees, shrubs, plants, hedges, or garden beds at the insured address that are damaged as a result of the same incident with ones that we consider are reasonably similar to the ones lost or damaged.

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 30 to 47. We also don't cover loss or damage:

- to lawns, grass, or pot plants
- caused by any of the following:
 - Flood
 - Storm
 - Storm surge
 - Escape of liquid

Limit



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



Under 'Damage to gardens and plants', we'll pay the cost of replacing trees, shrubs, plants, hedges, or garden beds with similar ones. However, they may not be the same maturity as the trees, shrubs, hedges, or garden beds that were damaged. For example, if you have a fully grown orange tree that has been damaged, and this was the only plant damaged, we'll pay up to the limit to replace the orange tree, however, it may not be as fully grown as your damaged orange tree.



Emergency repairs and other repair/rebuilding costs

We cover



When you have home cover

Emergency repairs and make safe

When the home or parts of the home have been damaged in an incident covered by your policy, we'll cover the reasonable and necessary costs of any temporary work required to make the damaged or destroyed home and insured address safe from further immediate loss or damage. For example, placing safety fencing around the damaged parts of the home.

Other repair/rebuilding costs

If loss or damage to the home is covered under your policy, we'll cover the reasonable and necessary costs for any of the following:

- the services of professionals, such as architects or surveyors, required for the repair or rebuild at the insured address
- making the damaged building components comply with current home building regulations and laws. We only pay these costs if those building components complied with home building regulations and laws when they were built or when construction, repairs, renovations, or alterations were undertaken on those components
- demolishing and removing any damaged parts of the home, that aren't part of the scope of works, from the insured address
- removing debris, including fallen trees or branches, if the following both apply:
 - the debris has damaged the home
 - removal of the debris is required in order to repair the home.

When you have contents 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.

Continued on next page.



Emergency repairs and other repair/rebuilding costs (cont.)

When you have home cover

We don't cover



When you have home cover

We don't cover anything in section 3 'General exclusions' see pages 30 to 47. We also don't cover the cost of any of the following:

- removing tree stumps and roots still in the ground
- removing debris, including fallen trees or branches, or lopping trees or branches that haven't damaged the home
- upgrading undamaged parts, sections, or components of the home to comply with the current home building regulations and laws
- making the home (see page 40) comply with current home building regulations and laws if it wasn't compliant with the relevant home building regulations and laws when the home was originally built or when construction, repairs, renovations, or alterations were undertaken. For example, we won't pay to raise the home if renovations under the home didn't comply with height limits or requirements when the renovations took place
- making the home comply with current multi-residential building or fire safety regulations where either of the following apply:
 - they didn't exist when the home was originally built or when construction, repairs, renovations, or alterations were undertaken
 - the home wasn't correctly classified with your local council as a multi-residential building prior to the loss or damage occurring
- any professional fees (for example, architect's fees) related to a change in the design of the home (or to upgrade parts of it) that you choose to make.

When you have contents cover

We don't cover anything in section 3 'General exclusions' see pages 30 to 47. We also don't cover the disposal, storage, or removal of anything that isn't contents.

Limit
\$

When you have home cover

The most we'll pay for any one incident is up to **15%** of the home sum insured.

When you have contents cover

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



Environmental improvements

We cover



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

- loss or damage to the home caused by an insured incident is covered by your policy
- the amount of the assessed quote to repair or rebuild the home totals more than **80%** of the home sum insured
- the home doesn't already have the relevant environmental improvement(s).

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. We also don't cover any amount covered under 'Emergency repairs and other repair/rebuilding costs' to comply with the latest building regulations.

Limit



The most we'll pay for any one incident is **\$3,500**.



Exploratory costs where liquid escaping isn't covered under your policy

We cover



You can make a claim under this cover independently of a claim for loss or damage to the home caused by an incident. If you make a claim under the 'Exploratory costs where liquid escaping isn't covered under your policy' additional cover no excess applies.

If you have home cover, we'll cover exploratory costs for the following:

- locating the source of liquid escaping at the insured address
- repairing and restoring the damage to the home caused by the exploratory work if the escape of liquid first happens during the period of insurance.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. If the source of the liquid escaping can be located without invasive work (for example, using a thermal camera), we won't pay any further exploratory work costs, or loss or damage related to any further exploratory work after this point.

Limit



The most we'll pay are the reasonable and necessary exploratory costs for each incident.



Extra costs cover in the event of bushfire

We cover



You can make a claim under this cover independently of a claim for loss or damage to the home or contents caused by an incident. If you make a claim under this additional cover no excess applies.

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

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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47.

Limit



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



Fatal injury compensation

We cover



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

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

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

Limit



The most we'll pay for any one incident is **\$10,000**.



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.

If you have contents cover, 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:

- 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 30 to 47. 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**.



Lock replacement

We cover



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

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

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.

Continued on next page.



Lock replacement (cont.)

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. 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**.



Motor burnout

We cover



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

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:

- the home, if you have home cover
- your contents, if you have contents cover

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 65) 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.



Motor burnout (cont.)

We cover



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.

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 78 doesn't apply to motor burnout.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. 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**.



Paraplegia or quadriplegia assistance

We cover



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

- you become injured as a direct result of an incident at the insured address
- the injury results in permanent paraplegia or quadriplegia
- we cover a claim for loss or damage to the home resulting from the same incident.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47.

Limit



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



Storage of undamaged contents

We cover



If loss or damage to your contents is covered under your policy and the undamaged contents can't be kept at the insured address, we'll also pay the reasonable costs for both of the following:

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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. We also don't cover storage costs:

- once your contents can be returned to the insured address
- for contents stored outside of Australia
- if your temporary accommodation is the place of storage.

Limit



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



Under 'Storage of undamaged contents', we'll pay for any loss or damage to the undamaged contents caused by an incident 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.



Temporary accommodation when you have home cover

We cover



When you are covered for loss or damage to the home to the extent that the home can't be lived in, we'll pay for your reasonable and necessary temporary accommodation costs while the home is being repaired or rebuilt so that it can be lived in again. We'll also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

The most we'll pay is the reasonable and necessary costs for both:

- short term accommodation, up to **4** weeks, agreed to by us (for example, standard rates for a hotel, motel, or serviced apartment), then if reasonable and necessary
- residential accommodation of a similar standard to the home and in a similar location (for example, if the insured home is a **3**-bedroom home we'll aim to put you in a **3**-bedroom home in the same or similar location to the home).

We'll also cover some expenses related to temporary accommodation

When you are covered for temporary accommodation, we'll also pay the reasonable and necessary costs for any of the following:

- redirection of mail from the insured address for up to **52** weeks
- utility connection costs such as water, electricity, gas at the temporary accommodation residence
- relocating your contents to and from the temporary accommodation residence if you have contents cover with us. We also extend the cover under your contents policy for those contents while they're at 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, break fees associated with early termination of the lease or other rental agreement at your temporary accommodation arising if you're able to return to the home in accordance with this additional cover before the term of the lease or rental agreement ends.

Continued on next page.



Temporary accommodation when you have home cover (cont.)

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47 or other costs related to any business activity operated at the insured address. We also don't cover temporary accommodation costs for any of the following:

- if damage to the contents is the reason why you can't live at the home
- if you don't intend to repair or rebuild the home
- if before the loss or damage occurred, you had planned to demolish the home
- if you don't need to pay for temporary accommodation
- if the home wasn't your principal place of residence at the time of the loss or damage
- if you had not intended to be living at the home during the repair or rebuild period (had the home not been damaged)
- once the home can be lived in again
- if you unreasonably delay the commencement or duration of the repairs or rebuild
- any amounts you're able to recover for your temporary accommodation under another insurance policy you haven't entered into.

Limit



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

Temporary accommodation costs during delays out of your control

If the limits under this additional cover have been reached, and all of the following from 1. to 4. apply, we'll pay for your reasonable and necessary temporary accommodation costs above the limits under this additional cover for the period of the delay(s):

1. the home still cannot be lived in due to loss or damage covered under your policy
2. we have engaged a builder to repair or rebuild the building and the builder we are paying directly is undertaking the repair or rebuild
3. the reason you are still in temporary accommodation provided for under this additional cover is due to delay(s) to the repair or rebuilding covered by your claim
4. the delay(s) is or was out of your control and you did not contribute to the delay(s) by your conduct.

Examples of delays are:

- delays due to trade or material shortages
- delays due to the local council approval process or government related grant applications beyond your control.

Delays do not include delays due to any pre-existing damage.

The most we'll pay for temporary accommodation costs due to the delay(s) is up to an extra **5%** of the home sum insured.



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 incident then:

- if you own and live in a unit, 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 home 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 30 to 47. 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 insured address wasn't your principal place of residence at the time of the loss or damage
- if you hadn't intended to live at the insured address during the repair or rebuild period
- beyond the period it should take to rebuild or repair the home or unit so the home or unit 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 home or unit.

Limit



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

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.



Apia Home Assist

We cover



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

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

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

What is a home emergency?

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



Plumber



Electrician



Locksmith



Carpenter

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

Maximum benefits

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

Cancellation

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

Making a claim for Apia Home Assist

The wording in the section 7 'Making a claim' on pages 77 to 94 of the PDS doesn't apply to the Apia Home Assist option. Please refer to the Apia HA Terms for how to claim.

No excess applies for a claim on Apia Home Assist.



Excess-free Glass cover

We cover



If you have home cover, we'll cover the cost to replace glass without you having to pay an excess when your claim is only for accidental breakage of any of the following:

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

We'll cover frames if necessary to replace glass

If it is necessary to enable the glass to be replaced, we'll also cover the cost to repair or replace the frame of any window, door, or shower screen.

We don't cover



We don't cover anything in section 3 'General exclusions' on pages 30 to 47. We also don't cover any of the following:

- sinks, basins, baths or shower-bath combinations, cisterns, and toilets
- any glass that forms part of any of the following:
 - fixed cooking or heating appliance
 - cook top or cooking surface
 - fixed light fitting in the home
 - solar panel
- any loss or damage caused by the broken item including the cost of cleaning
- any accidental breakage of glass in or of a contents item
- glass in a glasshouse, greenhouse, or conservatory
- ceramic tiles
- shower bases (tiled or otherwise)
- the cost to remove broken glass from carpets or other parts of the home
- any loss or damage if the breakage doesn't extend through the entire thickness of the damaged item (for example, chips or scratches).

Limit



Reasonable and necessary costs.



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 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 75.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. 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 and words with special meanings (definitions)' on page 107)
 - drones (see section 10 'Terms and words with special meanings (definitions)' on page 104)
 - 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 57
 - listed as 'Personal valuables - specified items' see page 76
- 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
- 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.



Personal valuables – unspecified items

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 (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 valuables – specified items' regardless of their value:

- drones (see section 10 'Terms and words with special meanings (definitions)' on page 104) while not in use
- personal transportation vehicles (see section 10 'Terms and words with special meanings (definitions)' on page 107)
- a motorised golf cart 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 75.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 30 to 47. 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') 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 (see section 10 'Terms and word with special meanings (definitions)' on page 104) while in use
- 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 57
- 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.

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 home, contents, or both
- allow us to arrange for experts to assess the damaged home, contents, or both and to quote on repair or replacement
- arrange for all contents to be moved and stored to facilitate repairs to the home. Note: if you have contents cover with us, some cover may be available under 'Storage of undamaged contents' on page 66
- provide us with a quote(s) for repair or replacement if we ask you to
- provide us with any inspection report you might have obtained prior to purchasing the home
- 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 the following:
 - parts of the home when we replace or pay you the full sum insured
 - 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 the home or 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 the home or 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 home or 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 a copy of the most recent plans and drawings for the home, photographs of the home or contents, or other proof that supports the extent of the loss you've suffered.

Continued on next page.

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.

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 home claims

We'll aim to use a member of our supplier network to repair or rebuild the damage to the home. This isn't always possible, for example, if there is pre-existing damage. This will determine how the home claim will be settled. If we settle your claim by paying you, we'll pay you by direct deposit into your bank account.

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

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

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

If the amount of our builder's assessed quote to repair or rebuild the home on a 'new for old' basis is less than the home sum insured we'll offer you the choice to have the home repaired or rebuilt (based on the recommendation of our builder).



If you accept the offer



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



If you choose to not accept the offer



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

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

If the amount of our builder's assessed quote to repair or rebuild is more than the home sum insured, the damage won't be repaired or rebuilt.



You'll be paid the home sum insured.

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

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

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

If your builder's assessed quote is appropriate and reasonable for the scope of works, we'll then pay you the amount of your builder's assessed quote. If it isn't, the quote may be adjusted. This may include, adjusting the scope of works or the quote. We'll then pay you the adjusted amount of the quote.

When we settle your home claim

We won't do any of the following:

- pay more than the relevant sum insured or policy limit

Continued on next page.

- pay extra because you paid more for an item when it was originally purchased
- pay extra to repair or rebuild the home to a better standard, specification, or quality than it was before the loss or damage occurred except as stated in 'New for old' (see page 84) or unless stated otherwise in your policy
- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that aren't covered by your policy (see section 3 'General exclusions' on page 34)
- fix or pay to fix pre-existing damage (unless your policy provides otherwise).

Shared fences

If we pay a claim for loss or damage to shared fences, we'll only settle the claim by paying you the amount of your repairer's/supplier's assessed quote to repair or replace them on a 'new for old' basis. This means that we won't repair or replace or arrange for a service. A shared fence is one that is on a boundary line between two properties and ownership is shared equally by the owners. We'll only pay you for your proportion of the ownership of a shared fence.

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 83.

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 84 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 84
- fix or pay to fix pre-existing damage

Continued on next page.

- 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 34), 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:

- rebuild, replace, or repair with new items or new materials that are reasonably or readily available at the time of rebuild, replacement, or repair from Australian suppliers
- rebuild, replace, or repair regardless of age, with no allowance for depreciation
- rebuild, 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 rebuild, replace, or repair with items or materials of a similar type, standard, and specification as when new. We can rebuild, replace or repair 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 is not 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'll not 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 that are part of the home or are contents items such as outdated computers or TVs, 'new for old' means replacing or repairing that item 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.

Home claims

When we authorise the repair or rebuilding of the home

We may enter into any building contract with the selected repairer and/or supplier on your behalf. We'll oversee the repairs and keep you informed of their progress.

Repairing or rebuilding damaged parts

Only parts that are damaged (where this damage is covered by your policy) will be repaired or rebuilt. Apart from the limited circumstances where undamaged parts will be repaired or rebuilt (see 'When we'll pay extra in relation to undamaged parts' on page 86) this policy doesn't cover you to replace undamaged parts, such as when:

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

When we can't match materials to undamaged parts

If we can't find new materials to match undamaged parts, then under 'New for old' we'll offer to repair or rebuild using new materials of a similar type, standard, and specification to the damaged parts of the home when new and that are reasonably commercially available in Australia and compliant with current home building regulations. It may not be the same brand, line, or product.



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



You can pay the extra cost of replacing the undamaged part to achieve a uniform appearance with the materials we've found. See also 'When we'll pay extra in relation to undamaged parts' below as there are some limited circumstances where we'll pay extra to repair or rebuild undamaged parts.



We can pay you our builder's assessed quote for repairing or rebuilding using materials that are the closest match available that has been quoted by one of our suppliers based on the materials we've found.

This assessed quote may be less than what it will cost you to arrange the repairs or rebuild within the building market. 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 match the materials with the undamaged parts, we'll pay extra to rebuild or repair undamaged parts to achieve a uniform appearance in the following limited circumstances:

- **wall tiles are damaged**

we'll pay to replace undamaged wall tiles in the same room, stairs, hallway, or passageway* so they match or complement new tiles used for repairs.

- **other wall coverings are damaged**

(for example, paint, wallpaper, and wood panels, however, not tiles) we'll pay extra to paint, wallpaper, or replace undamaged wall coverings in the same room, stairs, hallway, or passageway* where the damage occurred.

- **floor coverings are damaged (including tiles)**

we'll pay extra so that continuously joined undamaged floor coverings of the same material 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 floor coverings. Sometimes a repair (for example, sanding or other floor treatment) may be possible to achieve a uniform appearance.

- **kitchen cabinets, cupboards, or benchtops are damaged**

we'll pay extra to replace undamaged parts of the same cabinet, cupboard, or benchtop so that they match the repaired parts.

*See pages 88 to 89 for 'What we mean by same room, stairs, hallway, or passageway'.



Same cabinet, cupboard, or benchtop means all the following:

- those parts continuously joined to the damaged parts (this is one 'section')
- made out of the same materials
- on the same level.

See the case study below for a visual explanation.

The same cabinet, cupboard, or benchtop doesn't include a separate kitchen island, however, it does include a cabinetry tower (for example, a pantry) (including any upper or lower cabinets joined to the cabinetry tower) if they are continuously joined to the damaged part and made out of the same materials. For the avoidance of doubt, we consider cabinetry that connects to a cabinetry tower in this manner is on the same level and is the same cabinet and cupboard.



Sometimes replacing the benchtop, door fronts, or drawers in the undamaged area is all that's necessary to create a uniform appearance.

Kitchen case study

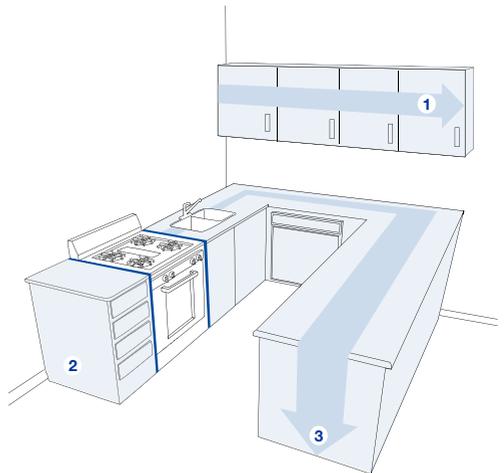
The extent of repairs carried out to match undamaged areas in a kitchen.

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

- continuously joined
- on the same level
- made of the same material.

In this kitchen case study Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (for example, if only section 2 is damaged, we won't pay to replace sections 1 and 3).

If this kitchen case study included an undamaged kitchen island that was entirely separate to all other cabinetry shown, it would also be considered separate sections.



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

Same room

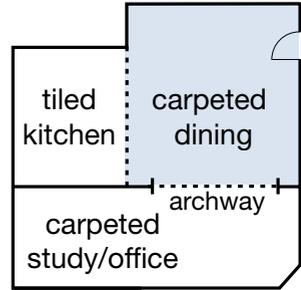
A room is an area starting and finishing at any of the following:

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

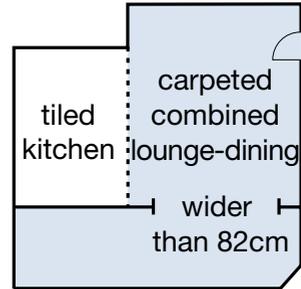
Any archway or similar opening separates a room unless it's a combined lounge-dining room (see below).



Combined lounge-dining room

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

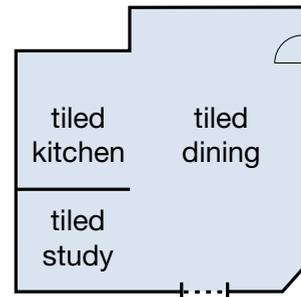
- they're lounge and dining rooms
- the elevation in the flooring is the same in both rooms
- the shared doorway, archway, or similar opening is wider than **82cm**
- the floor or wall covering is the same in both rooms.



Open plan areas

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

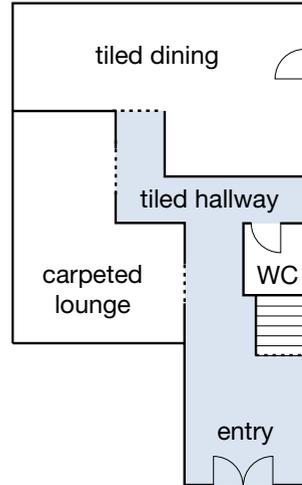
- a change in the floor or wall covering
- there's a change in elevation in the floor
- the start of a hall or passageway
- the nearest wall, doorway, archway, or similar opening.



Same passageway or hallway

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

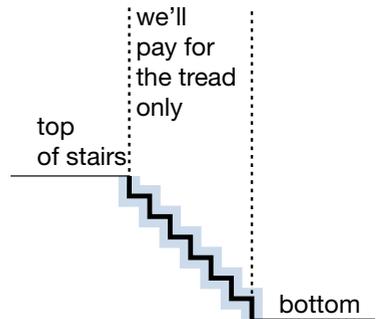
A passageway or hallway isn't the same passageway or hallway, if there's a change in elevation in the passageway or hallway flooring.



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).

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

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

- if the home has an inherent defect, fault, or poor workmanship (see section 3 'General exclusions', on page 34), it isn't covered and we won't pay to fix it. This is the case whether you knew about the inherent defect or fault (or not). For example, we wouldn't fix structural posts, beams, or load bearing walls that have been removed without taking into account structural engineering requirements.
- if an inherent defect or fault (or poor workmanship) causes or contributes to loss or damage to the home, that resultant damage isn't covered, however, only if you knew about the inherent defect or fault or should have reasonably known about it (see 'General exclusions', on page 34). For example, your roof has a fault (and you knew about the fault because you have been told about it by a tradesperson) and this allows rain to enter during a storm, we won't pay to fix that resultant water damage.
- if a member of our supplier network is unable to complete the repairs or rebuild damage covered by your policy (for example, because an inherent defect, fault, or poor workmanship in any building component won't support the repairs) we'll pay in accordance with 'How we settle home claims', on page 80 as if the building component didn't have the inherent defect, fault, or poor workmanship. This is the case whether you knew about the inherent defect, fault, or poor workmanship (or not). For example, a defective load bearing wall won't support the repairs needed to the ceiling. We pay you the cost to repair the damage to the ceiling as if the home didn't have the defective load bearing wall.

How we deal with the presence of asbestos

We don't cover the cost to remove asbestos or its derivatives from the insured address unless the cost is incurred to repair or rebuild loss or damage to the home covered under your policy. However, only to the extent removal is necessary to repair the insured home damage or for demolition if the home is required to be rebuilt.

Changes to the home

If you want to change the design of the home

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

Choosing to rebuild on another site

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

Contents claims

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' below) 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' below 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 pages 88 to 89 for 'What we mean by same room, stairs, hallway, or passageway'.

Deductions from your home claim

If we pay the full sum insured to you, we'll deduct the following where applicable, from the amount we pay you for any of the following:

- unpaid excesses
- unpaid premium including any unpaid or remaining instalments for the unexpired period of insurance (if any)
- input tax credit entitlement, see page 97.

After we pay your claim

Guarantee on work we authorise

We guarantee the quality of the workmanship for all authorised repairs if we have selected and directly authorised a supplier.

Potential impact on cover and premiums

After a home claim

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

If we pay the full sum insured to you, all cover under the home policy stops on the day we pay your claim or otherwise finalise your claim.

There is no refund of premium.

After a contents claim

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

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

If we pay you the sum insured for any Flexible limits specified item or Personal valuables - 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** as a contents item).

After claiming for Personal valuables – unspecified items

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

Salvaged home and contents items

If we replace or 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.

- 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.

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 Home and Contents Extra 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 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) 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.

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

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

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

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

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

By visiting: www.afca.org.au

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 230859.

Accidental loss or damage

This term means sudden loss or damage that you didn't intend or expect to happen and includes incidents such as:

- floods, storms, and storm surge
- escape of liquid
- lightning, impact, and explosion
- fire (including bush fire)
- theft or burglary, malicious acts, and vandalism
- damage by an animal
- earthquake and tsunami
- riot, civil commotion, or public disturbance.

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.

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.

Components (or building component)

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

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 22.

Contents sum insured

This term means the amount stated as the contents sum insured on your certificate. See page 24.

Contents with fixed limits

See the table on page 25.

Contents with flexible limits

See the table on page 26.

Course of construction

This term means from the time that construction of a new building at the insured address commences until the time that both the following apply:

- the building is ready to be moved into, and electricity and water services are connected
- there is no outstanding work or the only remaining work to be done is the following: –
 - installation of floor coverings (for example, carpets or floating floors)
 - internal painting
 - installation of light fittings.

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.

Environmental improvements

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

Excess

See page 17.

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.

Fence

This word means a structure built, using various materials, to enclose a space (partially or fully), mark a boundary or restrict access. For fences built on a property boundary line with shared ownership see page 82.

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 home or unit.

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 26.

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.

Free-standing outdoor wall(s)

This term means a standalone wall that isn't connected at either end to a building or other structure, and not restrained along the top. Brick fences are a typical example of a freestanding outdoor wall.

Home

See 'We cover as the home' on page 20 and 'We don't cover as the home' on page 21.

Home and Contents Extra Insurance Additional Information Guide

See page 4.

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.

Home sum insured

This term means the amount stated as the home sum insured on your certificate. See page 21.

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 page 20.

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

The term 'furnished enough to be lived in' means the home or unit 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.

Planned to demolish

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

Policy

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

Retaining wall

This term means a wall or similar structure, which isn't part of the residential home, that holds back or prevents the movement of earth or other type of material. It can be any type of structure or landscaping feature, using any type of material, that's present between differing levels of earth or other type of material.

Scope of works

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

Set

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.

Unit

This word means a unit, villa, townhouse, or apartment in a strata title development where your contents are kept. It doesn't include common property.

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

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You/Your

See page 11.

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