



Apia Landlord 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's 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 this PDS titled 'How to contact us with a complaint' on page 94.

Contents

1. Things to know upfront	5
2. What and where we cover – the basics	19
3. General exclusions	25
4. What we cover – the details	39
5. Additional cover that comes with your policy	55
6. Making a claim	71
7. Important things to know – our contract with you	89
8. What to do if you have a complaint	93
9. Terms and words with special meanings (definitions)	95



In this PDS you'll be referred to the Landlord Insurance Additional Information Guide. This guide is available at www.apia.com.au and contains further information about premiums, excesses and claims examples. Please contact us for a free copy.



Some terms and words in this policy have special meanings (definitions) which apply to them. The terms and words with special meanings (definitions) are defined in section 9 'Terms and words with special meanings (definitions)' on pages 95 to 102. This section may also refer you to where that special meaning can be found in this policy.

1

Things to know upfront

Key information about Apia Landlord 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 property and contents when you're a landlord and lease the property to tenants.

When you're a landlord you can choose either property or contents cover (or both). The cover you have will be shown on your certificate.



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



What we pay

For property claims

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

For contents claims

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 covers

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



What we cover

Insured events

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

Legal liability

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



Additional cover that comes with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 55 for more information.



Limited cover for short-term rental or holiday letting

If the property is used for short-term rental or holiday letting (including arrangements booked through an online booking platform) – this policy doesn't provide cover for all insured events and provides no cover for loss of rent (or income). There's still cover for 'Legal liability' (see page 53).



If the property is used for short-term rental or holiday letting (including arrangements booked through an online booking platform) it isn't rented under a 'rental agreement' (see page 101 for definition) for the purposes of this policy. Importantly, this means there's no cover under:



- 'Theft or burglary by tenants or their guests' (see page 47)
- 'Loss of rent following an insured event' (see page 56)
- 'Loss of rent - tenant default' (see page 63)
- 'Legal costs to recover unpaid rent' (see page 66)
- 'Lock replacement' (see page 67).

Summary of cover

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

Insured events









What we cover		Page
	Flood	41
	Storm	42
	Storm surge	43
	Earthquake and tsunami	44
	Fire (including bushfire)	44
	Lightning	45
	Impact	46
	Explosion	47
	Theft or burglary by tenants or their guests	47
	Theft or burglary by people who aren't tenants or their guests	48
	Malicious acts and vandalism by tenants or their guests	48
	Malicious acts and vandalism by people who aren't tenants or their guests	49
	Escape of liquid	50





What we cover	Page
 Damage by an animal	52
 Riot, civil commotion, or public disturbance	52

Legal liability

What we cover	Page
 Legal liability	53

Additional cover (These are covers that come with your policy. Some additional covers may not apply depending on whether you've chosen property or contents cover)

What we cover	Page
 Loss of rent following an insured event	56
 Emergency repairs and other repair/rebuilding costs	57
 Environmental improvements (property cover only)	59
 Storage of undamaged contents (contents cover only)	59
 Damage to gardens and plants (property cover only)	60
 Accidental breakage of glass	61
 Loss of rent – tenant default	63
 Legal costs to recover unpaid rent	66
 Lock replacement	67

What we cover (continued)		Page
	Damage caused by emergency services (property cover only)	67
	Motor burnout	68
	Exploratory costs where liquid escaping isn't covered under insured event 'Escape of liquid' (property cover only)	70
	Landlord furnishings (property cover only)	70

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, 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 property or 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. It doesn't include your tenants or family members living 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' extends to the following:

- that company, trustee, or body corporate
- any company director, company owner, or trust beneficiary of that company, trustee, or body corporate.

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. If you have made a claim, see below.



You can also cancel your policy at any time

Alternatively, you can cancel your property or combined property and contents policy at any time while you're insured unless you have made a claim that might result in payment of the full property sum insured. This is because all the cover under the property policy stops if the property 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 91 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 26 to 38. There are also specific things we don't cover explained in sections 4 to 5 on pages 41 to 70 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 property 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
- ensure that regular and routine inspections of the property or unit (including at tenant entry and exit) are undertaken, and evidence of those inspections are kept (including photographs)
- 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 property 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 32).

Continued on next page.

Keeping your property, unit, or 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 29)
- keep the property 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 34)
- 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, or there are ride-on mowers that are damaged and in need of repair) (see also page 34)
- keep the property or unit free of infestation from vermin and termites (see also page 34)
- remove mould (see also page 32).

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 13).

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 or your agent become aware your tenant starts to or intends to operate a business activity at the insured address
- you start farming, manufacturing, or undertaking repair work at or from the insured address, or your agent becomes aware your tenant does farming, manufacturing, or undertaking repair work at or from the insured address
- you or your agent become aware of changes to any business activity operated 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 property or unit
- you start to use or let all or part of the property to tenants under any short-term rental, holiday letting, or house sharing arrangement including any arrangements booked through an online booking platform
- trespassers or squatters use or stay at the insured address
- you intend to demolish the property, have lodged an application to do this, or a government authority has issued a demolition order
- you've demolished the property and construction of a new property has or will commence
- if your property is being raised, repositioned, or relocated
- the insured address ceases to be used as a rental property
- you no longer have a rental agreement for 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 when you need to, 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).

About your sum insured

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

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

To help you estimate the replacement value of the property, 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.

Review your sums insured regularly

For you to ensure your sums insured meet your needs if your property 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 your property or adding a granny flat may increase the cost to rebuild the property. You'll need to consider whether you want your property sum insured to reflect these types of changes, because if it doesn't, you're likely to be underinsured.

We don't pay extra because you over-insure

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

We may adjust your sums insured at your renewal offer

We may choose to adjust the property and contents sums insured shown on your certificate as part of your renewal offer. We do this to account for various factors including inflationary trends.

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 excesses are shown on your certificate or in this PDS.

Excess type

Property excess	A property excess applies to all property claims (including legal liability claims under the property policy) unless stated otherwise in your policy. You can choose your property excess from the range we offer.
Contents excess	A contents excess applies to all claims made under your contents policy (including legal liability claims under your contents policy), unless stated otherwise in your policy.
Theft or burglary by tenants or their guests excess	For any claim under the insured event 'Theft or burglary by tenants or their guests' (see page 47), an excess of \$500 will apply in addition to any other excesses that apply.
Malicious acts and vandalism by tenants or their guests excess	For any claim under the insured event 'Malicious acts and vandalism by tenants or their guests' (see page 48), an excess of \$500 will apply in addition to any other excesses that apply.
Unoccupied excess	<p>This excess applies in addition to any other excess if at the time of the incident covered by your policy, the property or unit hasn't been occupied for more than 60 continuous days.</p> <p>You may be required to prove the occupancy of the property 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 property or unit.</p>



Refer to the Landlord Insurance Additional Information Guide for more information about excesses.

The higher excess applies when claiming for both property and your contents

When both the property 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 property excess or the contents excess (plus any other applicable excesses).

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.

2

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.

The property



We cover as the property

We cover the property at the insured address that you own or are responsible for and is used by tenants 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 property:

- garages, carports, outbuildings and any structural improvements on land
- decks, pergolas, pagodas, gazebos, verandahs, 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 property 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 property or unit
- 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 fixtures, fittings, and materials (limits apply) to be used for the property. However, only when kept in a locked and secured building at the insured address.



We don't cover as the property

The property doesn't include any of the following:

- any 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 property 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 part of the property which could be used for farming, however 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 60)
- a hotel, motel, boarding, or guest house
- any electrical or electronic items that are no longer able to be used for the purpose they were intended (for example, a permanently fixed appliance that doesn't turn on).

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

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

Property items with fixed limits

Some items also have fixed limits that can't be increased and these limits (shown on page 22) are the most we'll pay for those items.

Continued on next page.

Fixed limits apply to	Limit for any one incident
Uninstalled building fixtures, fittings, and materials to be used for your property but only when kept in a locked and secured building at the insured address (for example, tiles stored in the shed or an oven that isn't yet installed)	Up to \$500 in total

Your contents

We cover as your contents

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

- carpet, rugs
- internal blinds and shutters, drapes, or curtains
- furniture, furnishings, manchester, kitchenware, cutlery, and crockery
- paintings, pictures, works of art, antiques, sculptures, and art objects
- TVs, stereos, DVD players, sound bars, and non-portable entertainment systems
- portable heaters and vacuum cleaners
- household tools and gardening equipment including ride-on mowers
- washing machines, dryers, refrigerators, and mobile dishwashers
- pot plants and their pots
- inflatable or portable swimming pools and spas and their accessories.



When your contents are insured in a unit

We also cover items that are permanently attached to the unit you own or are responsible for and your tenants use primarily for domestic purposes, unless the item(s) is common property (see page 97, 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.



We don't cover as your contents

Contents doesn't include any of the following:

- common property
- any part of the property
- floating floors unless covered under 'When your contents are insured in a unit', see page 22
- personal effects and valuables designed to be worn or carried by a person such as:
 - footwear, baggage, handbags, wallets
 - jewellery, watches, clothing
- valuable items such as:
 - cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders, or stamps
 - 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
 - medals, collections, or memorabilia
 - items made of, or plated with, gold or silver
 - precious stones
- musical instruments and sporting or recreational equipment (including bicycles)
- portable battery-operated appliances such as: electronic tablets (for example, iPads), laptops, cameras, mobile phones, iPods, MP3 players
- recorded, saved, or stored audio, video, data, or media, which includes the device, object, or place where they are recorded, saved, or stored
- computers and their printers or software
- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- dishwashers housed in a cabinet
- lawns, trees, shrubs, plants (however, we'll cover plants in pots), or hedges in the ground
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas, or any other water container unless the water was used to limit or contain a fire at the insured address
- animals, including fish, reptiles, pets, and livestock
- business equipment
- uninstalled building fixtures, fittings and materials
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel (including on roads, driveways, and tracks), pebbles, rocks, or granular rubber

Continued on next page.

- motor vehicles, motorcycles, mini-motorcycles or motorised bicycles, watercraft, aircraft, drones, or personal transportation vehicles or any accessories for these vehicles or craft
- caravans, mobile homes, or any of their contents
- 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
- any electrical or electronic items that are no longer able to be used for the purpose they were intended
- contents in storage at the insured address which aren't for the tenant's use.

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

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

Contents with fixed limits

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

Items / Category	Limits for any one incident
Paintings, pictures, works of art, antiques, sculptures, and art objects	Up to \$2,000 for each item or set, up to \$10,000 in total
Carpet or rugs that are hand woven or hand knotted	Up to \$2,000 per carpet or rug
Contents in the open air	Up to a total of 20% of your contents sum insured

3

General exclusions

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

Actions or movements of the sea

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

Agreements you enter into

We don't cover legal liability for or caused by, connected with, or arising from any agreement or contract you enter into. However, this exclusion doesn't apply if your legal liability would have existed had you not entered into the agreement or contract.

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.

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 a domestic dog, cat, or horse belonging to either you or your tenant.

Asbestos

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

Biological, chemical, other pollutant, or contaminant

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

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

However, we'll cover either:

- loss or damage that's covered by insured event 'Fire (including bushfire)' on page 44
- your legal liability that's covered by 'Legal liability' cover on page 53, 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 property or unit or parts of the property or unit (other than the cover available under 'Legal liability', see page 53), including any of the following:

- damage caused by cracking, collapse, or subsidence, caused fully or partially by the building work
- damage caused by storm, flood, or water entering the property or unit through any openings (whether such openings were created by you or another person) in the walls or roof or other parts of the property 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 property 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 is more than **\$50,000**.

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 property or unit
- that another policy covering the property 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, unless this income is from the tenancy of the insured address or part of the insured address.

Caravans and trailers

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

Chemical damage when cleaning

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

Committee members or officials

We don't cover legal liability for or caused by, connected with, or arising from your actions or duties as a committee member or director of a club or association, as a coach, referee, official, or medical officer at a game or organised sporting activity.

Communicable Disease

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any loss, damage, claim, cost, expense, legal liability, or other sum, directly or indirectly arising out of, or attributable to, a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease.

Confiscation or damage by a legal authority

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

Death or injury

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

- you
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto, or partner
- your pets
- anyone who usually lives at the insured address unless the person is a tenant of the property or unit.

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 property 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 84.

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 any act or omission by you or someone acting with your given or implied consent, which is any of the following:

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

Drones

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

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

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

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

Fines, penalties, and other damages

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

Ground movement

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

- 'Flood' on page 41
- 'Storm' on page 42
- 'Storm surge' on page 43
- 'Earthquake and tsunami' on page 44
- 'Explosion' page on 47
- 'Escape of liquid' on page 50.

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 the property, unit or your contents caused by theft, if that theft results from a thief hacking your property security system to open doors and gain unauthorised entry into your property 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.

Illegal drugs and other chemical or poisonous substance

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 unintentional or intentional use, existence, or contamination by, or due to either of the following:

- illegal drugs including but not limited to the manufacture, storage, use, possession, consumption, or distribution of any illegal drugs (or illegal drug precursors)
- any other chemical or poisonous substance.

Items owned by you or in your physical or legal custody

We don't cover legal liability for or caused by, connected with, or arising from loss or damage to items which:

- you or your tenant own
- belong to someone else and is in your physical or legal custody and control.

Legal actions in other countries

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

Mechanical or electrical breakdown or failure

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

- fire spreading from an electrical fault to other parts of the property or your contents to the extent it's covered under insured event 'Fire (including bushfire)' on page 44
- lightning to the extent it's covered under insured event 'Lightning' on page 45
- motor burnout to the extent it's covered under the 'Motor burnout' additional cover on page 68.

Medical equipment and aids

We don't cover any medical equipment, item, or aid.

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. However, we'll cover you if at the time of the incident the vehicle:

- was being used for domestic gardening (for example, a ride-on mower)
- didn't require insurance under compulsory third-party insurance laws or motor accident injury insurance laws.

Mould or mildew

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

Nuclear and radioactive materials and contamination

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

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

Photographs, electronic data, and images

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

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

Power surge

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

- 'Flood' on page 41
- 'Storm' on page 42
- 'Storm surge' page on 43
- 'Fire (including bushfire)' page on 44
- 'Lightning' page on 45
- 'Impact' page on 46
- 'Motor burnout' additional cover page on 68.

Property, 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 property, unit, or contents not being in good condition, such as, but 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 property or unit
- there are holes in floors, walls, ceilings or any other parts of the property or unit (for example, external wall cladding, internal plaster, floorboards)
- there are boarded up or broken windows
- there are steps, gutters, flooring, walls, ceilings, gates, fences or any other areas of the property 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 property or unit is infested with vermin
- the property (including all sheds, outbuildings, and any 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 property (for example, walls, windows, and gutters)
- there are ride-on mowers (domestic tools or gardening equipment) that are damaged or in need of repairs.

Replacement of water

We don't cover the loss, storage, and replacement of water in any tank, container, pool, spa, and any other storage vessel unless specifically covered under insured event 'Fire (including bushfire)' on page 44.

Revolution, war

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

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

Roots of trees, shrubs, and plants

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

- liquid escaping or overflowing from pipes or drains that are blocked or damaged by these roots to the extent the loss or damage is covered under insured event 'Escape of liquid' on page 50
- roots from a fallen tree to the extent the loss or damage is covered under insured event 'Impact' on page 46.

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

We don't cover the following:

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

Sanctions

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

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

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

Seepage of water

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

- through the earth (hydrostatic water seepage)
- down the sides of earth or earth fill that's up against the property
- 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.

Short-term rental or holiday letting

We don't cover any of the following:

- loss or damage to the property and contents, under insured event 'Theft or burglary by tenants or their guests' (see page 47), if the property isn't being rented permanently under a rental agreement (see page 101 for definition). For example, the property is used for a short-term rental or holiday letting arrangement (including an arrangement booked through an online booking platform)
- loss of rent or income (including costs and expenses) under any additional cover of this policy, if the property isn't being rented permanently under a rental agreement (see page 101 for definition). For example, the property is used for a short-term rental or holiday letting arrangement (including an arrangement booked through an online booking platform)
- legal costs to recover unpaid rent and lock replacement, if the property isn't being rented permanently under a rental agreement (see page 101 for definition). For example, the property is used for a short-term rental or holiday letting arrangement (including an arrangement booked through an online booking platform).

Squatters or trespassers

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

Structural improvements of 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.

Terrorism

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

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

Tree lopping

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

Watercraft

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

Wear, tear, and deterioration

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from wear, tear, and deterioration of the property, 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 but are not 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.



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.

4

What we cover – the details

What you're covered for

We cover 	If you have property cover We cover loss or damage to the property at the insured address caused by an insured event in the period of insurance. If you have contents cover We cover loss or damage to your contents at the insured address caused by an insured event in the period of insurance. The insured events we cover are set out on pages 41 to 52.
Limit 	For property claims If the loss or damage is covered under your policy, the most we'll pay for any one incident is the property sum insured, unless we say otherwise in your policy. For contents claims If the loss or damage is covered under your policy, the most we'll pay for any one incident is the contents sum insured, unless we say otherwise in your policy.



Flood

We cover



Loss or damage caused by flood.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not caused by erosion, structural fault, or design fault
- loss or damage to retaining walls, revetments, sea walls, garden borders and free-standing outdoor walls
- cracking to sealed paths, sealed roads and sealed driveways. However, we'll cover them if they're washed away by the flood
- loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the flood
- damage to external paintwork of the property, if that's the only property damage caused by the flood
- loss or damage to gates or fences that a reasonable person in the circumstances would have considered were in an obvious state of disrepair before the loss or damage occurred
- the cost of cleaning your undamaged contents.



Storm

We cover



Loss or damage caused by a storm.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm and not caused by erosion, structural fault, or design fault
- loss or damage to retaining walls, revetments, sea walls, garden borders, and free-standing outdoor walls
- cracking to sealed paths, sealed roads, and sealed driveways. However, we'll cover them if they're washed away by the storm
- loss or damage to a sporting surface or court including a tennis court, squash court, or multi-court surface
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they're washed away by the storm
- damage to external paintwork of the property, if that's the only property damage caused by the storm
- loss or damage to gates or fences that a reasonable person in the circumstances would have considered were in an obvious state of disrepair before the loss or damage occurred
- the cost of cleaning your undamaged contents.



A storm includes a cyclone. See section 9 'Terms and words with special meanings (definitions)' on page 101.



Storm surge

We cover



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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm surge that happens at the same time as other insured damage caused by storm and not caused by erosion, structural fault, or design fault
- loss or damage to retaining walls, revetments, sea walls, garden borders, and free-standing outdoor walls
- cracking to sealed paths, sealed roads, and sealed driveways. However, we'll cover them if they're washed away by the storm surge
- loss or damage to a sporting surface or court including a tennis court, squash court, or multi-court surface
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they're washed away by the storm surge
- damage to external paintwork of the property, if that's the only property damage caused by the storm surge
- loss or damage to gates or fences that a reasonable person in the circumstances would have considered were in an obvious state of disrepair before the loss or damage occurred
- the cost of cleaning your undamaged contents.



Actions or movements of the sea has a special meaning. It doesn't mean tsunami or storm surge. See section 9 'Terms and words with special meanings (definitions)', on page 96.



Earthquake and tsunami

We cover



Loss or damage caused by an earthquake or tsunami.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

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



Tsunami isn't an action or movement of the sea, see section 9 'Terms and words with special meanings (definitions)' on page 96.



Fire (including bushfire)

We cover



Loss or damage caused by either of the following:

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

Extra costs cover in the event of bushfire

If, during the period of insurance there's a bushfire in your area, we also cover the following costs even if there's no actual physical loss or damage to the property 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 in your area
 - become contaminated due to the use of fire retardant at the insured address
- the cost of cleaning fire retardant off the property.

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

Continued on next page.



Fire (including bushfire) (cont.)

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss or damage arising from any of the following:

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



Lightning

We cover



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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

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



Impact

We cover



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

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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- loss or damage caused by flood or storm surge
- loss or damage to driveways, paths, paving, or underground services caused by a road vehicle, crane, or earthmoving equipment
- loss or damage to any portion of a fence that isn't owned by you (see page 79)
- loss or damage caused by trees being lopped, felled, or transplanted by you or someone authorised by you
- removing or lopping trees or branches that haven't damaged the property or your contents
- the removal of tree stumps or roots still in the ground.



Explosion

We cover



Loss or damage caused by an explosion.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

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



Theft or burglary by tenants or their guests

We cover



Loss or damage to the property or contents caused by theft or burglary by your tenants or their guests during the period of insurance.

Note: A theft or burglary by tenants or their guests excess applies. See page 18 for more details.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- loss or damage when we have accepted a previous claim under this cover in relation to the same tenant in the same period of insurance
- loss or damage if you don't have a rental agreement in place
- loss or damage to the property if you don't have property cover or to contents if you don't have contents cover.

Limit



The most we'll pay for all incidents in the period of insurance is **\$25,000**.



Theft or burglary by people who aren't tenants or their guests

We cover



Loss or damage to the property or contents caused by thieves or burglars who aren't your tenants or their guests.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss or damage caused by you or your tenants or their guests.



Malicious acts and vandalism by tenants or their guests

We cover



Loss or damage caused by malicious acts and vandalism by your tenants or their guests.

Note: A malicious acts and vandalism by tenants or their guests excess applies. See page 18 for more details.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- accidental or unintended loss or damage
- loss or damage to the property if you don't have property cover or to contents if you don't have contents cover
- the cost of cleaning, repairing, or restoring the property or contents caused by neglect, or untidy, unclean, or unhygienic habits of the tenant or their guests, such as the cost of cleaning, repairing, or removing:
 - liquid (including urine) or food stains
 - odours
 - abandoned items or rubbish
 - drawing or painting on walls
 - water damage and stains from over-watering plants
 - water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths
- loss or damage if you don't have a rental agreement in place, however this exclusion doesn't apply if the property is being used for a short-term rental or holiday letting arrangement (including an arrangement booked through an online booking platform) and the loss or damage is caused by malicious acts and vandalism by a tenant occupying or staying in the property in accordance with this arrangement (or their guests)

Continued on next page.



Malicious acts and vandalism by tenants or their guests (cont.)

**We
don't
cover**



- loss or damage when we've accepted a previous claim under this cover in relation to the same tenant in the same period of insurance.

Limit



The most we'll pay for all incidents in the period of insurance is **\$25,000**.



Malicious acts and vandalism by people who aren't tenants or their guests

**We
cover**



Loss or damage caused to the property, unit, or your contents by malicious acts and vandalism by people who aren't your tenants or their guests.

**We
don't
cover**



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss or damage caused by you or your tenants or their guests.



Escape of liquid

We cover



Sudden and unexpected loss or damage

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

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

Gradual loss or damage

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

Exploratory costs and related repair work

If your claim for loss or damage is covered under this insured event, we'll cover the reasonable cost of locating, at the insured address, the source of the escape of liquid and to repair and restore the damage to the property caused by the exploratory work. If we don't accept your claim under this insured event, we may provide limited cover for exploratory costs under additional cover 'Exploratory costs where liquid escaping isn't covered under insured event 'Escape of liquid'', see page 70.

Continued on next page.



Escape of liquid (cont.)

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- loss or damage caused by any of the following:
 - flood, storm, or storm surge
 - erosion, vibration, subsidence, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence you can prove happened within **72** hours of, and directly because of, liquid escaping and not because of erosion, structural fault, or design fault
- loss or damage caused by any of the following:
 - rust or corrosion unless the rust or corrosion wasn't easily visible to a reasonable person in the circumstances
 - liquid from a 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
- costs if before we can inspect the damaged area of the property 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 property 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.



If a claim under 'Escape of liquid' is covered we'll also pay up to **\$750** extra to match or complement undamaged wall tiles in the same room, hallway, stairs, or passageway where the damage occurred. See page 82.



Damage by an animal

We cover



Loss or damage caused by an animal when it either:

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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss or damage caused by any of the following:

- any animal owned by you or a tenant (or their guest) or that you, or a tenant (or their guest) are responsible for
- any animal allowed onto the insured address by you or anyone living at the insured address
- insects, vermin, or rodents. However, we'll cover damage they cause if it's covered under 'Fire (including bushfire)' on page 44 or 'Escape of liquid' on page 50.



Riot, civil commotion, or public disturbance

We cover



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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss or damaged caused by either:

- you or your tenants or their guests
- nuclear or biological devices.



Legal liability

We cover



Property legal liability

If you have property 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 the property, 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.

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 during the period of insurance in connection with:

- you owning the unit or contents at the insured address
- the unit at the insured address.

In respect of both property cover and/or contents cover, 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.

We don't cover



We don't cover anything in section 3 'General exclusions' on pages 26 to 38.

Limit



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

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5

Additional cover that comes with your policy

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

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

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



Loss of rent following an insured event

We cover



When you have property cover

If loss or damage to the property is covered under your policy and as a result of that loss or damage the property can't be lived in or can't be re-leased, we'll pay the weekly rental amount for the time it should take to repair or rebuild the property so that it can be lived in again or re-leased.

When you have contents cover in a unit

If the insured address is a unit and if loss or damage to your contents is covered under your policy and as a result of that loss or damage the insured address can't be lived in, we'll pay the weekly rental amount for the time it should take to repair or replace the contents so that the unit can be lived in again.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover the costs of any of the following:

- loss of rent:
 - if you don't intend to repair or replace the property, unit, or contents
 - if the tenant still has an obligation to pay the rent
 - once the insured address is able to be lived in again or be re-leased because the repair or rebuilding process for the damage covered under this policy is complete
 - if you've made a claim for the same incident under 'Loss of rent – tenant default' (see page 63) and have already been compensated for your loss under that cover
 - if you don't have a rental agreement
 - if the insured address wasn't occupied by a paying tenant at the time the loss or damage occurred. However, we'll provide cover if it would've been rented during the time taken to repair, replace, or rebuild the property. You may be able to show this by a signed tenancy agreement from a tenant that was due to move in
- to the extent permitted by law, any amounts you are able to recover for loss of rent under another insurance policy not entered into by you, including any insurance policy taken out by a body corporate or similar entity.

Continued on next page.



Loss of rent following an insured event (cont.)

Limit



When you have property cover

The longest period we'll pay for one incident is **52** weeks and the most we'll pay in total is up to **10%** of your property sum insured.

When you have contents cover in a unit

The longest period we'll pay for one incident is **52** weeks and the most we'll pay is up to **10%** of your contents sum insured.



Emergency repairs and other repair/rebuilding costs

We cover



When you have property cover

Emergency repairs and make safe

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

Other repair/rebuilding costs

If loss or damage to the property 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
- to make the damaged property components comply with current home building regulations and laws. We only pay these costs if those property components complied with home building laws or regulations when they were originally built or when construction, repairs, renovations, or alterations were undertaken on those components
- demolishing and removing any damaged parts of the property, 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 property
 - removal of the debris is required in order to repair the property.

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.)

We don't cover



When you have property cover

We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover the costs 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 property
- upgrading undamaged parts, sections, or components of the property to comply with the current home building regulations and laws
- making the property (see page 32) comply with current home building regulations and laws if it wasn't compliant with the relevant home building regulations and laws when the property was originally built or when construction, repairs, renovations, or alterations were undertaken. For example, we won't pay to raise the property if renovations under the property didn't comply with height limits or requirements when the renovations took place
- making the property comply with current multi-residential building or fire safety regulations where either of the following apply:
 - they didn't exist when the property was originally built or when construction, repairs, renovations, or alterations were undertaken
 - the property 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 to the design of the property (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 26 to 38. We also don't cover disposal, storage, or removal of anything that's part of the property or that isn't contents.

Limit



When you have property cover

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

If 'Emergency repairs and other repair/rebuilding costs' covered under this additional cover don't reach this limit under this additional cover, and the property sum insured isn't sufficient to cover the scope of works, we'll pay any amount remaining under the limit of this additional cover for that scope of works.

When you have contents cover

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



Environmental improvements (property cover only)

We cover



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

- loss or damage to the property caused by an insured event is covered by your policy
- the amount of the assessed quote to repair or rebuild the property totals more than **80%** of the property sum insured
- the property doesn't already have the relevant environmental improvements.

We don't cover



We don't cover anything in section 3 'General exclusions' on pages 26 to 38. 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 **\$2,500**.



Storage of undamaged contents (contents cover only)

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 26 to 38. We also don't cover storage costs:

- once your contents can be returned to the insured address
- for contents stored outside of Australia
- following loss or damage that's excluded by this policy.

Limit



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

Continued on next page.



Under 'Storage of undamaged contents', we'll pay for any loss or damage to the undamaged contents caused by an insured event while they're at the place of storage, however, only up to the contents sum insured shown on your certificate less any amount paid for loss or damage to your contents as part of the original claim. This cover stops when your policy is cancelled or we stop paying for storage, whichever happens first. All the conditions, limits, and exclusions of this policy apply to this cover.



Damage to gardens and plants (property cover only)

We cover



We'll pay the cost of replacing trees, shrubs, plants, hedges, or garden beds at the insured address with ones that we consider are reasonably similar to the ones lost or damaged if both of the following occur:

- the trees, shrubs, plants, hedges, or garden beds at the insured address are damaged as a result of an insured event
- a claim for loss or damage to the property resulting from the same insured event has been covered.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss or damage:

- to lawns, grass, or pot plants
- caused by the following insured events:
 - 'Storm' (see page 42)
 - 'Storm surge' (see page 43)
 - 'Flood' (see page 41)
 - 'Escape of Liquid' (see page 50).

Limit



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



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.



Accidental breakage of glass

We cover



When you have property cover

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

We cover the accidental breakage, that happens during the period of insurance, of the following glass or ceramic items:

- fixed glass in windows, doors, skylights, mirrors fixed to the property and other fixed glass (including glass tint if fitted)
- glass in a fixed light fitting in the property
- sinks, basins, baths or shower-bath combinations, cisterns, and toilets
- any glass in a fixed cooking or heating appliance
- any glass in a cook top or cooking surface.

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

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

When you have contents cover

We cover the accidental breakage, that happens during the period of insurance, of the following glass items:

- glass that forms part of the furnishings at the insured address for the tenant's use
- fitted glass in furniture and unfixed hung mirrors at the insured address.

We'll cover frames if necessary to replace glass

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

Continued on next page.



Accidental breakage of glass (cont.)

We don't cover



When you have property cover

We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- glass in a glasshouse, greenhouse, or conservatory
- any loss or damage caused by the broken ceramic or glass item. For example, scratches or dents caused to another item or the property
- ceramic tiles
- shower bases (tiled or otherwise)
- the cost to modify any part of the property to fit any replacement cooking or heating appliance if the dimensions differ
- the cost to remove broken glass from carpets or other parts of the property or your contents
- any loss or damage if the breakage doesn't extend through the entire thickness of the damaged item (for example, chips or scratches)
- loss or damage that's covered under an insured event listed on pages 41 to 52, as you can make a claim for loss or damage under the applicable insured event.

When you have contents cover

We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover any of the following:

- any accidental breakage which has occurred while the items are in the open air
- any loss or damage caused by the broken ceramic or glass item. For example, scratches or dents caused to another item
- drinking glasses and any glass or crystal items normally carried by hand, or handheld mirrors
- the screen or glass of any computer, television set, or other type of visual or audio electronic device
- glass that's part of a vase, decanter, jug, fishbowl, ornament, or light globe
- the cost to remove broken glass from carpets or other parts of the property, unit, or contents
- any loss or damage if the breakage doesn't extend through the entire thickness of the damaged item (for example, chips or scratches)
- loss or damage that's covered under an insured event listed on pages 41 to 52, as you can make a claim for loss or damage under the applicable insured event.

Limit K\$

The most we'll pay are the reasonable and necessary costs. This limit is paid within the property or contents sums insured.



Loss of rent – tenant default

(Applies when you have property cover or you have insured your contents in a unit)



Under 'Loss of rent - tenant default' there's no cover for an amount less than four (**4**) times the weekly rental amount. This means you will need to have suffered loss (or damage) of an amount equivalent to, or greater than, four (**4**) times the weekly rental amount before you have cover. This doesn't apply when your claim relates to the death of a sole tenant (see item 3. on page 65). This amount is not an excess that you pay to us.



An excess doesn't apply to this additional cover.



The amounts payable under this additional cover are paid in addition to the sums insured that apply to your policy.



Note: a claim under 'Loss of rent - tenant default' can be made independently of a claim for loss or damage caused by an insured event.

We cover



Tenant stops paying but doesn't leave

1. If your tenant stops paying the weekly rental amount in the period of insurance but doesn't leave, then subject to the most we'll pay below, we'll pay the weekly rental amount for either:

- up to **14** weeks if your rental agreement is on a fixed term basis
- up to **4** weeks if your rental agreement is on a periodic basis.

Cover will commence from the date the tenant stops paying any rent until the earliest of the following times:

- the date you re-let the property
- the date the tenant's rental agreement comes to an end
- the **14** week or **4** week limit (whichever applies) is reached.

Continued on next page.



Loss of rent – tenant default (cont.)

(Applies when you have property cover or you have insured your contents in a unit)

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss of rent if:

- the tenant hasn't breached your rental agreement by failing to pay rent
- we've paid a previous claim under 'Loss of rent – tenant default' in respect of the same tenant in the same period of insurance
- the rent was already in arrears when you first purchased this policy
- you've agreed to a reduction in rent with the tenant
- you don't have a rental agreement in place with the tenant
- you've already been compensated for your loss under the additional cover 'Loss of rent following an insured event' see page 56
- you haven't taken all steps available to you under the Residential Tenancies Act, or other relevant state or territory legislation, to remedy non-payment and evict the tenant. For example, sending any notices for non-payment, filing an application to recover funds, and seeking an order to evict the tenant from the relevant Tribunal or court or terminating the rental agreement.

Limit



In addition to the above limits in 'We cover', the most we'll pay for any one incident in total is **\$10,000**.

We cover



Tenant stops paying rent and permanently leaves

2. If your tenant permanently leaves during the period of insurance without giving you notice as required under your rental agreement, then subject to the most we'll pay below, we'll pay the weekly rental amount if it's not paid to you for a period up to either:

- **14** weeks if your rental agreement is on a fixed term basis
- **4** weeks if your rental agreement is on a periodic basis.

Cover will commence from the date the tenant stops paying any rent until the earliest of the following times:

- the date you re-let the property
- the date the tenant's rental agreement comes to an end
- the **14** week or **4** week limit (whichever applies) is reached.

Continued on next page.



Loss of rent - tenant default (cont.)

(Applies when you have property cover or you have insured your contents in a unit)

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover loss of rent if:

- the tenant hasn't breached your rental agreement by failing to pay rent
- the rental agreement could have been legally terminated by you
- we've paid a previous claim under the 'Loss of rent – tenant default' in respect of the same tenant in the same period of insurance
- the rent was already in arrears when you first purchased this policy
- you've already been compensated for your loss under the additional cover 'Loss of rent following an insured event' see page 56
- you don't actively seek a new tenant. This may include advertising the property or unit for rent and arranging for the property or unit to be viewed by prospective tenants.

Limit



In addition to the above limits in 'We cover', the most we'll pay for any one incident in total is **\$10,000**.

We cover



Death of a sole tenant

3. If your tenant is a sole tenant and that person dies during the period of insurance and before the end of their rental agreement, we'll pay the weekly rental amount for **4** weeks from the date of their death.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38.

Limit



The most we'll pay is the weekly rental amount for **4** weeks.

We cover



Tribunal Order

4. If your rental agreement is legally terminated by a Residential Tenancies Tribunal or another relevant authority on the grounds of hardship on the part of the tenant during the period of insurance, we'll pay the weekly rental amount for up to **4** weeks.

Cover will commence from the date the Tribunal order takes effect for up to the earliest of the following times:

- the date you re-let the property
- the limit for this cover is reached.



Loss of rent - tenant default (cont.)

(Applies when you have property cover or you have insured your contents in a unit)

**We
don't
cover**



We don't cover anything in section 3 'General exclusions' see pages 26 to 38.

Limit



The most we'll pay is the weekly rental amount for up to **4** weeks.



Legal costs to recover unpaid rent

**We
cover**



If your claim is covered and paid under 'Loss of rent – tenant default' and before incurring any legal costs you obtained our permission to incur legal costs to recover unpaid rent, we'll pay the reasonable of the following:

- legal costs to recover the rent owed to you
- costs charged by your agent for attending a court or tribunal to try to recover the unpaid rent.

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

**We
don't
cover**



We don't cover anything in section 3 'General exclusions' on pages 26 to 38. We also don't cover legal costs:

- not related to recovering rent from the tenant
- if we have paid a previous claim under this additional cover in respect of the same tenant.

Limit



The most we'll pay for any one incident is **\$5,000**. You must repay to us the rent or a proportion of the rent previously paid under 'Loss of rent – tenant default' if you recover any amount in excess of your loss.



Lock replacement

We cover



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

We cover the costs of rekeying or replacing (whichever is less) keys, locks, and cylinders on external doors and windows, and replacing remote control garage opening devices of the insured address if your tenant either:

- permanently leaves the insured address without giving you or your agent the notice required by the rental agreement
- is legally evicted from the insured address

during the period of insurance and the tenant hasn't returned the keys or remote control garage opening device to you or your agent.

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 26 to 38. We also don't cover any of the following:

- spare sets of keys
- the replacement of keys, locks, and cylinders when we've accepted a previous claim under this cover in respect of the same tenant
- the cost if you don't have a rental agreement in place.

Limit



The most we'll pay for any one incident is **\$800** in total.



Damage caused by emergency services (property cover only)

We cover



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

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

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

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 caused by an insured event.

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

- property, if you have property cover
- 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 69) for how we will settle your claim.

Repairing your motor

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

We'll replace your motor in some circumstances

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement, the motor can't be repaired, or the motor isn't available (for example, it's obsolete or just unavailable at the time), you have the option for a replacement of an equivalent motor or motor in a sealed unit of the same specification and standard available at the time of the loss or 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.



Motor burnout (cont.)

We cover



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 supplier's 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 72 doesn't apply to motor burnout.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. 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**.



Exploratory costs where liquid escaping isn't covered under insured event 'Escape of liquid' (property cover only)

We cover



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

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

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

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

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. 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.



Landlord furnishings (property cover only)

We cover



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

If the property is insured under this policy, we'll cover loss or damage to domestic furnishings, furniture, and carpets in the property, that are there for your tenant's use, caused by an insured event in the period of insurance.

We don't cover



We don't cover anything in section 3 'General exclusions' see pages 26 to 38. We also don't cover the following:

- accidental or unintended loss or damage of any kind
- TVs, stereos, DVD players, and non-portable entertainment systems
- undamaged carpets or internal window furnishings that aren't in the room or rooms in which the loss or damage occurred
- loss or damage if the insured address was your place of residence at the time of loss or damage
- loss or damage that is excluded under an insured event.

Limit



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

6

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 the damaged property and/or contents
- allow us to arrange for experts to assess the damaged property and/or contents and to quote on repair or replacement
- arrange for all contents to be moved and stored to facilitate repairs to the property. Note: if you have contents cover with us, some cover may be available under 'Storage of undamaged contents' on page 59
- provide us with a quote(s) for repair or replacement if we ask you to
- provide us with copies of entry/exit and routine property inspection reports along with photographs to support a claim for damage if we ask for this
- provide us with any inspection report you might have obtained prior to purchasing the property
- 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 parts of the property or contents when we replace or pay you the full sum insured or the total cost to repair or rebuild the property. 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 property 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 property 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 property 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 as soon as possible tell us about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim under your policy we can decide to defend you, settle any claim against you, or represent you at an inquest, official inquiry, or court proceedings. If we decide to defend you, settle any claim against you, or represent you, then you must give us all the help we need, including 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 13)
- 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's 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 property, photographs of the property, 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 etc.).

For more valuable items including 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 property claims

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

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

When your claim for loss or damage to the property 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 property or to repair or rebuild the property 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.

<p>If the amount of our builder's assessed quote to repair or rebuild the property on a 'new for old' basis is less than the property sum insured we'll offer you the choice to have the property repaired or rebuilt (based on the recommendation of our builder).</p>		<p>If the amount of our builder's assessed quote to repair or rebuild is more than the property sum insured, the damage won't be repaired or rebuilt.</p>
		
<p>If you accept the offer</p> 	<p>If you choose to not accept the offer</p> 	<p>You'll be paid the property sum insured.</p>
<p>The builder we engage will be authorised to complete the repair or rebuild on a 'new for old' basis.</p>		
<p>You'll be paid the amount of our builder's assessed quote to repair or rebuild on a 'new for old' basis.</p> <p>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.</p>		

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

When your claim for loss or damage to the property 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 property 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 the property claim

We won't do any of the following:

- pay more than the relevant sum insured or policy limit
- pay extra because you paid more for an item when it was originally purchased
- pay extra to repair or rebuild the property 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 78) 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 29)
- fix or pay to fix pre-existing damage (unless your policy provides otherwise).

How we settle contents claims

When your claim for loss, theft, or damage to your contents 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 is 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)
- there's no expertise available in Australia to repair the item (for example, artwork)
- the contents are 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 77.

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 page 77). 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 78 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 your contents claim

We won't do any of the following:

- pay more than the relevant sum insured or policy limit
- pay extra to replace contents item to a better standard, specification, or quality than it was before the loss or damage occurred except as stated in the meaning 'New for old' on page 78
- fix or pay to fix pre-existing damage
- 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 29), other than a defect or fault that we guarantee under this policy
- pay extra because you paid more for that 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 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 a different brand.



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

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

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

When 'new for old' may differ

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

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

Obsolete electrical appliances

For obsolete electrical appliances such as outdated dishwashers or air conditioners 'new for old' means replacing or repairing to an equal specification (however, not brand). If this isn't available, it means to the nearest better specification available. It can be a different brand. We don't repair or replace or pay you for electrical or electronic items that were no longer able to be used for the purpose they were intended prior to the incident covered by your policy (for example, a TV that can no longer be turned on and watched).

Paintings, pictures, works of art, antiques, sculptures and art objects

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.

Property claims

This section relates specifically to a claim made on the property policy and is in addition to the information in ‘How we settle property claims’ on pages 74 to 76.

Obsolete electrical appliances

For obsolete electrical appliances that are part of the property, ‘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.

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.

If we settle your claim by paying you, we’ll pay you by direct deposit.

When we authorise the repair or rebuilding of the property

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 80) 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 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 property.

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 property 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 below 'When we'll pay extra in relation to undamaged parts' 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 find new materials to match 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 extra for each incident 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 82 to 83 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.

- ! In relation to a claim under insured event 'Escape of liquid' page 50, the most we'll pay under 'When we'll pay extra in relation to undamaged parts' for wall tiles is **\$750**.

Kitchen case study

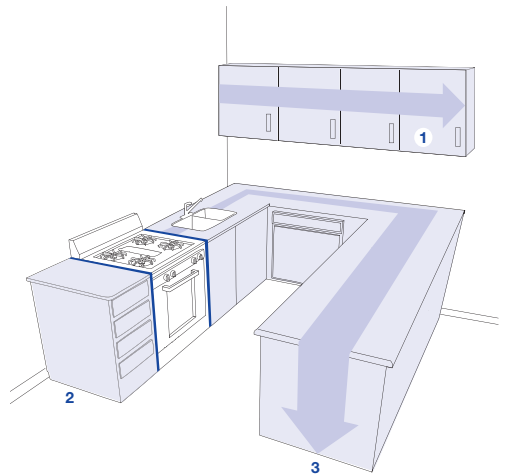
The extent of repairs carried out to match undamaged areas in a kitchen.

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

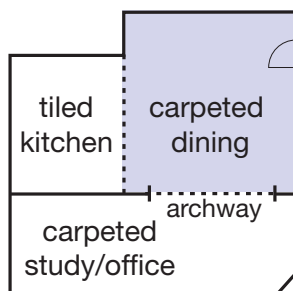
A room is an area starting and finishing at any of the following:

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

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

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

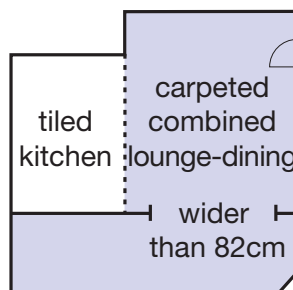
Any archway or similar opening separates a room unless it's a combined lounge-dining room (below).



Combined lounge-dining room

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

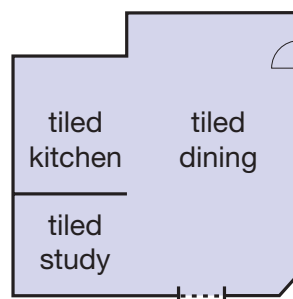
- they're lounge and dining rooms
- the elevation in the flooring is the same in both rooms
- the shared doorway, archway, or similar opening is wider than **82cm**
- the floor or wall covering is the same in both rooms.



Open plan areas

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

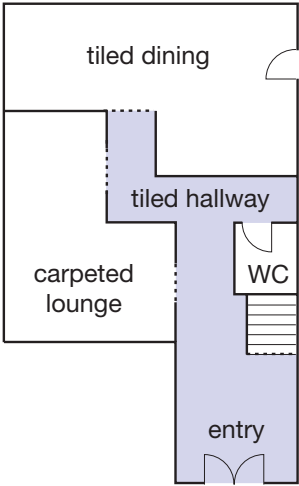
- a change in the floor or wall covering
- there's a change in elevation in the floor
- the start of a hall or passageway
- the nearest wall, doorway, archway, or similar opening.



Same passageway or hallway

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

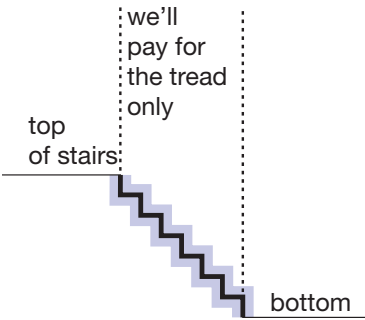
A passageway or hallway isn't the same passageway or hallway, if there's a change in elevation in the passageway or hallway flooring.






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 property has an inherent defect, fault, or poor workmanship (see section 3 'General exclusions', on page 29), 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, fault, or poor workmanship causes or contributes to loss or damage to the property, that resultant damage isn't covered, however, only if you knew about the inherent defect or fault or should've reasonably known about it (see section 3 'General exclusions', on page 29). 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 property component won't support the repairs) we'll pay in accordance with 'How we settle property claims' on page 74 as if the property 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 property 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 property covered under your policy. However, only to the extent removal is necessary to repair the insured property damage or for demolition if the property is required to be rebuilt.

Changes to the property

If you want to change the design of the property

When repairing or rebuilding the property, if we agree, you can change the design of the property 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, architect's fees). If you want to downsize the property for less cost than you are entitled to claim, we won't pay more than the assessed quote provided from a member of our supplier network to rebuild the downsized property. For example, if your three-bedroom property is damaged in a storm and has to be rebuilt, and you choose to downsize to a smaller two-bedroom property, the most we'll pay is the assessed quote from our builder to rebuild the smaller two-bedroom property.

Choosing to rebuild on another site

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

Contents claims

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle contents claims' on page 76.

Undamaged contents

Apart from the limited circumstances where we'll repair or replace undamaged contents (see below 'When we'll pay extra in relation to undamaged parts') 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 below 'When we'll pay extra in relation to undamaged parts' 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 82 to 83 for 'What we mean by same room, stairs, hallway, or passageway'.

Deductions from your claim

If we pay the full property 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 91.

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 property 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 your policy stops on the day we pay your claim or otherwise finalise your claim. There's no refund of premium.

After a contents claim

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

Salvaged property and contents items

If we replace or pay you the full sum insured for an item or the total cost to repair, 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 with us 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 the 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)
- providing evidence and documents relevant to your claim and signing such documents, including signed statements and affidavits we reasonably request.

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

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

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

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

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7 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 base 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 the property and contents to calculate the premium.



Refer to the Landlord Insurance Additional Information Guide for more information.

You must pay your premium to be covered

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

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

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

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

Late annual, half-yearly, or quarterly payments

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

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue, we'll let you know, and under the Insurance Contracts Act 1984 (Cth) we can cancel your policy either:

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

All joint policyholders can administer this policy

When you insure the property and/or 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 property and/or 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, 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.

Continued on next page.

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.

8

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

9

Terms and words with special meanings (definitions)

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

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

AAI Limited

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

Accidental loss or damage

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

Actions or movements of the sea

This term means any of the following:

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

It doesn't include a tsunami or storm surge.

Agent

This word means someone who acts on your behalf to arrange and manage the rental of the property, including the collection of rent.

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.

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.

It doesn't mean the tenancy of the property or unit.

Can't be lived in

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

Can't be re-leased

This term means unable to be leased again.

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.

Common property

This term means land or building (or any part of the building) areas 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 tile) is a component, the fire wall within the roof space is another component.

Computer system

This 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 'We cover as your contents' on page 22 and 'We don't cover as your contents' on page 23.

Contents sum insured

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

Course of construction

This term means from the time that the 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's no outstanding working 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 is converted, recorded, or transmitted in a form to be accessed, communicated, displayed, distributed, interpreted, processed, transmitted, or stored or used in or by a computer system.

Environmental improvement

This term means an alteration or addition to the property 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.

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 79.

Fire (including bushfire)

This word means burning with flames.

Fixed term

This term means the tenant agrees to rent a property for a fixed amount of time (for example, 12 months). It doesn't include any arrangement under a holiday let or other short-term letting arrangement.

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 free-standing outdoor wall.

Guest

This word means any person invited onto the insured address by the tenant for social or entertainment purposes.

Illegal drugs

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

Illegal drug precursor

This term means the starting materials for illegal drug manufacture.

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.

Insured events

See the insured events on pages 41 to 52.

Landlord Insurance Additional Information Guide

See page 4.

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 willful 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.

Occupied

The word 'occupied' means all the following:

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

The term 'furnished enough to be lived in' means the property 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.

Periodic

This word means where a rental agreement for the insured address is continuing for an indefinite period.

Personal transportation vehicle

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

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

Policy

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

Property

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

Property sum insured

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

Rental agreement

This term means a current and valid written agreement for the insured address between you (or your agent) and your tenant that is all the following:

- complies with the requirements specified in the relevant residential tenancy legislation (or its equivalent)
- is for a fixed term
- includes the following minimum requirements – a start and finish date, a minimum duration, the weekly rental amount, the bond that the tenant is required to pay and the notice to leave requirements.

A 'rental agreement' includes any periodic agreement which continues after the end of the fixed term of a rental agreement, on the same terms and conditions as that rental agreement.

For the avoidance of doubt, 'rental agreement' doesn't include any short-term rental, holiday letting or house sharing arrangement (including any arrangement booked through an online booking platform).

Retaining wall

This term means a wall or similar structure, which isn't part of the residential property, 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.

Same tenant

This term means that at least one common person was usually residing at the insured address when the incidents giving rise to the claims occurred, unless stated otherwise in your policy. This is the case even if the common person wasn't responsible for the incident or loss or damage.

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.

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 mean 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.

Tenant

This word means the person or persons who have been granted the right to occupy the insured address under the rental agreement and from whom you receive rental income. It also includes anyone else who normally lives at the insured address with the person or persons who pay rent under the rental agreement. It can also include your family members if they live at the insured address whether there's a formal rental agreement in place or not. If the property is used for a short-term rental or holiday letting arrangement (including an arrangement booked through an online booking platform), 'tenant' means the people who are occupying or staying in the property in accordance with that short-term rental or holiday letting arrangement.

Unit

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

Vandalism

This word means a single intentional and willful 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

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

We, us, our, and Apia

See page 12.

Weekly rental amount

This term means either:

- the weekly rent payable under your rental agreement
- the amount a tenant would've paid immediately before the insured event, assessed by a suitably qualified person agreed to by us, if the insured address wasn't tenanted at the time the loss or damage occurred,

less agent's commission and fees.

You/Your

See page 12.

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

How to contact Apia:

By telephone: **13 50 50**

Via email: customerservice@apia.com.au

On the web: apia.com.au

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

13 50 50
apia.com.au

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