

Home and Contents Insurance

Product Disclosure Statement



Contents

Introduction	3
Welcome to GIO Home and Contents Insurance	3
Tailoring your cover	5
Summary of insured events	6
Summary of important claims information	8
About your sum insured	9
About your premium	10
Paying your premium	10
Your responsibilities	11
When you need to contact us	12
About your cover	13
Who we cover – You/Your	13
Where we cover – the insured address	13
What we cover as your home	14
What we do not cover as your home	14
The most we will pay for home claims	15
What we cover as your contents	15
What we do not cover as your contents	16
The most we will pay for contents claims	17
GST	19
What you are covered for – Insured events	20
Additional features	30
Additional covers	43
Optional covers	57
Legal Liability	69
General exclusions	73
Claims	80
Making a claim	80
How to establish your loss	82
Your excess	85
How we settle your claim	87
Home claims	89
Contents claims	94
Other claims information	95
Other important information	97
What happens with cancellations	97
Cancellation fee	97
Words with special meanings	97
How we will deal with a complaint	102
General Insurance Code of Practice	103
Report insurance fraud	103
Financial Claims Scheme	103

Introduction

Welcome to GIO Home and Contents Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your GIO Home and Contents Insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by visiting gio.com.au or by contacting us on **13 10 10**. We will give you a free paper copy of any updates if you request them.

In some circumstances the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

PED Guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim Payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at gio.com.au/moredetails. You can obtain a copy on request, at no charge, if you contact us.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights within **21** days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

Alternatively, you can cancel your policy at any time during the period of insurance. When you do this, and unless we tell you otherwise, you will have cover up until the date of cancellation. For more information see 'Cancellation by you' on page 97.

Who is this product designed for?

This insurance product is designed for people who own and live in their home and for people who want to insure their contents inside a home or unit. The product provides three levels of cover to choose from plus options for you to tailor the cover to best suit your individual needs. Certain minimum sums insured apply to our covers.

This policy is not suitable for covering your investment home or contents in a unit let out to your tenants. Please ask us about our landlord insurance policy.

Your duty of disclosure

You have a duty of disclosure to tell us everything you know, or could reasonably be expected to know, is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- ▶ the amount of your premium;
- ▶ if we will insure you;
- ▶ if special conditions will apply to your policy.

You do not need to tell us of anything which:

- ▶ reduces the chances of you making a claim; **or**
- ▶ we should know about because of the business we are in; **or**
- ▶ we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it never existed.

Exclusion for new policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see 'General exclusions' on pages 73 to 79.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel your policy) made by one as a statement, act, omission, claim, request or direction by all those named as insured on your certificate of insurance.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in the 'Words with special meanings' section on pages 97 to 101.

Tailoring your cover

This product is designed to provide you with flexibility to tailor your home and contents insurance to best suit your current and changing needs.

There are three levels of cover you can choose from:

- ▶ Classic;
- ▶ Classic Extras;
- ▶ Platinum.

An overview of our different levels of cover is set out below. For full details of what we cover and do not cover you for, read the PDS and your certificate of insurance carefully. If you purchase this product from us, your level of cover will be shown on your certificate of insurance.

Classic

This is our standard cover. It provides cover for loss or damage caused by a range of insured events, including flood, and comes with additional features and additional covers with standard limits. This level of cover provides you with flexibility to choose one, two or a number of optional covers to best suit your needs.

Classic Extras

This level of cover provides the same insured event cover as Classic but comes with an increased range of additional features and additional covers and higher limits. Some of the optional covers we offer are automatically included in this level of cover including accidental damage at the home, motor burnout and safety net home protection. There are also other optional covers you can choose from.

Platinum

This is our highest level of cover. Platinum provides you with the same insured event cover as Classic plus our full range of additional features and additional covers with our highest limits including higher, automatic limits for valuable items in the home like artwork and jewellery. Some of the optional covers we offer are automatically included in this level of cover including accidental damage at the home, motor burnout and safety net home protection. Platinum cover also automatically includes Platinum contents cover which provides cover to your contents items anywhere in Australia and New Zealand.

Summary of insured events

This summary lists the insured events that we cover with an example of what we do not cover in relation to that insured event. This is a summary only and there are other things we do not cover. For full details of what we cover and do not cover you for, read your certificate of insurance and the full PDS carefully, including pages 20 to 29 and 'General exclusions' on pages 73 to 79 of the PDS.



Flood

But we do not cover loss or damage to retaining walls, sea walls, garden borders and free standing outdoor walls.

More details page 20



Storm

But we do not cover the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water.

More details page 22



Lightning

But we do not cover loss or damage caused by power failures or surges by your power provider.

More details page 22



Fire

But we do not cover loss or damage to your home or contents from arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot.

More details page 23



Earthquake

But we do not cover loss or damage that occurs more than 72 hours after the earthquake.

More details page 23



Tsunami

But we do not cover loss or damage that occurs more than 72 hours after the tsunami.

More details page 23



Theft or Burglary

But not loss or damage by someone who entered the insured address with your consent.

More details page 23



Accidental breakage of glass

But we do not cover any costs if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches).

More details page 24



Escape of liquid

But we do not cover wear and tear, or loss or damage caused by the escape of liquid occurring as a result of a gradual process of bursting, leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition.

More details page 26



Damage by an animal

But we do not cover loss or damage caused by insects, vermin or rodents (some limited exceptions apply).

More details page 28



Riot, civil commotion or public disturbance

But we do not cover loss or damage caused by you or someone who lives at the insured address.

More details page 29



Impact

But we do not cover the cost of removing or lopping fallen trees or branches that have not damaged the home or contents.

More details page 28



Explosion

But we do not cover the cost of repairing or replacing the tank or container that exploded.

More details page 29



Malicious acts and vandalism

But we do not cover loss or damage caused by you or someone who lives at the insured address.

More details page 29

Summary of important claims information

This summary lists some of the important information to consider when making a claim. This is a summary only and there are other things you should be aware of when making a claim. For more details see pages 80 to 96.

Making a claim

It is important that you contact us as soon as possible after the loss or damage has occurred. You must also take reasonable steps to prevent further loss or damage.

More details page 80

Establishing your loss

You will need to prove that an incident covered by your policy has occurred and also the extent of the loss or damage you have suffered.

More details page 82

Proof of ownership

We may ask for proof of ownership in the event of a claim.

More details page 82

Excess

An excess is the amount you ordinarily have to pay for each incident when you make a claim. The excess(es) that apply depend upon the circumstances of the claim.

More details page 85

How claims are settled

Depending on the circumstances we will decide to repair, replace, rebuild or pay you what it would cost us to repair, replace or rebuild.

Some items, for example paintings, cannot be replaced and we explain how we will settle claims for such items in this PDS.

More details page 87

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident unless stated otherwise in this PDS. The amount is shown on the certificate of insurance or in this PDS and includes GST.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to make sure your home and contents are insured for their full 'new for old' replacement value.

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

Review your sum insured regularly

You need to ensure your sums insured are accurate when you first insure your home and contents and each time you renew your policy. To ensure your sums insured are adequate it is important to review them regularly, being mindful of items purchased recently and ask us to change the sum insured when required.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace your home or contents.

We will not refund any premium paid for over-insuring.

Adjustments on renewal

We automatically adjust the home sum insured and contents sum insured on your certificate of insurance at the end of each period of insurance to account for various factors including inflationary trends. Please ask us to change the sums insured for any items insured as specified contents and/or portable valuables when required.

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, other government charges and any fire services levy (FSL) that applies. The total amount payable will be shown on your certificate of insurance or, if you pay by instalments, the amount due each month will be shown on your certificate of insurance as 'monthly instalment'.

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your premium includes any discounts we have given you.

Refer to the PED Guide for further information

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or, if we agree, by instalments. If you pay your premium by instalments it costs you more than if you choose to pay your premium in one annual payment.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce the period of insurance so it is in line with the amount you paid.

If you make a change to your policy details it may affect your premium you need to pay for the remainder of your period of insurance.

Late annual payments

If you do not pay your premium by the due date in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If you do not pay the premium due on renewal by the due date, you will have no cover from the due date.

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue monthly instalments

If you pay your premium by instalments and your instalment is overdue, we can do one or both of the following:

- ▶ refuse to pay a claim if an instalment is **14** days (or more) overdue;
- ▶ cancel your policy without notifying you in advance if an instalment is **1** month (or more) overdue.

Your responsibilities

You must:

- ▶ keep your home and contents well maintained and in good condition. For what we mean by 'well maintained and in good condition', see 'Words with special meanings' on pages 97 to 101;
- ▶ maintain locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance;
- ▶ take all reasonable care to prevent theft, loss, damage or legal liability;
- ▶ follow all the terms and responsibilities set out in your policy;
- ▶ provide honest and complete information for any claim, statement or document supplied to us;
- ▶ ensure that your home complies with local government or other statutory requirements at all times.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do one or both of the following:

- ▶ reduce or refuse to pay your claim;
- ▶ cancel your insurance policy.

When your home or unit will be unoccupied for more than 60 days

We will apply the unoccupied excess to each incident covered by your policy unless this policy states that no excess applies to your claim if, at the time of the incident, the home or unit has been unoccupied for more than **60** continuous days.

A period of unoccupancy starts when the home or unit becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied the home or unit for at least **2** consecutive nights. You may be asked to prove the occupancy of the home or unit in the event of a claim. This may be supported by the usage of the utilities that are connected to the home or unit. Sometimes we might ask for other evidence of occupancy. We will decide if the unoccupied excess applies.

If you have to pay an unoccupied excess it is payable in addition to any other excess that applies to your claim. For more details about the unoccupied excess, see page 85.

When you need to contact us

You must contact us when:

- ▶ you start to operate or intend to operate a business activity at the insured address;
- ▶ there are changes to any business activity you operate at the insured address, such as:
 - ▶ you change the type of business activity;
 - ▶ people start to come to the insured address;
 - ▶ you install business signage;
 - ▶ you need to store chemicals for the business activity.
- ▶ any detail on your certificate of insurance is no longer accurate, such as the insured address;
- ▶ you purchase a new home;
- ▶ you intend to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order;
- ▶ you move out and let your home to tenants;
- ▶ trespassers (squatters) occupy your home;
- ▶ you commence building or renovations at the insured address;
- ▶ anything else happens that increases the chance that loss, damage or injury will occur at the insured address.

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to impose an additional excess, charge an additional premium or apply a special condition to your policy. In some cases, it could mean we can no longer insure you and we will cancel your policy.

When changing insured address

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

You must contact us before the **14** days end and ask us to change your insured address if you want contents cover to continue.

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

About your cover

Who we cover – You/Your

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

If the insured shown on your certificate of insurance is a company, trustee of a trust or body corporate, then you/your refers to:

- ▶ that company, trustee or body corporate;
- ▶ the following if they normally live at the insured address:
 - ▶ any company director, company owner or trust beneficiary; **and**
 - ▶ their respective family members.

Family means:

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

Where we cover – the insured address

We cover your home and contents (including contents in the open air) at the insured address. The insured address is the address/location shown on your certificate of insurance. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property unless the additional cover 'Contents on common property' applies, see page 46.

In addition we:

- ▶ can provide cover for some portable valuable items and contents away from the insured address, see for example pages 65 to 68 'Portable valuables' and 'Platinum contents' (available with the Platinum cover only) page 44;
- ▶ provide some limited cover for your general contents while they are away from the insured address see 'Additional covers' on pages 43 to 56.

What we cover as your home

Your home that you own or are responsible for and use primarily for domestic purposes including the following at the insured address:

- ▶ garages, carports, outbuildings, outdoor walls, gates, fences (limits apply, see page 15) and any structural improvements on land;
- ▶ decks, pergolas, pagodas, verandas and balconies, fixed water tanks, fixed swimming pools and spas and their accessories, granny flats, sheds, tennis courts;
- ▶ garden borders, pathways and paved or concreted floor areas;
- ▶ driveways or sealed roads (limits apply, see page 15);
- ▶ retaining walls which are located within the boundaries of the insured address;
- ▶ services, both above and below ground that are your property and you are responsible for;
- ▶ any permanently housed, connected or wired electrical appliances;
- ▶ 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 permanently attached fixtures including wall, ceiling and floor coverings;
- ▶ lino installed, whether permanently attached or not;
- ▶ sewer storage tanks or treatment tanks permanently plumbed to your home;
- ▶ boat jetties, pontoons, mooring poles and their attachments and accessories which are located within the boundaries of the insured address or where part of their structure begins or terminates on the insured address;
- ▶ any uninstalled building fittings, fixtures and materials (limits apply, see page 15) **but only** when kept in a locked and secured building at the insured address.

What we do not cover as your home

Home does not include:

- ▶ anything defined as contents;
- ▶ any new building in the course of construction;
- ▶ any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- ▶ inflatable or portable swimming pools and spas and their accessories;
- ▶ any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- ▶ any carpets, rugs, blinds, drapes or curtains;
- ▶ air conditioners attached within a window;

- ▶ loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks or granular rubber;
- ▶ used or applied chemicals, fertilisers or pesticides;
- ▶ plants, trees and shrubs or hedges in the ground (unless covered under additional feature 'Damage to gardens and plants', see page 40);
- ▶ a hotel, motel, boarding or guest house.

The most we will pay for home claims

If we accept your claim, the most we will pay for loss or damage to the home is its sum insured shown on your certificate of insurance, unless a different limit elsewhere in your policy applies. Some items also have fixed limits that cannot be increased and these limits are the most we will pay for those items as shown in the table below.

Fixed limits apply to	Limits for any one insured event		
	Classic	Classic Extras	Platinum
Uninstalled building fittings, fixtures and materials but only when kept in a locked and secured building at the insured address	Up to \$500 in total	Up to \$1,000 in total	Up to \$2,000 in total
Fencing*	Up to 2 kilometres	Up to 2 kilometres	Up to 2 kilometres
Driveways and sealed roads*	Up to 500 metres	Up to 500 metres	Up to 500 metres

* In addition to the distance limit shown we will not pay more than the home sum insured shown on your certificate of insurance.

What we cover as your contents

Contents are your household items that you own or are responsible for and use primarily for domestic purposes. Contents are items which are not permanently attached to your home or insured address such as, **but not** limited to furniture, furnishings, clothing, home computers and printers, unfixed electrical goods and appliances not housed in a cabinet, internal blinds, drapes and curtains, carpets and plants in pots, medical equipment and aids.

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

- ▶ wheelchairs, mobility scooters, ride-on mowers, golf carts;
- ▶ remote controlled model or toy motor vehicles;
- ▶ surfboards, sailboards, kite surfing equipment, canoes, kayaks and non-motorised surf skis;
- ▶ remote controlled model or toy watercraft;
- ▶ remote controlled model or toy aircraft with a wingspan up to **1.5** metres.

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

If contents are insured in a unit

Contents also include the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state law. The fittings included are limited by law, and depending on the location of your unit could be:

- ▶ lino installed in the unit, whether permanently attached or not;
- ▶ floating wooden floors;
- ▶ air conditioners and spas for the sole use of the unit owner or occupier;
- ▶ fixtures owned by you as a tenant which will be removed when vacating;
- ▶ wall paint and paper if your unit is located in New South Wales.

We will not cover any item which is legally part of a unit building according to the relevant state law.

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

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

What we do not cover as your contents

Contents does not include:

- ▶ anything defined as home, unless 'If contents are insured in a property that is not a unit and you are a tenant' applies to you;
- ▶ electrical or electronic items that are no longer able to be used for the purpose they were intended;
- ▶ any pets or animals;
- ▶ items that are or were stock or samples related to any business activities;
- ▶ loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- ▶ plants, trees, shrubs or hedges in the ground;
- ▶ used or applied chemicals, fertilisers and pesticides;
- ▶ any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer or horse float **unless** covered under 'Platinum contents' additional cover, see page 44;
- ▶ any unlicensed or unregistered firearms;
- ▶ any item which is legally part of a unit building according to the relevant state law.

The most we will pay for contents claims

Different types of contents

There are different types of contents that can be covered under this policy. These are:

- ▶ **General contents** – These are contents without fixed limits, contents with fixed limits and contents with flexible limits.
- ▶ **Specified contents** – Some contents have flexible limits which means you can increase their limits if we agree. If you increase the limit of such an item and we agree, the item is listed on your certificate of insurance as ‘Specified contents’.
- ▶ **Portable valuables** – See pages 65 to 68.

The most we will pay for all contents

If we accept your claim the most we will pay for loss or damage to all contents arising from any one insured event is the general contents sum insured (which includes any specified contents) plus any portable valuables sums insured (as shown on your certificate of insurance).

There are also limits that apply to individual content items or types of items. These limits are set out in the tables on pages 17 and 18 ‘Contents with fixed limits’ and ‘Contents with flexible limits’.

Contents with fixed limits

The following table lists contents that have fixed limits that cannot be changed and these limits are the most we will pay for those contents items. The limit we will pay is based on the level of cover you have chosen (as shown below).

Item	Limits for any one insured event		
	Classic	Classic Extras	Platinum
Home office equipment used for a business activity	Limited to \$10,000 in total	Limited to \$15,000 in total	Limited to \$20,000 in total
Tools of trade and equipment used for a business activity (not ‘Home office equipment’)	Limited to \$1,000 in total	Limited to \$2,000 in total	Limited to \$5,000 in total
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection)	Limited to \$300 in total	Limited to \$400 in total	Limited to \$500 in total
Uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery)	Limited to \$500 in total	Limited to \$700 in total	Limited to \$1,000 in total
Refrigerated food, frozen food and medicines	Limited to \$500 in total	Limited to \$1,000 in total	Limited to \$2,000 in total

Contents with flexible limits

The following table lists contents that have flexible limits, which you can ask us to increase. An additional premium may apply. If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the table below for the level of cover you have chosen.

Item	Limits for any one insured event		
	Classic	Classic Extras	Platinum
Jewellery and watches	\$1,000 per item or set up to a total of \$4,000	\$2,500 per item or set up to a total of \$10,000	\$10,000 per item or set up to a total of \$40,000
Carpet or rugs that are hand woven	\$2,000 per carpet or rug	\$5,000 per carpet or rug	General contents sum insured
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	\$10,000 per item or set up to a total of \$50,000	\$20,000 per item or set up to a total of \$80,000	\$200,000 in total
Collections, sets and memorabilia, including stamps, stamp collections, collector's pins, medals and currency no longer in circulation	\$2,000 in total for all collections, sets and memorabilia	\$5,000 in total for all collections, sets and memorabilia	\$50,000 in total for all collections, sets and memorabilia

For example:

If you have Classic Extras cover and you have a painting in your home that is valued at **\$25,000**, you would need to ask us to list that painting for **\$25,000**, and we must agree, in order for it to be covered to the value of **\$25,000**, otherwise, in the event of a claim we will only pay up to **\$20,000** for that painting as shown by the limit for paintings under Classic Extras in the table above.

Note: If you find that the flexible limits provided in your contents cover is not high enough you can choose to tailor your cover to best suit your individual needs by either selecting a higher level of cover or choosing to specify an individual item(s).

The most we will pay for specified contents

If you have asked us to increase the limit for a contents item of a type described in the table on page 18 'Contents with flexible limits' and we agree, that contents item will be insured for a specified value and the contents item will be shown on your certificate of insurance as a 'Specified contents' item. The most we will pay for a specified contents item is the amount shown on your certificate of insurance for that item.

The most we will pay for portable valuables

For details see 'Portable valuables' on pages 65 to 68.

GST

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

What you are covered for – Insured events

If you have a Classic, Classic Extras or Platinum insurance policy, we cover your home and contents when covered under this policy for loss or damage at the insured address caused by an insured event during the period of insurance.

There are some things we do not cover and these are shown in the 'We do not cover' section of the following tables on pages 20 to 29 and in the 'General exclusions' on pages 73 to 79.

Flood

We cover

Loss or damage caused by flood.

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

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

We do not cover

- ▶ loss or damage caused by actions or movements of the sea or storm surge;
- ▶ loss or damage to retaining walls, sea walls, garden borders and free standing outdoor walls;
- ▶ resultant cracking to paths, driveways, any outdoor surfaces, **but we will cover** them if they are washed away by the flood;
- ▶ loss or damage to a sporting surface or court;
- ▶ loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the flood;
- ▶ the cost of cleaning mud or debris out of tanks, swimming pools or spas, including replacing or storing the water;
- ▶ damage to external paintwork of your home, if that is the only building damage caused by the flood;
- ▶ loss or damage to swimming pools or underground tanks caused by water leaking down the sides, against the sides or getting underneath them;
- ▶ loss or damage to gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred;
- ▶ loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not because of erosion over time, structural fault or design fault;
- ▶ the cost of cleaning your home or contents at the insured address.

Storm

We cover	Loss or damage caused by a storm.
We do not cover	<ul style="list-style-type: none">▶ loss or damage caused by actions or movements of the sea or storm surge, but we will cover loss or damage caused by storm surge if it occurs at the same time as other insured damage at the insured address caused by storm;▶ loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within 72 hours of, and directly because of, a storm and not because of erosion over time, structural fault or design fault;▶ loss or damage to retaining walls, sea walls, garden borders and free standing outdoor walls;▶ resultant cracking to paths, driveways, any outdoor surfaces, but we will cover them if they are washed away by the storm;▶ loss or damage to a sporting surface or court;▶ loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the storm;▶ the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water;▶ loss or damage to swimming pools or underground tanks caused by water leaking down the sides, against the sides or getting underneath them;▶ damage to external paintwork of your home, if that is the only building damage caused by the storm;▶ loss or damage to gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the loss or damage occurred;▶ the cost of cleaning your home or contents at the insured address.

Lightning

We cover	Loss or damage caused by lightning, including power surge caused by lightning.
We do not cover	<ul style="list-style-type: none">▶ any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the loss or damage;▶ loss or damage without written confirmation from a qualified repairer saying lightning was the actual cause of the damage;▶ loss or damage caused by power failures or surges by your power provider.

Fire

We cover	Loss or damage caused by fire (burning with flames).
We do not cover	Loss or damage arising from: <ul style="list-style-type: none">▶ heat, ash, soot and smoke when your home and contents has not caught on fire unless it is caused by a burning building within 10 metres of the insured address;▶ arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot;▶ pollution or vapour from a home heater or a cooking appliance unless a fire spreads from the initial source.

Earthquake and Tsunami

We cover	Loss or damage caused by an earthquake or tsunami.
We do not cover	<ul style="list-style-type: none">▶ loss or damage caused by actions or movements of the sea or storm surge; <p>Note: 'Tsunami' is not an action or movement of the sea, see page 97.</p> <ul style="list-style-type: none">▶ loss or damage that occurs more than 72 hours after an earthquake or tsunami;▶ loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage caused by a landslide or subsidence proved to have occurred within 72 hours of, and directly because of, an earthquake or tsunami and not because of erosion over time, structural fault or design fault.

Theft or Burglary

We cover	Loss or damage caused by thieves or burglars.
We do not cover	Loss or damage: <ul style="list-style-type: none">▶ caused by you or someone who lives at the insured address;▶ caused by someone who entered the insured address with:<ul style="list-style-type: none">▶ your consent;▶ the consent of someone who had your authority to allow them access to the insured address.▶ caused by thieves or burglars entering your insured address from common property, shared clothes line areas, garages, storage areas or a car parking lot at the insured address without signs of forced entry, but we will cover theft without forced entry from a fully enclosed car garage which is restricted for your use only.

Accidental breakage of glass

We cover

When you have home cover

Accidental breakage of:

- ▶ fixed glass in windows, doors, skylights, mirrors fixed to your home and other fixed glass (including glass tint if fitted);
- ▶ glass in a fixed light fitting in your home;
- ▶ sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- ▶ any glass that forms part of a:
 - ▶ fixed cooking or heating appliance; **or**
 - ▶ cook top or cooking surface;

but we will not pay to replace the entire appliance, cook top or cooking surface.

When you have contents cover

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

but we will not pay to replace the entire appliance, cook top or cooking surface.

Replacing glass

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

We do not cover

When you have home cover

- ▶ glass in a glasshouse, greenhouse or conservatory;
- ▶ ceramic tiles;
- ▶ shower bases (tiled or otherwise);
- ▶ the cost to modify any part of your home to fit the replacement cooking or heating appliance if the dimensions differ;
- ▶ the cost to remove broken glass from carpets or other parts of your home or contents;
- ▶ any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches).

When you have contents cover

- ▶ any accidental breakage which has occurred while the items are outside your home;
- ▶ drinking glasses and any glass or crystal items normally carried by hand;
- ▶ any hand held mirrors;
- ▶ the screen or glass of any computer, television set or other type of visual or audio electronic device;
- ▶ glass that is part of a vase, decanter, jug, fishbowl, ornament or light globe;
- ▶ the cost to remove broken glass from carpets or other parts of your home or contents;
- ▶ any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches).

Note: If you have selected the optional cover 'Accidental damage at the home' and this is shown on your certificate of insurance, there may be cover for some items that are not covered above. See pages 58 and 59 for details.

Escape of liquid

We cover

Loss or damage caused by liquid leaking, overflowing or bursting from any of the following:

- ▶ refrigerators, freezers, dishwashers and washing machines;
- ▶ any drain, fixed pipes, roof gutters or guttering and rainwater downpipes, drainage and sewage systems;
- ▶ fixed tanks;
- ▶ swimming pools or spas;
- ▶ waterbeds;
- ▶ baths, sinks, toilets and basins;
- ▶ fixed heating or cooling system;
- ▶ water main, fire hydrant or water supply pipe;
- ▶ an aquarium.

Exploratory costs

We will pay the reasonable cost of locating, at the insured address, the source of the escaped liquid and to repair and restore the damage to your home and contents caused by our exploratory work **but only** if the escape of liquid is covered under this insured event. If the leak is not covered under this insured event, we provide some limited cover for exploratory costs under additional cover 'Exploratory costs where a leak is not covered under insured event 'Escape of liquid''. See page 50.

We do not cover

- ▶ wear and tear, or loss or damage by the escape of liquid occurring as a result of a gradual process of leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition;
- ▶ the cost of repairing or replacing the item from which the liquid escaped;
- ▶ fixing leaks that have not caused permanent damage to your home;
- ▶ leaks from agricultural pipes;
- ▶ loss or damage caused by liquid from a portable container, such as plant pot, vase, terrarium, fish bowl, beverage container, saucepan, bucket or watering can;
- ▶ loss or damage caused by liquid from a watering system or hose;
- ▶ loss or damage to retaining walls;
- ▶ loss or damage to, or caused by, a leaking shower floor or base, shower cubicle walls, shower glass screening or doors;
- ▶ costs if you repair or renovate a damaged area of your home before we can inspect it and find the cause;
- ▶ broken, worn or aged tiles or grouting in walls in bathrooms, kitchens or laundries **unless** the damage is caused by liquid leaking from pipes in walls or floors (not forming part of a shower cubicle wall, floor or base);
- ▶ loss or damage caused by wear, tear, rust, fading, rising damp, mould, mildew, corrosion, rot;
- ▶ loss or damage caused by storm surge.

Note: If you have selected the optional cover 'Accidental damage at the home' and this is shown on your certificate of insurance, there may be cover for some items that are not covered above. See pages 58 and 59 for details.

Impact

We cover	Loss or damage caused by impact at the insured address from: <ul style="list-style-type: none">▶ a falling tree or part of a falling tree including the roots;▶ power poles;▶ TV antennas or satellite dishes, communication aerials or masts;▶ watercraft, aircraft, motor vehicles or trailers;▶ an object falling from a motor vehicle or aircraft;▶ space debris or meteorites.
We do not cover	<ul style="list-style-type: none">▶ loss or damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment;▶ any portion of a fence or wall that is not owned by you;▶ the cost of removing or lopping fallen trees or branches that have not damaged your home or contents;▶ loss or damage caused by trees being lopped, felled or transplanted by you or someone authorised by you;▶ the removal of tree stumps or roots still in the ground.

Damage by an animal

We cover	Loss or damage caused by an animal.
We do not cover	Loss or damage caused by: <ul style="list-style-type: none">▶ any animal owned by you or that you are responsible for;▶ any animal allowed onto the insured address by you or anyone living at the insured address;▶ insects, vermin or rodents, but we will cover damage they cause if it is covered under the following insured events:<ul style="list-style-type: none">▶ 'Fire' (see page 23);▶ 'Escape of liquid' (see page 26).▶ animals pecking, biting, clawing, scratching, tearing or chewing your home or contents, or damage caused by their urine or excrement. But we will cover damage caused by an animal (except insects, vermin or rodents) which becomes accidentally trapped inside your home or unit and which does not belong to you or anyone living at the insured address.

Explosion

We cover	Loss or damage caused by an explosion.
We do not cover	<ul style="list-style-type: none">▶ the cost of repairing or replacing the tank or container that exploded;▶ loss or damage caused by nuclear or biological devices;▶ loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within 72 hours of, and directly because of, an explosion and not because of erosion over time, structural fault or design fault.

Riot, civil commotion or public disturbance

We cover	Loss or damage caused by riot, civil commotion or public disturbance e.g. damage caused by a violent crowd moving down your street.
We do not cover	<ul style="list-style-type: none">▶ loss or damage caused by you or someone who lives at the insured address;▶ loss or damage caused by someone who entered the insured address:<ul style="list-style-type: none">▶ with your consent;▶ with the consent of someone who had your authority to allow them access to the insured address.▶ loss or damage if you or someone living with you participated in the riot, civil commotion or public disturbance;▶ loss or damage caused by nuclear or biological devices.

Malicious acts and vandalism

We cover	Loss or damage caused by malicious acts or vandalism e.g. vandals damaging your letterbox or painting graffiti on your home.
We do not cover	<ul style="list-style-type: none">▶ loss or damage caused by you or someone who lives at the insured address;▶ loss or damage caused by someone who entered the insured address:<ul style="list-style-type: none">▶ with your consent;▶ with the consent of someone who had your authority to allow them access to the insured address.

Refer to the PED Guide for further information

Additional features

If we accept your claim for loss or damage due to an insured event, we will also provide the following additional features. The additional features and their limits are paid in addition to the sum insured for the home and contents. Many of the limits vary depending on the level of cover you have chosen. There are some things we do not cover under these additional features and these are shown in the 'We do not cover' section of the following tables on pages 31 to 42 and in the 'General exclusions' on pages 73 to 79.

Below is an overview of the additional features and the limits that apply for each level of cover. For full details read the PDS.

Summary of additional features	Classic Home and Contents	Classic Extras Home and Contents	Platinum Home and Contents
Other repair/rebuilding costs	Up to 10% of home sum insured	Up to 15% of home sum insured	Up to 20% of home sum insured
Temporary accommodation when you have home cover	Up to 10% of home sum insured for up to 12 months	Up to 10% of home sum insured for up to 12 months	Up to 10% of home sum insured for up to 24 months
Temporary accommodation for tenants and strata title owners	Up to 10% of general contents sum insured for up to 12 months	Up to 10% of general contents sum insured for up to 12 months	Up to 10% of general contents sum insured for up to 12 months
Removal of debris	Up to 10% of home or general contents sum insured	Up to 15% of home or general contents sum insured	Up to 20% of home or general contents sum insured
Storage of undamaged contents	Up to 10% of general contents sum insured	Up to 10% of general contents sum insured	Up to 20% of general contents sum insured
Supplementary living expenses	x	Up to \$1,500	Up to \$2,000
Environmental improvements	Up to \$2,500	Up to \$3,500	Up to \$5,000
Mortgage discharge costs	Up to \$1,000	Up to \$1,500	Up to \$2,000
Energy costs for loss of supply of renewable energy	x	Up to \$500 per quarter for up to 4 quarters	Up to \$750 per quarter for up to 4 quarters
Costs to re-establish important documents	Up to \$500	Up to \$1,000	Up to \$2,000
Damage to gardens and plants	x	Up to \$1,000	Up to \$2,000
Accessories and spare parts	Up to \$500	Up to \$1,000	Up to \$2,000

Summary of additional features	Classic Home and Contents	Classic Extras Home and Contents	Platinum Home and Contents
Paraplegia or quadriplegia	Up to \$5,000	Up to \$7,500	Up to \$10,000
Fatal injury compensation	\$5,000	\$5,000	\$10,000

Note: In some circumstances, we may decide to make an additional feature available to you before we accept or agree to pay your claim. If we do this, it does not mean that your claim has or will be accepted or that we have otherwise agreed to pay your claim.

Other repair/rebuilding costs

We cover	When we are rebuilding or repairing damaged parts of your home, we will pay the reasonable and necessary costs:										
	<ul style="list-style-type: none"> ▶ of any temporary work required to make the damaged or destroyed home and insured address safe; ▶ for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address; ▶ to make the damaged parts of your home comply with the current building regulations and laws. 										
	<table border="1"> <thead> <tr> <th colspan="3">Limits</th> </tr> <tr> <th>Classic</th> <th>Classic Extras</th> <th>Platinum</th> </tr> </thead> <tbody> <tr> <td>The most we will pay for any one event is 10% of the home sum insured.</td> <td>The most we will pay for any one event is 15% of the home sum insured.</td> <td>The most we will pay for any one event is 20% of the home sum insured.</td> </tr> </tbody> </table>			Limits			Classic	Classic Extras	Platinum	The most we will pay for any one event is 10% of the home sum insured.	The most we will pay for any one event is 15% of the home sum insured.
Limits											
Classic	Classic Extras	Platinum									
The most we will pay for any one event is 10% of the home sum insured.	The most we will pay for any one event is 15% of the home sum insured.	The most we will pay for any one event is 20% of the home sum insured.									
We do not cover	<p>The cost of:</p> <ul style="list-style-type: none"> ▶ removing tree stumps and roots still in the ground; ▶ removing or lopping fallen trees or fallen branches that have not damaged your home; ▶ upgrading undamaged parts of your home to comply with the current building regulations and laws; ▶ making your home comply with building regulations and laws that existed but were not complied with when your home was originally built or altered. 										

Temporary accommodation when you have home cover

We cover

When an insured event damages your home to the extent you cannot live there, and we agree, we will pay for your reasonable temporary accommodation costs for the time it will take to repair or rebuild your home to a liveable condition. We will also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

The most we will pay for is:

- ▶ up to **4** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary up to another:
 - ▶ **48** weeks in residential accommodation of a similar standard to your home if you have Classic or Classic Extras cover; **or**
 - ▶ **100** weeks in residential accommodation of a similar standard to your home if you have Platinum cover.

We will also pay the reasonable and necessary costs for:

- ▶ redirection of mail from the insured address for up to **12** months if you have Classic or Classic Extras cover or for up to **24** months if you have Platinum cover;
- ▶ utility connection costs at the temporary accommodation residence;
- ▶ relocation of your contents to and from the temporary accommodation residence if you also have contents cover under this policy;
- ▶ assistance with bond payment if required, **however** any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you.

Limits

Classic	Classic Extras	Platinum
The most we will pay under this feature is 10% of the home sum insured and the longest period you can claim for is 12 months.	The most we will pay under this feature is 10% of the home sum insured and the longest period you can claim for is 12 months.	The most we will pay under this feature is 10% of the home sum insured and the longest period you can claim for is 24 months.

We do not cover

- ▶ temporary accommodation costs:
 - ▶ if damage to the contents is the reason why you cannot live at your home;
 - ▶ if you do not intend to repair or rebuild your home;
 - ▶ if before the loss or damage occurred, you had planned to demolish your home;
 - ▶ if you do not need to pay for temporary accommodation;
 - ▶ if your home was not your principal place of residence at the time of the loss or damage;
 - ▶ if you had not intended to be living at your home during the repair or rebuild period (had your home not been damaged);
 - ▶ beyond the period it should reasonably take to replace or repair your home so you can live there again.
- ▶ any costs related to any business activity operated at your home.

Temporary accommodation for tenants or strata title owners

We cover

When you have contents cover and we agree you cannot live at this insured address while it is being repaired or rebuilt then:

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

We will also pay the reasonable and necessary costs for:

- ▶ redirection of mail from the insured address;
- ▶ utility connection costs at the temporary accommodation residence;
- ▶ relocation of your contents to and from the temporary accommodation residence;
- ▶ assistance with bond payment if required, **however**, any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you.

Limits

Classic	Classic Extras	Platinum
The most we will pay under this feature is 10% of your general contents sum insured and the longest period you can claim for is 12 months.	The most we will pay under this feature is 10% of your general contents sum insured and the longest period you can claim for is 12 months.	The most we will pay under this feature is 10% of your general contents sum insured and the longest period you can claim for is 12 months.

We do not cover

- ▶ any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- ▶ any costs:
 - ▶ if you do not need to pay for temporary accommodation;
 - ▶ if the insured address was not your principal place of residence at the time of the loss or damage;
 - ▶ if you had not intended to live at the insured address during the repair or rebuild period;
 - ▶ beyond the period it should reasonably take to rebuild or repair your home or unit to a liveable condition;
 - ▶ related to any business activity carried on by you.

Removal of debris

We cover

When you have home cover

The reasonable and necessary costs of:

- ▶ demolishing and removing the damaged parts of your home from the insured address;
- ▶ removing debris when required in order to repair your home;

up to the limits shown below.

Limits

Classic	Classic Extras	Platinum
The most we will pay for any one event is 10% of the home sum insured.	The most we will pay for any one event is 15% of the home sum insured.	The most we will pay for any one event is 20% of the home sum insured.

When you have contents cover

The reasonable and necessary costs to dispose of the damaged contents up to the limits shown below.

Limits

Classic	Classic Extras	Platinum
The most we will pay for any one event is 10% of the general contents sum insured.	The most we will pay for any one event is 15% of the general contents sum insured.	The most we will pay for any one event is 20% of the general contents sum insured.

We do not cover

When you have home cover

The cost of:

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

When you have contents cover

Disposal, storage or removal of anything that is not defined as contents.

Storage of undamaged contents

<p>We cover</p>	<p>If you make a claim for loss or damage to your contents due to an insured event and we agree that the undamaged contents cannot be kept at the insured address, we will also pay the reasonable cost to store the undamaged contents until the contents can be kept at the insured address.</p>		
	<p>Limits</p>		
	<p>Classic</p> <p>The most we will pay for the storage of undamaged contents is 10% of the general contents sum insured.</p>	<p>Classic Extras</p> <p>The most we will pay for the storage of undamaged contents is 10% of the general contents sum insured.</p>	<p>Platinum</p> <p>The most we will pay for the storage of undamaged contents is 20% of the general contents sum insured.</p>
<p>Note: We will pay for any loss or damage to the undamaged contents caused by an insured event while they are at the place of storage but only up to the general contents sum insured shown on your certificate of insurance (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 lapses or we stop paying for storage, whichever happens first. All the conditions, limits and exclusions of this policy apply to this cover.</p>			
<p>We do not cover</p>	<ul style="list-style-type: none"> ▶ storage costs once we decide the contents could be returned to the insured address; ▶ storage costs outside of Australia; ▶ loss or damage that is excluded by this policy; ▶ if your temporary accommodation is the place of storage; ▶ where we have already agreed to cover the relevant loss or damage under another additional feature, additional cover or optional cover. 		

Supplementary living expenses

We cover	<p>If in our opinion an insured event makes the insured address unliveable, we will cover the reasonable increase in your normal living expenses which are necessary to maintain your normal standard of living as at the date of loss or damage.</p> <p>We cover this increase:</p> <ul style="list-style-type: none"> ▶ for the reasonable time it takes to make your insured address liveable again; or ▶ until you are permanently relocated. 		
	Limits		
	Classic	Classic Extras	Platinum
No cover provided.	The most we will pay for any one event is \$1,500 .	The most we will pay for any one event is \$2,000 .	
We do not cover	Expenses covered under any other additional feature or additional cover.		

Environmental improvements

We cover

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

- ▶ we have accepted a claim for an insured event that has caused loss or damage worth more than **80%** of your home sum insured; **and**
- ▶ your home does not already have the relevant environmental equipment; **and**
- ▶ we are authorising or arranging the repairs to your home; **and**
- ▶ you have sought our agreement prior to purchasing or installing the relevant environmental equipment.

Limits

Classic	Classic Extras	Platinum
The most we will pay is up to \$2,500 of your net costs* in purchasing and installing the approved environmental improvement.	The most we will pay is up to \$3,500 of your net costs* in purchasing and installing the approved environmental improvement.	The most we will pay is up to \$5,000 of your net costs* in purchasing and installing the approved environmental improvement.

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

We do not cover

Any amount covered under 'Other repair/rebuilding costs' to comply with the latest building regulations.

Mortgage discharge costs

We cover	When you have home cover and we pay a claim for your home to a credit provider that fully repays your home loan, we will pay the administrative and legal costs of:		
	<ul style="list-style-type: none"> ▶ discharging the mortgage; ▶ deleting the mortgagee from the land title on your home. 		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one event is \$1,000 .	The most we will pay for any one event is \$1,500 .	The most we will pay for any one event is \$2,000 .
We do not cover	Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.		

Energy costs for loss of supply of renewable energy

We cover	When you have home cover and we have accepted a claim for loss or damage to your home, if your alternative green energy generation equipment was lost or damaged by the same insured event and is unable to supply power, we will cover:		
	<ul style="list-style-type: none"> ▶ any electricity costs you incur that you normally would not incur as a result of your green energy generation equipment being unable to supply power if you are living in your home; or ▶ your electricity bill during the time that you are in temporary accommodation. 		
	Limits		
	Classic	Classic Extras	Platinum
	No cover provided.	The most we will pay under this feature is \$500 per quarter for up to 4 quarters.	The most we will pay under this feature is \$750 per quarter for up to 4 quarters.
We do not cover	This cover stops when the alternative green energy generation equipment is repaired or replaced or you are reimbursed for the cost to repair or replace the equipment.		

Costs to re-establish important documents

We cover	<p>If we accept a claim under your contents cover, we will pay the costs to replace the following documents if they are also lost or damaged by the same insured event at the insured address:</p> <ul style="list-style-type: none"> ▶ jewellery valuations; ▶ passports, wills; ▶ the land title to your home; ▶ driver licences; ▶ marriage certificates, birth certificates. 		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one event is \$500 .	The most we will pay for any one event is \$1,000 .	The most we will pay for any one event is \$2,000 .
We do not cover	Any document not shown in the list above.		

Damage to gardens and plants

We cover	<p>We will 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:</p> <ul style="list-style-type: none"> ▶ the trees, shrubs, plants, hedges or garden beds at the insured address are damaged as a result of an insured event; and ▶ we have accepted a claim for loss or damage to your home resulting from the same insured event. 		
	Limits		
	Classic	Classic Extras	Platinum
	No cover provided.	The most we will pay for any one event is \$1,000 .	The most we will pay for any one event is \$2,000 .
We do not cover	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▶ to lawns, grass or pot plants; ▶ caused by the following insured events: <ul style="list-style-type: none"> ▶ 'Storm' (see page 22); ▶ 'Flood' (see page 20); ▶ 'Escape of liquid' (see page 26). 		

Accessories and spare parts

We cover	If we accept a claim under your contents policy we will also cover loss or damage caused by the same insured event to accessories and spare parts stored at the insured address for the following vehicles or craft:		
	<ul style="list-style-type: none"> ▶ motor vehicles or trailers; ▶ motorcycles or mini-motorcycles; ▶ motorised scooters or motorised bicycles; ▶ aircraft or watercraft (but not outboard motors). 		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one event is \$500 .	The most we will pay for any one event is \$1,000 .	The most we will pay for any one event is \$2,000 .
We do not cover	Loss or damage to: <ul style="list-style-type: none"> ▶ keys for these vehicles or craft or replacement of their locks; ▶ spare parts or accessories that are in or on the vehicle or craft at the time of the insured event; ▶ outboard motors. 		

Paraplegia or quadriplegia assistance

We cover	We will pay the reasonable and necessary costs of modifications to your home so that you can continue to live there or to assist your relocation to a new residence (if required) if:		
	<ul style="list-style-type: none"> ▶ you become injured as a direct result of an insured event at the insured address; and ▶ the injury results in permanent paraplegia or quadriplegia; and ▶ we have accepted a claim for loss or damage to your home resulting from this insured event. 		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one event is \$5,000 .	The most we will pay for any one event is \$7,500 .	The most we will pay for any one event is \$10,000 .

Fatal injury compensation

We cover

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

- ▶ we have paid a claim for loss or damage to your home or contents resulting from this event; **and**
- ▶ death occurs within 12 months of the insured event;

we will pay the amount shown below for your level of cover.

Limits

Classic

\$5,000 for any one event.

Classic Extras

\$5,000 for any one event.

Platinum

\$10,000 for any one event.

Refer to the PED Guide for further information

Additional covers

We also provide the cover set out under the following additional covers. A claim under an additional cover can be made independently of a claim for loss or damage to the home or contents.

The cover provided is shown in the 'We cover' section of the following tables on pages 44 to 56. In all cases the incident that causes the loss or damage must happen in the period of insurance.

There are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 44 to 56 and in the 'General exclusions' on pages 73 to 79. All of the conditions and limits of this policy apply to the additional covers unless the cover says otherwise.

Below is an overview of the additional covers and the limits that apply for each level of cover. Where a tick is shown, the applicable limit is the general contents sum insured, **unless** stated otherwise within the relevant cover. For full details read the PDS.

Summary of additional covers	Classic Home and Contents	Classic Extras Home and Contents	Platinum Home and Contents
Platinum contents	x	x	✓
Contents temporarily removed	Up to 25% of general contents sum insured for up to 180 days	Up to 30% of general contents sum insured for up to 180 days	✓
Contents on common property	x	Up to \$1,000	Up to \$1,500
Contents in commercial storage	✓	✓	✓
Contents in transit	✓	✓	✓
Visitors' contents	Up to \$500	Up to \$1,000	Up to \$2,000
Lock replacement	Up to \$500	Up to \$1,000	Up to \$2,500
Food and medication spoilage	Up to \$500	Up to \$1,000	Up to \$2,000
Exploratory costs for location of leaks	Up to \$1,500	Up to \$2,000	Up to \$2,500
Security attendance fees	x	x	Up to \$2,500
Damage from physical injury or incident	Up to \$15,000	Up to \$20,000	Up to \$20,000
Identity theft	Up to \$1,000	Up to \$1,500	Up to \$5,000
Financial transaction card cover	Up to \$1,500	Up to \$2,500	Up to \$5,000
Prevention of access when you have home cover	x	x	Up to 12 weeks
Prevention of access when you have contents cover	x	x	Up to 12 weeks

Platinum contents

We cover

When you have your contents insured under the Platinum level of cover we will cover:

- ▶ your contents for accidental loss or damage anywhere in Australia or New Zealand when they are temporarily away from the insured address for up to **180** consecutive days.

In addition, we cover:

- ▶ any jewellery and watches listed under your contents policy for accidental loss or damage when they are outside of Australia or New Zealand for up to **100** consecutive days but only when these items are:
 - ▶ being worn by you; **or**
 - ▶ secured in a safe.

Note: To cover any contents item that has a flexible limit (see page 18) the item needs to be first listed on your policy as a specified contents item.

Limits

Classic	Classic Extras	Platinum
No cover provided.	No cover provided.	All the limits of your contents policy apply.

We do not cover

We will not cover loss or theft of, or damage to:

- ▶ sporting, recreational and leisure goods and equipment whilst in use, **but we will cover** bicycles whilst in use, **but not** whilst being used for racing or pace-making;
- ▶ items that are used for any business activity;
- ▶ restoration of your electronic records;
- ▶ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- ▶ tools of trade;
- ▶ any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery;
- ▶ accessories to any:
 - ▶ motor vehicle, motorcycle or trailer;
 - ▶ powered watercraft;
 - ▶ sailing craft **unless** it is an accessory to a sailboard;
 - ▶ aircraft **unless** it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres.
- ▶ contents being packed, carried or transported from your current insured address to a new address on a permanent basis but some incidents are covered by the additional cover 'Contents in transit' on page 47.

Contents temporarily removed

We cover

If you have contents cover and you temporarily remove the contents from the insured address to:

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

they are covered for loss or damage caused by an insured event at the new location. The longest period that we will cover contents temporarily removed is **180** consecutive days **unless** they are stored in a bank deposit box.

Limits

Classic	Classic Extras	Platinum
The most we will pay for any one incident is 25% of the general contents sum insured.	The most we will pay for any one incident is 30% of the general contents sum insured.	The most we will pay for any one event is the general contents sum insured.

We do not cover

Loss or damage:

- ▶ caused by theft without forced entry into the temporary residence;
- ▶ to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- ▶ to contents in a motorised vehicle, caravan, motorhome, camper trailer, slide-on camper, slide-on trailer, mobile home, trailer or horse float;
- ▶ caused to contents while in transit **except** where covered by additional cover 'Contents in transit', see page 47;
- ▶ that is not covered by the insured event;
- ▶ where we have already agreed to cover the relevant loss or damage under another additional feature, additional cover or optional cover.

Note: Cover may be available if the item damaged is insured under portable valuables or Platinum contents. See pages 65 to 68 for details of portable valuables and page 44 for details of Platinum contents.

Contents on common property

We cover	If you insure your contents in a unit that you own under this policy, we will cover your contents permanently fixed on or to common property of your residential complex on the same basis as if they were at the insured address.		
	Limits		
	Classic	Classic Extras	Platinum
	No cover provided.	The most we will pay for any one event is \$1,000 .	The most we will pay for any one event is \$1,500 .
We do not cover	Loss or damage: <ul style="list-style-type: none"> ▶ for which your body corporate is liable; ▶ to any item not owned solely by you. 		

Contents in commercial storage

We cover	If you have contents cover, we will cover your contents whilst stored in a secure commercial storage facility for loss or damage caused by an insured event. This cover is only provided if the commercial storage facility: <ul style="list-style-type: none"> ▶ is lockable; and ▶ only accessible by you or someone authorised by you; and ▶ is fully enclosed by walls (including doors), floor and roof. 		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one event is the general contents sum insured.	The most we will pay for any one event is the general contents sum insured.	The most we will pay for any one event is the general contents sum insured.

<p>We do not cover</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▶ to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection); ▶ to contents in storage after your contents policy at the insured address ceases; ▶ from theft when there is no forced entry into your storage facility; ▶ to contents stored outside Australia; ▶ to contents not stored in a commercially operated facility; ▶ to food of any kind; ▶ that is not covered by an insured event; ▶ where we have already agreed to cover the relevant loss or damage under another additional feature, additional cover or optional cover.
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Contents in transit

<p>We cover</p>	<p>If you have contents cover and you are permanently moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage caused by:</p> <ul style="list-style-type: none"> ▶ fire; ▶ flood; ▶ collision, overturning, accident or theft of the vehicle carrying them. 		
	<p>Limits</p>		
	<p>Classic</p>	<p>Classic Extras</p>	<p>Platinum</p>
	<p>The most we will pay for any one incident is your general contents sum insured.</p>	<p>The most we will pay for any one incident is your general contents sum insured.</p>	<p>The most we will pay for any one incident is your general contents sum insured.</p>
<p>We do not cover</p>	<ul style="list-style-type: none"> ▶ loss or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection); ▶ anything excluded elsewhere in your policy. 		

Visitors' contents

We cover	<p>If you have contents cover, we will cover loss or damage to contents owned by invited visitors caused by an insured event at the insured address.</p> <p>The longest period that we will cover contents owned by visitors staying at the insured address is 30 consecutive days.</p>		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one event is \$500 .	The most we will pay for any one event is \$1,000 .	The most we will pay for any one event is \$2,000 .
We do not cover	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▶ to any item insured under another policy; ▶ to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection); ▶ to mobile phones, or devices with mobile phone functionality; ▶ to laptops, electronic tablets, PDAs and GPS/navigational devices; ▶ to optical items, vision and sound equipment; ▶ that is not covered by the insured event. 		

Lock replacement

We cover	<p>If you have home or contents cover we will cover the necessary costs of replacing or recoding locks to the external doors or windows of your home or unit at the insured address if the keys to those locks are stolen anywhere in Australia or New Zealand. If you make a claim under this additional cover no excess applies.</p>		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is \$500 .	The most we will pay for any one incident is \$1,000 .	The most we will pay for any one incident is \$2,500 .
We do not cover	The cost of replacement of the keys.		

Food and medication spoilage

We cover	<p>If you have contents cover, we will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address caused by:</p> <ul style="list-style-type: none"> ▶ an insured event; ▶ the sudden escape of refrigerant fumes; ▶ electrical or electronic breakdown, failure or malfunction; ▶ the public electricity supply failing to reach your insured address. <p>If you make a claim under this additional cover, no excess applies.</p>		
	Limits		
	Classic	Classic Extras	Platinum
	<p>The most we will pay for any one incident is \$500.</p>	<p>The most we will pay for any one incident is \$1,000.</p>	<p>The most we will pay for any one incident is \$2,000.</p>
We do not cover	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▶ to a refrigerator or freezer caused by spoiled food; ▶ arising from, or caused by industrial action; ▶ arising from an accidental act or omission of a power supply authority; ▶ arising from the deliberate act or omission of a power supply authority unless this action is in the interest of public safety. 		

Exploratory costs where leak is not covered under insured event 'Escape of liquid'

We cover	<p>If you have home cover, we will pay the cost to locate the source of liquid escaping or overflowing at the insured address and to repair and restore the damage to your home caused by our exploratory work if the escape of liquid first happens during the period of insurance.</p> <p>If you make a claim under this additional cover, no excess applies.</p>		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay is \$1,500 for each incident.	The most we will pay is \$2,000 for each incident.	The most we will pay is \$2,500 for each incident.
<p>Note: We will not pay extra under this additional cover to repair or rebuild undamaged parts meaning that the section 'When we will repair or rebuild undamaged parts' on page 90 does not apply.</p>			
We do not cover	This box has been left blank intentionally.		

Security attendance fees

We cover	<p>When you have home or contents cover we will pay the fee charged by your security provider to respond if your monitored alarm at the insured address is activated by:</p> <ul style="list-style-type: none"> ▶ an illegal break in; ▶ an attempted break in; ▶ malicious damage or acts of vandalism; <p>and you can provide supporting evidence that one of these incidents caused the alarm.</p> <p>If you make a claim under this additional cover no excess applies.</p>		
	Limits		
	Classic	Classic Extras	Platinum
	No cover provided.	No cover provided.	The most we will pay for any one incident is \$2,500 .
We do not cover	<p>Fees charged following:</p> <ul style="list-style-type: none"> ▶ a false alarm (e.g. a cat or dog has triggered the alarm); ▶ activation of the alarm for reasons unknown. 		

Damage from physical injury or incident

We cover	<p>When you have home or contents cover we cover damage to and/or soiling of your:</p> <ul style="list-style-type: none"> ▶ home if you have home cover; ▶ contents if you have contents cover; <p>as a result of:</p> <ul style="list-style-type: none"> ▶ physical assaults or death whether natural, suicide or murder; ▶ forensic or police investigations into the above. <p>Also included are the costs of:</p> <ul style="list-style-type: none"> ▶ specialist forensic and other cleaning services; ▶ removal of bio-hazard materials. 		
	Limits		
	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is \$15,000 .	The most we will pay for any one incident is \$20,000 .	The most we will pay for any one incident is \$20,000 .
<p>Note: We will not pay extra under this additional cover to repair or rebuild undamaged parts meaning that the section 'When we will repair or rebuild undamaged parts' on page 90 does not apply.</p>			
We do not cover	<ul style="list-style-type: none"> ▶ damage or soiling caused by incidents which are not the result of physical assaults or death; ▶ odour removal. 		

Identity theft cover

We cover

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

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

Limits

Classic	Classic Extras	Platinum
The most we will pay for all claims made under this additional cover in the period of insurance is \$1,000 .	The most we will pay for all claims made under this additional cover in the period of insurance is \$1,500 .	The most we will pay for all claims made under this additional cover in the period of insurance is \$5,000 .

We do not cover

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

Financial transaction card cover

We cover	<p>If you have contents cover, we will cover your loss if your credit cards or other financial transaction cards are physically stolen from the insured address and used fraudulently.</p> <p>The amount we pay you will be less any amount covered by your credit card or other financial transaction card provider.</p> <p>If you make a claim under this additional cover, no excess applies.</p>		
	Limits		
	Classic	Classic Extras	Platinum
	<p>The most we will pay for all claims made under this cover in the period of insurance is \$1,500.</p>	<p>The most we will pay for all claims made under this cover in the period of insurance is \$2,500.</p>	<p>The most we will pay for all claims made under this cover in the period of insurance is \$5,000.</p>
We do not cover	<p>Loss or theft:</p> <ul style="list-style-type: none"> ▶ of any gift cards or cash passports; ▶ occurring because: <ul style="list-style-type: none"> ▶ you did not follow the terms and conditions of use for your card and someone used your card after they found or had access to your PIN; or ▶ you did not tell the financial institution or credit provider who issued your card within 24 hours after you discover the card is lost or stolen. ▶ by you or anyone who lives at the insured address. 		

Prevention of access when you have home cover

We cover

If you cannot access your home or unit because of one of the following incidents:

- ▶ damage to a home, strata title property, road or street;
- ▶ burst water main;
- ▶ bomb threat or bomb damage;
- ▶ street riot;
- ▶ lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- ▶ emergency services refuse you access to your home or evacuate you for safety reasons;

then we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address.

Cover stops when the insured address becomes accessible.

Limits

Classic	Classic Extras	Platinum
No cover provided.	No cover provided.	The most we will pay is up to 12 weeks temporary accommodation per any one incident.

We do not cover

Any costs:

- ▶ if you were not living in your home at the time of the loss or damage;
- ▶ if you do not need to pay for temporary accommodation;
- ▶ caused by the threat of, or damage caused by, a nuclear or biological bomb;
- ▶ if you are able to claim under the 'Temporary accommodation when you have home cover' additional feature.

Prevention of access when you have contents cover

We cover	<p>If you cannot access your home or unit because of one of the following incidents:</p> <ul style="list-style-type: none"> ▶ damage to a home, strata title property, road or street; ▶ burst water main; ▶ bomb threat or bomb damage; ▶ street riot; ▶ lift malfunction at the insured address (and you have a medical certificate stating you must use a lift); ▶ emergency services refuse you access to your home or unit or evacuate you for safety reasons; <p>then:</p> <ul style="list-style-type: none"> ▶ if you own and live in your home or unit, we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at your insured address; or ▶ if you are a tenant, we will pay any reasonable extra rent costs for your temporary accommodation for you and your pets that you normally keep at your insured address. 		
	Limits		
	Classic	Classic Extras	Platinum
No cover provided.	No cover provided.	The most we will pay is up to 12 weeks temporary accommodation per any one incident.	
We do not cover	<ul style="list-style-type: none"> ▶ any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity; ▶ any costs: <ul style="list-style-type: none"> ▶ if you were not living in your home or strata title property at the time of the loss or damage; ▶ if you do not need to pay for temporary accommodation; ▶ caused by the threat of, or damage by, a nuclear or biological bomb; ▶ if you are able to claim under the 'Temporary accommodation for tenants or strata title owners' additional feature or 'Prevention of access when you have home cover'. 		

Refer to the PED Guide for further information

Optional covers

Some optional covers are automatically included in the Classic Extras and Platinum levels of cover, otherwise you can ask us to add one or more of the following options to your policy for an additional premium. Refer to the table below for more information. Your optional covers will be shown on your certificate of insurance.

There are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 58 to 68 and in the 'General exclusions' on pages 73 to 79. All of the conditions of this policy apply to the optional covers unless the cover says otherwise.

Summary of optional covers	Classic Home and contents	Classic Extras Home and contents	Platinum Home and contents
Accidental damage at the home	Optional	Automatically included	Automatically included
Motor burnout	Optional	Automatically included	Automatically included
Safety net home protection	Optional	Automatically included with home cover	Automatically included with home cover
Injury to pet dogs and cats	Optional	Optional	Optional
Strata title mortgage protection	Optional	Optional	Optional
Domestic workers compensation	Optional	Optional	Optional
Portable valuables	Optional	Automatically included with cover of up to \$1,000 per item, set or collection and up to \$4,000 for all items. Refer to page 65 for details.	Not available. 'Platinum contents' provides cover for contents away from home. See page 44.

Accidental damage at the home

We cover

When you have home insurance, we cover your home for accidental loss (e.g. losing something) and accidental damage (e.g. breaking or damaging something) at the insured address during the period of insurance.

When you have contents insurance, we cover your contents for accidental loss (e.g. losing something) and accidental damage (e.g. breaking or damaging something) at the insured address during the period of insurance.

Levels of cover

Classic	Classic Extras	Platinum
Optional.	Automatically included.	Automatically included.

Note: Accidental loss or damage not excluded by your policy is an 'insured event' (see the meaning of insured event on page 99). If we accept a claim under this optional cover, the incident giving rise to the claim is an insured event. This means that you may be entitled to additional features (see pages 30 to 42 for the additional features).

We do not cover

- ▶ loss or damage that is covered under an insured event listed on pages 20 to 29;
- ▶ loss or damage without you being able to reasonably establish an incident covered by your policy took place at a certain time and date;
- ▶ loss or damage:
 - ▶ to retaining walls, sea walls, garden borders and free standing outdoor walls, sporting surfaces or courts;
 - ▶ to boat jetties, pontoons, mooring poles and their attachments and accessories;
 - ▶ to swimming pool liners or covers;
 - ▶ to gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the loss or damage occurred;
 - ▶ arising from scorching or burning cigars, cigarettes or pipes;
 - ▶ arising from pollution or vapour from a home heater or cooking appliance;
 - ▶ to driveways, paths, paving or underground services caused by road vehicles, cranes or earthmoving equipment;
 - ▶ caused by wear, tear, rust, fading, rising damp, mould, mildew, corrosion and rot;
 - ▶ arising from insects, vermin or rodents;
 - ▶ caused by physical assaults or death;
 - ▶ by tenants or boarders;
 - ▶ arising from failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this;
 - ▶ arising from leaks from agricultural pipes;
 - ▶ arising from animals or birds pecking, biting, clawing, scratching, tearing or chewing your home or contents, or damage caused by their urine or excrement;
 - ▶ arising from building, renovating or altering your home (**except** for spilling paint).
- ▶ the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water;
- ▶ cracking of paths, driveways and outdoor surfaces;
- ▶ shower bases (tiled or otherwise), including loss or damage from leaking;
- ▶ the cost to modify any part of your home to fit replacement cooking or heating appliances if the dimensions differ;
- ▶ wear and tear, or loss or damage, by the escape of liquid occurring as a result of a gradual process of leaking, splashing, dripping or overflowing over a period of time;
- ▶ the cost of repairing or replacing tanks or containers that burst or leak, such as a hot water tank bursting or leaking;
- ▶ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- ▶ sporting, recreational and leisure goods and equipment whilst in use, **but we will cover** bicycles whilst in use, **but not** whilst being used for racing or pace-making.

Motor burnout

We cover

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

- ▶ home if you have home cover;
- ▶ contents if you have contents cover;

and which are less than **11** years old.

Cover includes the reasonable cost to repair or replace:

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

If an electric motor or motor in an appliance cannot be repaired or replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for the replacement of the whole appliance **unless** it costs us less than it would to repair or replace the motor.

This optional cover has its own excess shown on your certificate of insurance. The standard excess does not apply.

Levels of cover

Classic	Classic Extras	Platinum
Optional.	Automatically included.	Automatically included.

Note: Motor burnout optional cover is available for Classic cover customers who have:

- ▶ home only cover;
- ▶ contents only cover;
- ▶ home and contents cover.

We do not cover

- ▶ the cost of extracting or reinstalling a submersible pump;
- ▶ any amount you can recover under a manufacturer's guarantee or warranty;
- ▶ loss or damage to motors forming part of equipment used in conjunction with your trade, business activity or occupation;
- ▶ loss or damage to a refrigerator or freezer caused by spoiled food.

Safety net home protection

We cover

When your home is damaged by an insured event during the period of insurance and the cost of repairing or replacing it exceeds the sum insured, if we have accepted your claim we will pay up to a further percentage of your home sum insured to:

- ▶ repair or replace your home; **or**
- ▶ pay you what it would cost us to repair or replace your home.

Levels of cover

Classic	Classic Extras	Platinum
Optional. We will pay up to a further 25% of your home sum insured.	Automatically included. We will pay up to a further 25% of your home sum insured.	Automatically included. We will pay up to a further 30% of your home sum insured.

The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.

After you take out this policy, if you ever increase the size of your home or improve the quality of your home fixtures and fittings you need to tell us and review your home sum insured. If the increase to the size of your home is more than **10%** and you do not contact us, the most we will pay under this option for all levels of cover reduces to **12.5%** of your sum insured.

Note: The 'Safety net home protection' optional cover is available for customers who have:

- ▶ home only cover;
- ▶ home and contents cover.

Injury to pet dogs and cats

We cover

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay:

- ▶ up to **\$2,000** for necessary veterinary treatment;

less the 'Injury to pet dogs and cats' excess stated on your certificate of insurance. The standard excess does not apply.

Levels of cover

Classic	Classic Extras	Platinum
Optional.	Optional.	Optional.

Note: The 'Injury to pet dogs and cats' optional covers is available for customers who have:

- ▶ contents only cover;
- ▶ home and contents cover.

We do not cover

- ▶ any illness;
- ▶ harm caused by something the animal has eaten or any other digestive system ailment;
- ▶ coronary failure or coronary thrombosis (e.g. a heart attack);
- ▶ veterinary expenses incurred after your pet dies (e.g. autopsy or disposal costs);
- ▶ routine, elective or preventative veterinary treatment such as vaccinations, de-sexing or heart worm testing;
- ▶ any pre-existing condition or injury that existed before you took out this cover;
- ▶ insect bites or infestation by insects such as heart worm, fleas or mites, **but we will cover** tick bite and tick poisoning;
- ▶ injury from doing a business activity such as security, racing, farming or grazing, **but we will cover** dogs and cats kept or used for breeding or showing.

Strata title mortgage protection

We cover

This optional cover is only available with contents insurance in a unit you own

If your insured address is a strata title property and it suffers loss or damage caused by an insured event during the period of insurance and both of the following applies:

- ▶ the body corporate building insurance either does not extend to covering the insured event or does not fully cover the cost of repairing or rebuilding the building; **and**
- ▶ the mortgagee on your strata title property makes a claim under your body corporate policy for repayment of the mortgage;

then we will pay the mortgagee the lowest of these three amounts:

- ▶ where the cost of repairs is greater than the limit of cover under your body corporate insurance, the difference between the amount covered by the body corporate insurance and the cost of repairing the damage;
- ▶ the amount to fully repay your mortgage for the unit at the time of the loss or damage;
- ▶ the sum insured for the mortgagee's interest shown on your certificate of insurance.

Levels of cover

Classic	Classic Extras	Platinum
Optional.	Optional.	Optional.

We do not cover

- ▶ additional features on pages 30 to 42;
- ▶ additional covers on pages 43 to 56;
- ▶ any incident not covered by your contents policy.

Domestic workers compensation

We cover

Your legal liability to pay workers compensation to your domestic employee:

- ▶ if your employee is injured while working for you; **and**
- ▶ the incident causing the injury occurred in the period of insurance.

The terms and extent of cover are those set out in the relevant workers compensation laws of the state or territory of the insured address.

Levels of cover

Classic	Classic Extras	Platinum
Optional.	Optional.	Optional.

Note: This option is only available in Australian Capital Territory and Western Australia. If you live in other states or territories and employ a domestic employee, you may need to arrange this cover with the WorkCover Authority or other insurance providers.

We do not cover

- ▶ workers compensation for your employees if you are a company; **or**
- ▶ if your employees are engaged in:
 - ▶ any business activity;
 - ▶ building or renovating your home, other than routine maintenance at the insured address;
 - ▶ work in and around your home if your home is rented out to tenant (you are a landlord).

If you employ someone for these activities, please contact us to see if we can provide a separate workers compensation policy or you can contact your state workers compensation authority to see what your options are.

The workers compensation laws in the state or territory of the insured home or contents will state what is not insured.

Portable valuables

You can ask us to add either the 'Portable valuables – unspecified items' optional cover or the 'Portable valuables – specified items' optional cover or both to your contents policy. This optional cover has its own excess shown on your certificate of insurance. The standard excess does not apply.

Portable valuables that we agree to insure do not need to be included in your general contents sum insured.

What we cover – portable valuables

Portable valuables are items that are normally carried with you away from the insured address such as:

- ▶ jewellery, watches, handbags and wallets;
- ▶ mobile phones, laptops, electronic tablets (e.g. iPads);
- ▶ portable electronic and electrical items and their accessories;
- ▶ sporting, recreational and leisure goods and equipment, **but not** whilst they are being used. However, we will cover bicycles whilst in use providing they are **not being used** for racing or pace-making; **and**
- ▶ photographic and optical equipment.

In addition to the above, a motorised golf cart with **4** wheels, wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities are also portable valuables.

Where we cover – portable valuables

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

Portable valuables – unspecified items

We cover

If you have chosen this cover, we cover accidental loss or damage to portable valuables – unspecified items up to the sum insured shown on your certificate of insurance during the period of insurance in the locations shown and subject to the limits described under ‘Where we cover – portable valuables’ (see page 65).

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

Levels of cover

Classic	Classic Extras	Platinum
We pay up to \$1,000 per item, set or collection up to the total of the sum insured shown on your certificate of insurance for this option.	Automatically includes \$4,000 of cover. You can increase the level of cover for an extra premium and this will be shown on your certificate of insurance. We pay up to \$1,000 per item, set or collection up to the total of the sum insured shown on your certificate of insurance for this option.	Not available. ‘Platinum contents’ provides cover for contents away from home. See page 44.

We do not cover

Loss or damage to:

- ▶ sporting, recreational and leisure goods and equipment whilst in use, **but we will** cover bicycles whilst in use, **but not whilst** being used for racing or pace-making;
- ▶ portable valuables that are used for any business activity;
- ▶ tools of trade;
- ▶ any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery;
- ▶ contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover 'Contents in transit' on page 47;
- ▶ accessories to any:
 - ▶ motor vehicle, motorcycle or trailer;
 - ▶ powered watercraft;
 - ▶ sailing craft **unless** it is an accessory to a sailboard;
 - ▶ aircraft **unless** it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
- ▶ restoration of your electronic records;
- ▶ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- ▶ portable valuables you have insured under 'Portable valuables – specified items'.

Portable valuables – specified items

<p>We cover</p>	<p>If you have chosen this cover, we cover accidental loss or damage to portable valuables – specified items up to the sum insured for each item shown on your certificate of insurance during the period of insurance in the locations shown and subject to the limits described under ‘Where we cover – portable valuables’ on page 65.</p>		
	<p>Levels of cover</p>		
	<p>Classic</p>	<p>Classic Extras</p>	<p>Platinum</p>
<p>We do not cover</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> ▶ sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making; ▶ portable valuables that are used for any business activity; ▶ restoration of your electronic records; ▶ any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery; ▶ contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover ‘Contents in transit’ on page 47. <p>Note: You must give us the full description and replacement value for each item you want us to insure. If you have this optional cover, the items covered are those individually listed on your certificate of insurance.</p>		

Refer to the PED Guide for further information

Legal Liability

The most we will pay for all claims from any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs we have agreed to pay following your claim.

Home legal liability

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

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

Contents legal liability

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

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

Additional cover for a vacant block of residential land

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

- ▶ you own;
- ▶ is zoned for residential housing;
- ▶ is no more than **20** acres; **and**
- ▶ is where you intend to build your future home.

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

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

Block of land when your home was damaged

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

- ▶ both your home and contents are insured with us at the time your home is badly damaged or destroyed by an insured event; **and**

- ▶ we pay you the home sum insured and the cover for your home stops.

You must take reasonable precautions to keep the insured address free of obvious hazards for anyone coming onto your insured address. This includes fencing off or securing damaged buildings and fencing any swimming pool or we will refuse to pay a claim.

We will continue to cover your legal liability resulting from an incident which happens at the insured address for up to **12** months under your contents policy.

This cover ends immediately if:

- ▶ any building work commences at the insured address; **or**
- ▶ repairs or rebuilding worth more than **\$50,000** in total commence at the insured address; **or**
- ▶ you cease to insure your contents under this policy.

Legal liability – what we do not cover

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

Agreements you enter into

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

- ▶ if it would have existed had you not entered into the agreement or contract;
- ▶ if your liability is:
 - ▶ under a tenancy rental agreement; **and**
 - ▶ for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

Aircraft

you using or owning any aircraft or the facilities to land or store aircraft, **but we will cover**:

- ▶ a remote controlled model or toy aircraft with a wingspan up to **1.5** metres;
- ▶ a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).

Animals

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

Asbestos

exposure to or potential exposure to asbestos in any form.

Buildings, property or land not at the insured address

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

- ▶ the common property at the insured address when you insure the contents in a unit under this policy;
- ▶ residential land that is covered under 'Additional cover for a vacant block of residential land' on page 69.

Building, altering or renovating

building work being carried out at the insured address where the total cost of building, altering, extending or renovating is more than **\$50,000**.

Business activity

any business activity, **but we will cover** this if it relates to part-time or casual babysitting where you do not need to be registered or licensed to do this.

Caravans and trailers

using or towing a caravan, mobile home or trailer.

Committee members or officials

your actions or duties as a committee member or director of a club or association, as a coach, referee or official at a game or organised sporting activity.

Death or injury

death or injury of:

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

Fines, penalties and other damages

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

Illness or disease

illness, disease or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Legal actions in other countries

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

Libel or slander

libel or slander.

Motor vehicles or motorcycles

the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it **unless** at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:

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

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

damage to property which:

- ▶ is owned by you or your family, or anyone who usually lives with you at the home or unit;
- ▶ belongs to someone else and is in your physical or legal custody or control;
- ▶ is owned by your employer (e.g. you accidentally damage office equipment at your work place),

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

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

Watercraft

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

Your employees

death or injury of your employees or damage to their property while they are working for you.

Refer to the PED Guide for further information

General exclusions

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Actions or movements of the sea

any actions or movements of the sea.

Aircraft shock waves

the gradual affects of vibrations, or shock waves caused by aircraft travelling at high speeds **unless** you can clearly show us that the damage was caused by a single destructive incident (e.g. sonic boom).

Biological, chemical, other pollutant or contaminant

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

But we will cover:

- ▶ fire damage that is covered by insured event 'Fire';
- ▶ your legal liability under 'Legal liability' cover (see pages 69 to 72), to the extent your legal liability arises from your use of pesticides or herbicides at the insured address;
- ▶ the cost to remove asbestos or its derivatives from the insured address during repairs or rebuilding if we have accepted a claim for loss or damage to your home or contents;
- ▶ damage to the extent it is covered under additional cover 'Damage from physical injury or incident'.

Breaking the law

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

General exclusions (Cont'd)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Building extensions, alterations or renovations

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

- ▶ damage caused by cracking, collapse, subsidence or damage to your home and contents caused fully or partially by the building work;
- ▶ damage caused by storm, flood or water entering your home or unit through openings in the walls or roof or other unfinished parts of your home or unit whether or not they are temporarily covered at the time of the damage;
- ▶ damage caused by storm or flood to any part that is not fully built;
- ▶ theft or damage by someone who enters or leaves through an unlockable part of your home or unit;
- ▶ malicious damage or vandalism to unfinished parts of your home.

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

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

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

Chemical damage when cleaning

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

Computer virus or computer hacking

a computer virus or hacking.

Confiscation or damage by a legal authority

confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

Consequential losses or extra costs following an incident covered by your policy

consequential loss (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- ▶ loss of income or wages;
- ▶ medical expenses;
- ▶ loss or costs, including the cost of your time (e.g. inconvenience), to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- ▶ cost of hiring appliances after yours suffer loss or damage;
- ▶ professional, expert, legal, consulting or valuation costs **unless** you obtained our prior written authority to incur these costs;
- ▶ cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- ▶ cleaning costs;
- ▶ any costs related to stress or anxiety;
- ▶ any costs not covered by your policy.

But we will cover the reasonable increase in normal living expenses covered by additional feature 'Supplementary living expenses' (see page 37).

Defect, structural fault or design fault

a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

Deliberate actions by you

an act or omission by you, your family, anyone living at the insured address or any owner or part owner of your home or contents, or anyone acting with your consent which:

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

Deliberate damage to a reservoir or dam

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

Failing to take care of your home or contents

your failure to:

- ▶ take reasonable care of your home or unit and contents;
 - ▶ keep your home or unit and contents well maintained and in good condition. For the meaning of 'well maintained and in good condition' see the 'Words with special meanings' section on pages 97 to 101;
 - ▶ fix faults and defects as soon as you become aware of them.
-

General exclusions (Cont'd)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Food spoilage

spoilage of food and medicines other than the cover provided under additional cover 'Food and medication spoilage' (see page 49).

Ground movement

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** landslide or subsidence that is specifically covered under the following insured events:

- ▶ 'Storm' (see page 22);
- ▶ 'Flood' (see page 20);
- ▶ 'Earthquake and Tsunami' (see page 23);
- ▶ 'Explosion' (see page 29).

Hazardous materials

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

Mechanical or electrical breakdown

mechanical or electrical failure or breakdown or anything that fails to operate properly, **but we will cover** damage caused by:

- ▶ fire spreading from an electrical fault to other parts of your home and contents to the extent it is covered under insured event 'Fire' (see page 23);
- ▶ lightning to the extent it is covered under insured event 'Lightning' (see page 22);
- ▶ motor burnout to the extent it is covered under 'Motor burnout' optional cover (see page 60).

Medical equipment and aids

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

Not complying with building regulations

your home or unit not complying with building laws or regulations, **except** those laws or regulations introduced after your home or unit was originally built or last altered which you were not required to comply with.

Photographs, electronic data and images

repairing, replacing or fixing:

- ▶ electronic data or files that are corrupted, damaged or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, **unless**:
 - ▶ the device that they are stored in was lost or damaged by an insured event; **and**
 - ▶ the electronic data or files were legally purchased and you cannot restore them free of charge.
 - ▶ hard copies of photographs, films or other visual images that are damaged or lost, **but we will cover** the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet.
-

Power surge

power surge, **unless** the surge or the loss or damage caused by the surge is covered under:

- ▶ insured event:
 - ▶ 'Fire' (see page 23);
 - ▶ 'Lightning' (see page 22);
 - ▶ 'Storm' (see page 22);
 - ▶ 'Flood' (see page 20).
 - ▶ 'Motor burnout' optional cover (see page 60).
-

Radioactivity

radioactivity or the use, existence or escape of:

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

Replacement of water

the loss, storage and replacement of water in any tank, container, pool, spa and any other water storage vessel.

Revolution, war

- ▶ revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup; **or**
 - ▶ any looting or rioting following these incidents.
-

General exclusions (Cont'd)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Roots of trees, shrubs and plants

the roots of trees, shrubs or plants, **but we will cover** damage to your home and contents caused by:

- ▶ liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent it is covered under insured event 'Escape of liquid' (see page 26);
- ▶ roots from a fallen tree to the extent it is covered under insured event 'Impact' (see page 28).

Seepage of water

water seeping or running:

- ▶ through the earth (hydrostatic water seepage);
- ▶ down the sides of earth or earth fill that is up against your home;
- ▶ down the sides or underneath swimming pools or spas causing them to move, change shape, lift or leak through their hydrostatic valves;
- ▶ against or through retaining walls and forcing them to move or crack;
- ▶ from agricultural pipes.

Storm surge

storm surge, **except** to the extent loss or damage is covered under insured event 'Storm' (see page 22).

Structural improvements at units

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

Tenants, paying guest or boarders

tenants, paying guests or boarders, or someone who lives with them or a person who entered the home or unit with their consent, **but we will cover** loss or damage to your home or contents to the extent it would be covered by insured event:

- ▶ 'Fire' (see page 23);
 - ▶ 'Explosion' (see page 29);
 - ▶ 'Impact' (see page 28);
 - ▶ 'Accidental breakage of glass' (see page 24);
 - ▶ 'Escape of liquid' (see page 26).
-

Tree lopping

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

Wear, tear and gradual deterioration

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

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

When security or alarms are not working

loss or theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected, or not used as intended and we relied on them being there as a reason for accepting and continuing your policy (however, forgetting to turn on your alarm or to lock a door will not in itself affect theft cover under your policy).

Overdue monthly instalments

if you pay your premium by monthly instalments and payment is overdue we can do one or both of the following:

- ▶ refuse to pay a claim if payment is **14** days (or more) late;
 - ▶ cancel your policy without notifying you in advance if an instalment is **1** month (or more) overdue.
-

Claims

Making a claim

Contact us as soon as possible if you suffer loss or damage, or if there is an incident that could result in a claim.

What you must do

Step 1	Step 2	Step 3	Step 4
Make sure everyone is safe. For emergencies call 000.	Try to prevent further loss or damage. If possible take reasonable steps to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from the rain).	Immediately report any theft and malicious damage to the police. Give them a list of all stolen or damaged items. Keep details of the date reported, name of police officer, police station reported to and the report number.	Contact us as soon as possible on 13 14 46. You can call us 24 hours a day. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay. Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items).

Note: If the damage to your home or contents was caused by another person, please provide us their name and address, or if applicable, their registration details.

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

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur. Our liability to you will be calculated taking into account any input tax credit to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled were you to have made a relevant acquisition.

Legal liability claims

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

You also must immediately 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 that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

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

For more details on 'Legal liability' cover see pages 69 to 72.

To process the claim, you must

- ▶ allow us to inspect the damaged home and/or contents;
- ▶ allow us to arrange for experts to assess the damaged home and/or contents and to quote on repair or replacement;
- ▶ provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes;
- ▶ when requested, provide us with all proofs of ownership and value, information, co-operation and assistance in relation to a claim (including giving evidence in court) as we may reasonably require;
- ▶ allow us, or a person nominated by us, to recover, salvage or take possession of your home and/or contents. When we ask, you must send any items to us, or cooperate in our collection or retrieval of such items;
- ▶ consult an expert if we ask for this.

What you must not do

- ▶ do not dispose of any damaged parts or items of your home or contents without our consent;
- ▶ do not carry out or authorise repairs without our consent **unless** you cannot contact us and need to make emergency repairs to protect your home or contents;
- ▶ do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss;
- ▶ do not admit liability or responsibility to anyone else **unless** we agree;
- ▶ do not negotiate, pay or settle a claim with anyone else **unless** we agree;
- ▶ do not accept payment from someone who admits fault for loss or damage to your home or contents. Refer them to us instead.

If you do not comply

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

If we decline a claim

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

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed if we request it.

When your home or contents are damaged

Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes though we might ask you to produce a copy of the most recent plans and drawings for your home, photographs of your home or other evidence that supports the extent of the loss you have suffered. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

If we decide that you are unable to reasonably substantiate your claim, we might reduce or refuse your claim.

Definition of proofs

These terms are used in the following pages and are defined below.

Proof of purchase

Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.

Sales receipt

Includes the item description or code, a purchase price, date purchased and where the item was purchased.

Full description

The specifications particular to an item (e.g. brand and model for an electrical appliance or the title and artist of a CD).

Valuation

A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.

Close-up photograph

A photograph taken from one metre away from the item(s) that clearly shows the item(s).

Original operating manual

The original printed operation manuals that came with an item.

Manufacturer's box

The original box showing brand and model of the item.

Certificate of authenticity

The original documentation from the manufacturer.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you must validate your claim by giving us details of when and where they were purchased and reasonable proof of ownership and value.

We have minimum proof requirements for some items set out below on pages 83 to 85. Sometimes we might ask for more evidence to substantiate your claim to our reasonable satisfaction. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
up to \$1,000	One of the following: <ul style="list-style-type: none">▶ proof of purchase that identifies the item;▶ a close-up photograph clearly showing the item;▶ a full description and value from a jeweller obtained before the loss occurred.
over \$1,000 to \$3,000	<ul style="list-style-type: none">▶ proof of purchase that identifies the item; plus▶ a full description of the item in writing from the jeweller you bought it from or a professional valuer.
over \$3,000	Proof of purchase that identifies the item plus a valuation by a qualified jeweller or professional valuer. A close-up photograph might also help us.

Watches

Amount claimed for each watch	Minimum proofs for assessment
up to \$1,000	<p>If purchased over 12 months ago</p> <p>Details of when and where purchased and the price paid.</p> <p>If purchased new in the last 12 months</p> <p>One of the following:</p> <ul style="list-style-type: none">▶ proof of purchase that identifies the item;▶ a certificate of authenticity;▶ an original operating manual;▶ the manufacturer's box;▶ a close-up photograph.
over \$1,000 to \$2,000	<p>One of the following:</p> <ul style="list-style-type: none">▶ proof of purchase that identifies the item;▶ a certificate of authenticity;▶ an original operating manual;▶ the manufacturer's box;▶ a close-up photograph.
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none">▶ proof of purchase that identifies the item;▶ a warranty, guarantee or certificate of authenticity showing the model or serial number;▶ a manufacturer's box if it has the model or serial number showing;▶ a valuation by a licensed member of the Auctioneers and Valuers Association of Australia.

Paintings, pictures, works of art, sculptures and art

Amount claimed for each item or set	Minimum proofs for assessment
up to \$2,000	<p>If purchased over 12 months ago</p> <p>Details of when and where purchased and the price paid.</p> <p>If purchased new in the last 12 months</p> <p>Proof of purchase that identifies the item.</p>
over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> ▶ proof of purchase that identifies the item; ▶ a valuation by the Auctioneers and Valuers Association of Australia.

If we decide that you are unable to reasonably substantiate your claim, even if you have provided the minimum proof set out in the tables on page 83 to 85, we might reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your certificate of insurance and are described in this PDS.

The types of excess are:

Standard excess	<p>A standard excess applies to all claims unless stated otherwise in the PDS. You can choose a higher standard excess to reduce your premium.</p> <p>The amount of the standard excess applied to the home can be different to the standard excess applied to the contents.</p>
Additional excess	<p>In some circumstances, an additional excess may apply based on our assessment of the risk. This excess is payable in addition to any other excess unless stated otherwise in this PDS or your certificate of insurance.</p>
Motor burnout excess	<p>The optional cover 'Motor burnout' has its own excess which you pay instead of the standard excess (plus any other applicable excess).</p>
Portable valuables excess	<p>The optional cover 'Portable valuables' has its own excess.</p>
Injury to pet dogs and cats excess	<p>The optional cover 'Injury to pet dogs and cats' has its own excess which you pay instead of the standard excess (plus any other applicable excess).</p>
Earthquake and tsunami excess	<p>This excess applies in addition to any other excess if you make a claim for loss or damage as a result of an earthquake or tsunami, unless otherwise stated in the PDS.</p>
Unoccupied excess	<p>This excess applies in addition to any other excess, unless stated otherwise in the PDS, if, at the time of the incident covered by your policy, the home or unit has been unoccupied for more than 60 continuous days.</p>

When you claim for both home and contents

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

When your claim is for contents and portable valuables

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

When your claim is for portable valuables only

The portable valuables excess shown on your certificate of insurance (and not the contents standard excess) is payable when your claim proceeds solely against portable valuables (plus any other applicable excess).

When we may waive your excess

When you make a claim for damage to your home or contents and the incident covered by your policy was caused by another person (but not people within the definition of 'you') and we agree, we may waive the excess that would normally apply if you can give us the name and address of the person responsible for the damage or if applicable their registration details.

How to pay your excess

When you make a claim we will choose whether to deduct the applicable excesses from the amount we pay you or direct you to pay the excesses to us or to the appointed repairer or supplier. We may require you to pay the excesses in full before we pay your claim or provide any benefits under your policy. The fact we have asked for payment of your excess does not of itself mean that your claim has or will be accepted by us either in whole or in part.

[Refer to the PED Guide for further information](#)

How we settle your claim

We choose how we settle home claims

If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- ▶ repair damage to your home;
- ▶ rebuild your home;
- ▶ pay you what it would cost us to repair or rebuild your home;
- ▶ pay you the sum insured for your home;
- ▶ give you a voucher, store credit or stored value card for the amount it would cost us to repair or rebuild an item.

If we rebuild (or pay you what it would cost us to rebuild), we will do so on a 'new for old' basis.

If we repair (or pay you what it would cost us to repair), we will at our option do so on a 'new for old' basis or to a similar condition to what your home was in before the loss or damage occurred.

If we choose to pay you what it would cost us to rebuild or repair your damaged home, you are not eligible for cover under additional feature 'Other repair/rebuilding costs', see page 31.

Unless we tell you otherwise, we will deduct any amounts you owe us from any amount we owe you.

We choose how we settle contents claims

If we agree to pay a claim for loss, theft or damage to your contents (including contents with flexible limits and portable valuables), we will decide if we will:

- ▶ repair damage to the contents;
- ▶ replace the contents 'new for old';
- ▶ pay you what it would cost us to repair or replace your contents or any lower limit that applies.
- ▶ pay you the sum insured for your contents or any lower limit that applies;
- ▶ give you a voucher, store credit or stored value card for the amount it would cost us to repair or replace the contents.

If we replace (or pay you what it would cost us to replace), we will do so on a 'new for old' basis.

If we repair (or pay you what it would cost us to repair), we will at our option do so on a 'new for old' basis or to a similar condition to what the contents were in before the loss or damage occurred.

Unless we tell you otherwise, we will deduct any amounts you owe us from any amount we owe you.

We will not:

- ▶ pay more than the relevant sum insured or policy limit;
- ▶ pay extra to replace your home or contents to a better standard, specification or quality than it was before the loss or damage occurred **except** as stated in meaning of 'new for old';

- ▶ fix a fault that existed before the loss or damage occurred;
- ▶ 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’ means:

- ▶ we rebuild, replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.
- ▶ we rebuild, replace or repair new for old regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased 5 years ago for **\$5,000** and now worth **\$2,000**, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to **\$2,000**.
- ▶ we replace or repair to the same type, standard and specification (but not brand) as when new. If the same is not available, it means of a similar type, standard and specification (but not brand) when new. We can replace with a different brand.

‘New for old’ does not:

- ▶ include paying the extra cost of replacing or purchasing an extended warranty on any item;
- ▶ mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

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

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, ‘new for old’ means replacing or repairing to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It can be a different brand. We do not insure electrical or electronic items that are no longer able to be used for the purpose they were intended.

Replacing CDs and DVDs

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

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

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

When items cannot be replaced new for old

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

For these items, 'new for old' means that if the item cannot be replaced 'new for old' or repaired, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, up to the relevant sum insured.

Home claims

This section relates specifically to a claim made on your home policy and is in addition to the information in 'How we settle your claim' on pages 87 to 89.

When we authorise the repair or rebuilding of your home

If we need to source material in order to repair or rebuild the home, we will do our best to obtain new materials that are the same type, standard and specification. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with current building regulations.

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

If you decide not to repair or replace your home, or do not commence repair or replacement within **6** months of the date the loss or damage occurred, we will only compensate you for what it would have cost to repair or replace your home at the date of the loss or damage.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.



If you are not satisfied with the materials we find as the closest match before we repair your home:



If we agree, you can pay the extra cost of replacing undamaged parts of your home to achieve a uniform appearance.



Or we will pay you what it would have cost us to repair or rebuild the damaged part.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged in the incident covered by your policy. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

▶ one garage door is damaged

we will only replace or repair the damaged one, not other doors.

▶ roof tiles are damaged

we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs.

▶ **roof sheeting is damaged**

we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade, colour, finish, material or profile to the undamaged roof sheeting.

▶ **an external wall is damaged**

we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of your home.

For the limited circumstances where we will repair or rebuild undamaged parts read below.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, we will only pay extra to create a uniform appearance when:

▶ **wall tiles are damaged**

we will pay up to the extra limits shown below for each incident covered by your policy to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs.

Limits		
Classic	Classic Extras	Platinum
\$750	\$850	\$1,000

▶ **other wall coverings are damaged**

(e.g. paint, wallpaper, wood panels, but not tiles) we will 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 will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway* where the damage occurred.

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

see 'Repairing or replacing kitchen cabinets, cupboards or benchtops' below.

* For the meaning of these terms refer to the diagrams on pages 91 to 92.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cabinets, cupboards or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, we will pay extra to replace undamaged parts of the same cabinet, cupboard or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- ▶ those parts continuously joined to the damaged parts (this is one 'section');
- ▶ made out of the same materials; **and**

- ▶ on the same level.

See the case study below for a visual explanation.

Note: Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

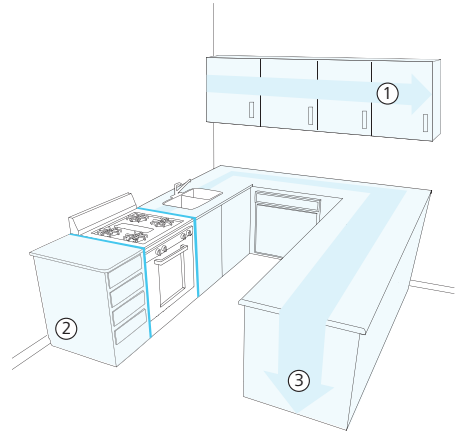
The extent of repairs carried out to match undamaged areas in a kitchen.

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

- ▶ continuously joined; **and**
- ▶ on the same level; **and**
- ▶ made of the same material.

In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).



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

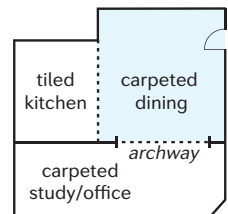
Same room

A room is an area starting and finishing at:

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

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

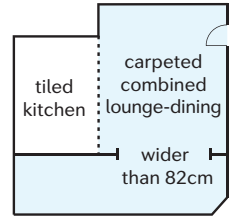
Any archway or similar opening separates a room **unless** it is a combined lounge-dining room (below).



Combined lounge-dining room

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

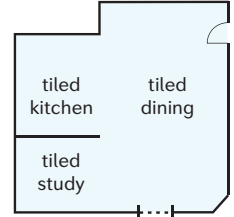
- ▶ they are lounge and dining rooms; **and**
- ▶ the shared doorway, archway or similar opening is wider than **82cm**; **and**
- ▶ the floor or wall covering is the same in both rooms.



Open plan areas

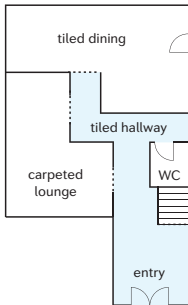
When there is no wall, archway, doorway or similar opening, the room continues until:

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



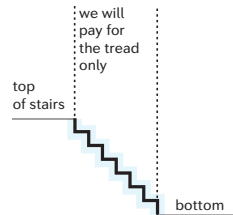
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



Same stairs

Side view of stairs



Legend

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

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an incident covered by your policy damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part of your home is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that you knew about (or should have reasonably known about). We will only pay you what it would have cost us to fix the damage from the incident covered by your policy or if we agree, you can pay us the extra amount it costs to rectify the structural or design fault at your home.

If undamaged defective parts of your home will not support repairs

If undamaged defective parts of your home you knew about (or should reasonably have known about) will not support repairing the damage caused by an incident covered by your policy, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, you may not be covered or we might not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When repairing or rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

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

Lifetime guarantee on home repairs

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

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

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- ▶ to repairs you authorise or make yourself;
- ▶ to loss, damage or failure of any electrical or mechanical appliances or machines;
- ▶ to wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life);
- ▶ where we agree with a repair quote and we give you, or the builder or repairer, payment for the cost of the repairs and you arrange the repairs.

Contents claims

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle your claim' on pages 87 to 89.

When we repair or replace your contents

If we choose to repair damage to the contents or replace the contents, we will repair or replace with items or materials that are reasonably available at the time of repair or replacement from Australian suppliers.

We will do our best to replace to the same type, standard and specification as when new. If the same is not available, we will replace with items or materials of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find a contents item we will use the closest match reasonably available to us.



If you are not satisfied with what we choose before we repair the contents:



If we agree, you can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance.



Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

Items that form part of a set or collection

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged parts of the contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged contents

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged contents or undamaged parts of contents.

But there are limited circumstances where we will repair undamaged parts of contents to create a uniform appearance, when:

- ▶ **internal blinds and curtains** if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.
- ▶ **carpets or other floor coverings** if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway* where the damage occurred.

* See pages 91 to 92 for 'What we mean by same room, stairs, hallway or passageway'.

If you want to change the contents

When repairing or replacing the contents, if we agree, you can choose to change the make and model of the contents item or upgrade to a different make and model of it, providing you pay the extra costs of doing this. If you want to downsize the contents item for less cost than you are entitled to claim, we will not pay more than it costs us to repair or replace the downsized contents item.

Other claims information

Potential impact on cover and premiums

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of premium. If you have been paying premiums by instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a general contents claim

If we pay part of, or the full general contents sum insured, the general contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address. You should reassess your general contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for specified contents items or portable valuables – specified items

If we pay you the sum insured for a specified contents item or a portable valuables – specified item (e.g. a **\$5,000** diamond necklace listed on your certificate of insurance), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want to cover any new replacement item as a specified content or portable valuable – specified item, you will need to contact us and apply for cover for the new item.

After claiming for portable valuables – unspecified items

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

Salvaged home and contents items

If we replace or compensate you for an item, we then own the damaged or recovered item. If we agree you can keep an item we will determine the salvage value and we can deduct this amount from any payment we make to you.

Our right to recover claims we pay from those responsible

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

Refer to the PED Guide for further information

Other important information

What happens with cancellations

Cancellation by you

You may cancel your policy at any time. If you cancel your policy you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$10**. See below for the cancellation fee.

Cancellation by us

We can cancel your cover where the law allows us to do so. If we cancel your policy you will be refunded the unexpired portion of the premium, less the cancellation fee and less any non-refundable government charges if the refund is more than **\$10**. If we cancel your policy due to fraud, we will not refund any money to you.

Cancellation fee

Fee	Details
<p>Cancellation fee</p> <p>We incur costs in establishing and administering your policy. If you cancel your policy we will charge a cancellation fee on each insured address.</p> <p>A cancellation fee will not apply in some circumstances, including:</p> <ul style="list-style-type: none">▶ when you are transferring cover to another home or contents policy with us;▶ if you exercise your cooling off rights (see page 3).	<p>The amount of the cancellation fee is \$30 (plus (if applicable) FSL plus GST plus stamp duty) for all home and contents cover for one insured address.</p> <p>This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference.</p>

Words with special meanings

Accidental loss or damage

means loss or damage that occurs without intent.

Actions or movements of the sea

means:

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

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

Business activity

means:

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

Certificate of insurance

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

Collection, set and memorabilia

have the following meanings:

- ▶ 'collection' is a set of objects, specimens, writings and the like, gathered together and which collectively have a special value above that of the items individually if separated;
- ▶ 'set' is a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes;
- ▶ 'memorabilia' are things saved or collected as souvenirs and/or for their historical interest.

Common property

means land or areas at the insured address that both you and other people are entitled to use (e.g. common property in a multi-dwelling development).

Contents including general contents

see page 15.

Contents with fixed limits

see the table on page 17.

Contents with flexible limits

see the table on page 18.

Environmental improvements

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

Event or incident

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

Family

see page 13.

Fixtures and fittings

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

Flood

see page 20.

General contents sum insured

means the amount stated on your certificate of insurance for general contents.

Home

see page 14.

Home office equipment

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

Insured address

see page 13.

Insured event

means:

- ▶ the insured events on pages 20 to 29; **and**
- ▶ if you have the Classic Extras or Platinum level of cover or the Classic level of cover with optional Accidental damage at the home, it also means accidental loss or damage to your home or contents that is not excluded by your policy.

In addition, an insured event is always a single event, accident or occurrence which you did not intend or expect to happen.

Levels of cover

means Classic, Classic Extras and Platinum. Your level of cover is shown on your certificate of insurance.

Loss or damage

means physical loss or physical damage.

Open air

means any area at the insured address not able to be enclosed on all sides and secured in such a way as to prevent access **except** by violent force.

PED Guide

see page 3.

Period of insurance

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

Portable valuables

means portable valuables – unspecified items and portable valuables – specified items.

Portable valuables – unspecified items

see pages 66 and 67.

Portable valuables – specified items

page 68.

Policy

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

Retaining wall

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

Specified contents

see page 17.

Storm

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

Storm surge

means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface.

Strata title

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

Sum insured

see page 9.

Tools of trade

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

Unit

means unit, villa, townhouse or apartment in a strata title development. It does not include common property.

Unoccupied and occupied

unoccupied means:

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

occupied means:

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

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

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

We, our, us and GIO

means AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as GIO.

Well maintained and in good condition

means your home or unit and contents do not have any faults or defects that might cause loss or damage to your home and contents, loss or damage to property of others or injury to people. This includes but is not limited to the following:

- ▶ the roof does not leak when it rains;
- ▶ there are no areas of the roof that are rusted through;
- ▶ there is no wood rot, termite or white ant damage to your home or unit;
- ▶ there are no holes in floors, walls, ceilings or any other parts of your home or unit (e.g. external wall cladding, internal plaster, floorboards);
- ▶ there are no boarded up or broken windows;
- ▶ there are no steps, gutters, flooring, walls, ceilings or any other areas of your home or unit that are loose, falling down, missing or rusted through;
- ▶ all previous damage including damage caused by flood has been repaired;
- ▶ your home or unit is not infested with vermin;
- ▶ there are no squatters or unauthorised persons occupying your home or unit.

You/Your

see page 13.

How we will deal with a complaint

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

You can contact us:

By phone	13 10 10
By fax	1300 724 872
In writing	GIO Reply paid 3999 SYDNEY NSW 2001
In person	By visiting one of our agencies
By email	gioservice@gio.com.au

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

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

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

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

The contact details for our IDR team are: By phone: 1300 264 094; In writing: Internal Dispute Resolution, GIO, PO Box 14180, Melbourne City Mail Centre, VIC, 8001; By email: idr@gio.com.au. If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

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

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

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the FOS. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1300 780 808

By Fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

By visiting: www.fos.org.au

General Insurance Code of Practice

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

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

- ▶ inflated vehicle or home repair bills;
- ▶ staged vehicle or home incidents;
- ▶ false or inflated home or vehicle claims;
- ▶ home and 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.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300 55 88 49**.

How to contact us

- ▶ For enquiries **13 10 10**
- ▶ For claims **13 14 46** – 24 hours a day – every day
- ▶ Report any suspected insurance fraud to our hotline on **1300 881 725**
- ▶ Visit one of our agencies
- ▶ Find us on the web at **gio.com.au**

Who we are

This insurance issued by
AAI Limited
ABN 48 005 297 807
AFSL No. 230859 trading as GIO

