



# Home Insurance

Product Disclosure Statement (PDS)  
and Financial Services Guide (FSG)

1 October 2022

Provided by **Hollard.**

# Important information

This document is a Product Disclosure Statement (PDS) and contains important information about the home insurance we offer to Bankwest customers. This PDS forms part of your policy with us. Please read it carefully and keep it in a safe place.

This PDS and policy are provided by Hollard Insurance Partners Limited ABN 96 067 524 216, AFSL 235030 (Hollard). Hollard is the insurer for this product. Bankwest is a division of the Commonwealth Bank of Australia (CBA) and is a distributor of Hollard's insurance products.

CBA does not guarantee the obligations or performance of Hollard or the products Hollard offers.

The information provided in this PDS has been provided in accordance with Australian laws and may not have satisfied the laws of other countries. The products and services described in this PDS are not available in countries or to residents of countries where it is unlawful to provide the information included in this PDS or where it is unlawful to offer the products and services.

All examples or illustrations in this PDS are only intended to demonstrate how certain benefits are calculated and/or apply. All benefits are calculated in accordance with the relevant policy terms.

The words and phrases appearing in this PDS have special meanings as set out in the Glossary on pages 3 to 4.

All monetary amounts referred to in this PDS are in Australian dollars and include GST.

The information in this PDS is subject to change. Materially adverse changes will be communicated to existing policyholders via a PDS or Supplementary PDS (SPDS). Where a change of information is not materially adverse we will not notify existing policyholders, however you will be able to obtain the information about any change by contacting us - a paper or electronic copy of the changes will be provided without charge. We will always issue a new PDS (and any SPDS) when a new policy is purchased.

The information in this PDS will help you to:

- decide whether this product will meet your needs; and
- compare this product with other products you may be considering.

This PDS does not take into account your individual objectives, financial situation or needs. You should consider this information in relation to your own circumstances before making any decision about this product.

If you have difficulty understanding this document, it is important that you seek assistance before entering into a policy with us.

For more information about how we calculate premiums, excesses and discounts, or examples of how we may settle claims, please refer to our Premium, Excess and Discount Guide which can be found:



At [bankwest.com.au/personal/insurance/home-and-contents-insurance](https://bankwest.com.au/personal/insurance/home-and-contents-insurance); or



Call us on **13 24 23**.

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# Product Disclosure Statement

## Who is this policy for?

This is for customers purchasing Home Insurance through Bankwest.

## How this policy works

Home Insurance provides cover for the domestic home you or your tenants live in. Home Insurance is not designed to cover commercial properties, business premises or businesses run from a domestic home.

This policy provides cover for a defined list of insurable events. It is not a maintenance policy and does not pay out to rectify building defects or faulty workmanship, to improve bad design, or to resolve issues that have occurred due to insufficient maintenance or general wear and tear.

Our home insurance provides cover for:

- Insured Events (see pages 29 to 38);
- Additional Benefits (see pages 39 to 46); and
- Optional Covers when selected by you (see pages 47 to 52).

However, cover is limited by:

- General Exclusions (see pages 53 to 55) that apply to the whole policy;
- exclusions that are specific to individual Insured Events, Additional Benefits and Optional Covers; and
- limits on the amount we will cover for certain items and benefits.

We offer the following options:

- Residential Home Package
- Investment Home Package
- Portable Contents Cover

Portable Contents Cover is available as a standalone policy or as an Optional Cover on a Residential Home Package. It is not available on an Investment Home Package.

If you purchase our home insurance, we will send you a Certificate of Insurance which will include details of the Cover/s and Optional Cover/s you have selected and the Period of Insurance.

It is important to read this entire PDS carefully to make sure you have the cover that suits your needs.

# Glossary

There are words and phrases used throughout this PDS that have special meanings. The meaning for each of these is provided below and should be considered when reading this PDS.

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## Accident

An event that happens at your insured address unexpectedly and unintentionally. It does not mean a weather, flood or bushfire related event.

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## Building

See pages 21 to 22 and 25 to 26.

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## Certificate of Insurance

The document issued to you after you purchase a policy, before you renew your insurance and whenever you amend your policy. It details:

- your Cover/s, including any Optional Covers you have selected; and
- the Period of Insurance.

In this PDS, when we refer to your Certificate of Insurance, we are referring to the most recent copy that we have issued to you.

Your Certificate of Insurance includes any special conditions that apply to your policy.

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## Contents

See pages 23 to 24 and 27 to 28.

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## Domestic pet/s

Domestic dog/s, cat/s or bird/s owned by you or a family member.

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## Excess

An amount you must contribute when we pay a claim.

The excess amount/s are stated on your Certificate of Insurance.

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## Event

One single incident, or a series of incidents arising from the same originating cause, that was unexpected and has directly caused the loss or damage.

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## Family member

The following people, if they usually live with you at the insured address:

- your relatives;
- your spouse/de facto partner and their relatives;
- dependents that you or your spouse, partner or de facto are responsible for; or
- a carer of a family member as defined herein.

It does not mean flatmates, friends or boarders.

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## Farming

- The growing or tending of crops, livestock or poultry;
- the harvesting of produce derived from crops, livestock or poultry; and/or
- the agistment of animals.

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## Fire

The state of burning that produces flame.

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**Flood**

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

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

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**Gradual**

Happening by degrees or little by little, either continuously or intermittently.

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**Insured address**

The address stated on your Certificate of Insurance as the insured address. This includes any adjoining land that a statutory authority has made you responsible for as owner or occupier.

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**Insured Event**

An event covered under your policy as shown on pages 29 to 38.

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**Malicious act**

An act done with the intention of causing loss or damage, or with reckless disregard for the consequences.

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**Open air**

Any area of the insured address that is outside a permanent lockable structure that is fully enclosed by walls and a roof.

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**Period of Insurance**

The period for which we have agreed to provide insurance as stated on your Certificate of Insurance.

If your policy is cancelled, by you or us, the Period of Insurance ends on the date the cancellation becomes effective.

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**Portable Contents**

See pages 50 to 52.

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**Road vehicle**

Any motor vehicle designed principally for transport on public roads.

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**Storm**

- violent wind (including cyclone);
- rain, hail or snow of unusual volume, force or duration.

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**Tenant/s**

The person/s who have the right to occupy your insured address under a Residential Tenancy Agreement or equivalent legal agreement.

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**Tools of trade**

Any tools obtained for use in a trade or professional capacity.

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**Unoccupied**

The insured address is not visited and slept at, by you or someone with your consent, at least once a month.

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**We, our, us, Hollard, Hollard Insurance Partners**

Hollard Insurance Partners Limited ABN 96 067 524 216.

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**You, your, yourself**

The person/s named as the policyholder/s on your Certificate of Insurance.

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# Summary of cover

The following tables illustrate the Insured Events we cover, the Additional Benefits we provide and the Optional Covers available for:

- Residential Home Package – Building Cover (see pages 21 to 22)
- Residential Home Package – Contents Cover (see pages 23 to 24)
- Investment Home Package – Building Cover (see pages 25 to 26)
- Investment Home Package – Contents Cover (see pages 27 to 28)
- Portable Contents Cover (see pages 50 to 52)

It is important to note this is a summary only and the full terms and conditions are located within this PDS. Limits and general exclusions may apply to your claim and are described in the relevant sections of this PDS.

## Building and Contents covers

Insured Event	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Accidental glass breakage	✓	✓	✓	✓
Animal damage	✓	✓	✓	✓
Burning out of electric motors and power surge	✓	✓	✓	✓
Earthquake	✓	✓	✓	✓
Explosion	✓	✓	✓	✓
Fire	✓	✓	✓	✓
Flood	✓	✓	✓	✓
Legal liability	✓	✓	✓	✓*
Lightning	✓	✓	✓	✓
Malicious act including vandalism	✓	✓	✓	✓
Riot and public disturbances	✓	✓	✓	✓
Storm	✓	✓	✓	✓
Sudden escape of liquid	✓	✓	✓	✓
Sudden impact	✓	✓	✓	✓
Theft or attempted theft	✓	✓	✓	✓

\* Strata Titled properties only.

Additional Benefits	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Alternative accommodation costs	✓	✓**	✗	✗
Contents in transit	✗	✓	✗	✓
Damage by emergency services	✓	✓	✓	✓
Demolition and debris removal costs	✓	✓	✓	✓
Domestic pet cover	✓	✓	✗	✗
Emergency work and temporary repairs	✓	✓	✓	✓
Loss of rent	✗	✗	✓	✓*
Matching benefit	✓	✓	✓	✓
Mortgage discharge	✓	✓*	✓	✓*
Moving within Australia	✗	✓	✗	✓
Storage fees	✓	✓	✓	✓
Temporary removal of your contents	✗	✓	✗	✓
Visitors' property	✗	✓	✗	✗

\* Strata Titled properties only.

\*\* Not available in all situations, see policy section for details.

Optional Covers Available for an additional premium	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Accidental damage	✓	✓	✓	✗
Loss of rent extra	✗	✗	✓	✓
Malicious damage or theft by tenants	✗	✗	✓	✓
Portable Contents Cover	✓	✓	✗	✗

## Portable Contents Cover

This covers you against theft and the accidental loss or damage (even if the cause is unknown) of your portable contents.

Benefits	Portable Contents Cover
Covered anywhere in Australia and New Zealand.	✓
Covered elsewhere in the world for the first 30 days of your trip.	✓

# Summary of maximum claim limits

## Sum insured

Your Certificate of Insurance shows the amount you are insured for under your policy as the:

- building sum insured;
- contents sum insured;
- Legal liability sum insured; or
- Portable Contents Cover sum/s insured.

We will pay no more than the sum/s insured shown on your Certificate of Insurance unless we have stated differently under any of the:

- Insured Events (see pages 29 to 38);
- Additional Benefits (see pages 39 to 46);
- Optional Covers (see pages 47 to 52); or
- Gap Cover (see pages 18 and 61).

## Residential Home Package – Building Cover

If we pay a building claim under your Residential Home Package, the following limits apply:

<b>Building Cover</b>	<b>Maximum Claim Limit</b>
The item that exploded, if we pay a claim under the Insured Event 'Explosion' – See <b>page 31</b>	Up to \$1,000 in total
The item from which the liquid escaped, if we pay a claim under the Insured Event 'Sudden escape of liquid' – See <b>page 35</b>	Up to \$500 in total
Storage fees – See <b>page 45</b>	Up to 120 days
Domestic pet cover – See <b>page 41</b>	<ul style="list-style-type: none"><li>– Up to \$1,000 for veterinary expenses</li><li>– Up to \$3,000 for alternative accommodation</li></ul>
Alternative accommodation costs – See <b>page 39</b>	Up to 52 weeks
Gap Cover – See <b>pages 18 and 61</b>	Up to an additional 25% of your building sum insured

## Residential Home Package – Contents Cover

If we pay a contents claim under your Residential Home Package, the following limits apply:

Contents Cover	Maximum Claim Limit
Cash, gift cards or negotiable instruments	Up to \$500 in total
Contents that are in the open air (including inside a shipping container) at your insured address at the time they are stolen or damaged	Up to 10% of your contents sum insured in total
Food and refrigerated prescription medicines (under the Insured Event 'Burning out of electric motors and power surge')	Up to \$750 in total
Food (except under the Insured Event 'Burning out of electric motors and power surge')	Up to \$750 in total
Unregistered motorcycles with an engine capacity of 125cc or less	Up to \$1,000 in total
Accessories and spare parts of motor vehicles, motorcycles, caravans, trailers, aircraft, motorised watercraft or motorised self-propelled vehicles	Up to \$1,000 in total
Jewellery and watches (including smart watches)	Up to 25% of your contents sum insured. Additional jewellery and watches (including smart watches) can be insured under Portable Contents Cover if the value of your jewellery and watches exceeds the maximum claim limit
Contents items that form part of a pair, set or collection	The value of the part of the pair, set or collection that is lost or damaged, up to your contents sum insured
The item that exploded, if we pay a claim under the Insured Event 'Explosion' – See <b>page 31</b>	Up to \$1,000 in total
The item from which the liquid escaped, if we pay a claim under the Insured Event 'Sudden escape of liquid' – See <b>page 35</b>	Up to \$500 in total
Moving within Australia – See <b>page 44</b>	No more than 14 days
Temporary removal of your contents – See <b>page 45</b>	Up to 20% of your contents sum insured

<b>Contents Cover</b>	<b>Maximum Claim Limit</b>
Contents in transit – See <b>page 40</b>	Up to 20% of your contents sum insured
Visitors' property – See <b>page 46</b>	Up to \$2,000 in total
Storage fees – See <b>page 45</b>	Up to 120 days
Domestic pet cover – See <b>page 41</b>	<ul style="list-style-type: none"> <li>– Up to \$1,000 for veterinary expenses</li> <li>– Up to \$3,000 for alternative accommodation</li> </ul>
Alternative accommodation costs – See <b>page 39</b>	Up to 52 weeks
Gap Cover – See <b>pages 18 and 61</b>	Up to an additional 25% of your contents sum insured

If we pay a Legal liability claim for Building and/or Contents Cover under your Residential Home Package, the most we will pay for your legal liability is:

<b>Legal liability Insured Event</b>	<b>Maximum Claim Limit</b>
Legal liability arising out of the same accident or underlying cause – See <b>pages 37 to 38</b>	Up to \$20 million
Reasonable legal costs and expenses of lawyers we appoint acting on your behalf – See <b>pages 37 to 38</b>	Up to \$500,000

## Investment Home Package – Building Cover

If we pay a building claim under your Investment Home Package, the following limits apply:

<b>Building Cover</b>	<b>Maximum Claim Limit</b>
The item that exploded, if we pay a claim under the Insured Event 'Explosion' – See <b>page 31</b>	Up to \$1,000 in total
The item from which the liquid escaped, if we pay a claim under the Insured Event 'Sudden escape of liquid' – See <b>page 35</b>	Up to \$500 in total
Loss of rent – See <b>pages 42 to 43</b>	Up to 52 weeks

<b>Building Cover</b>	<b>Maximum Claim Limit</b>
Loss of rent extra – Optional Cover – See <b>page 49</b>	<ul style="list-style-type: none"> <li>– Up to 16 times the weekly rent</li> <li>– Expenses to evict your tenant up to \$1,500</li> <li>– Expenses incurred to re-tenant your insured address up to \$500</li> </ul>
Storage fees – See <b>page 45</b>	Up to 120 days
Gap Cover – See <b>pages 18 and 61</b>	Up to an additional 25% of your building sum insured

## Investment Home Package – Contents Cover

If we pay a contents claim under your Investment Home Package, the following limits apply:

<b>Contents Cover</b>	<b>Maximum Claim Limit</b>
Contents that are in the open air (including inside a shipping container) at your insured address at the time the item/s are stolen or damaged.	Up to 10% of your contents sum insured in total
Contents items that form part of a pair, set or collection.	The value of the part of the pair, set or collection that is lost or damaged, up to your contents sum insured
The item that exploded, if we pay a claim under the Insured Event 'Explosion' – See <b>page 31</b>	Up to \$1,000 in total
The item from which the liquid escaped, if we pay a claim under the Insured Event 'Sudden escape of liquid' – See <b>page 35</b>	Up to \$500 in total
Temporary removal of your contents – See <b>page 45</b>	Up to 20% of your contents sum insured
Moving within Australia – See <b>page 44</b>	No more than 14 days
Contents in transit – See <b>page 40</b>	Up to 20% of your contents sum insured
Loss of rent – See <b>pages 42 to 43</b>	Up to 52 weeks
Loss of rent extra – Optional Cover – See <b>page 48</b>	<ul style="list-style-type: none"> <li>– Up to 16 times the weekly rent</li> <li>– Expenses to evict your tenant up to \$1,500</li> <li>– Expenses incurred to re-tenant your insured address up to \$500</li> </ul>

<b>Contents Cover</b>	<b>Maximum Claim Limit</b>
Storage fees – See <b>page 45</b>	Up to 120 days
Gap Cover – See <b>pages 18 and 61</b>	Up to an additional 25% of your contents sum insured

If we pay a Legal liability claim for Building and/or Contents Cover under your Investment Home Package, the most we will pay for your legal liability is:

<b>Legal liability Insured Event</b>	<b>Maximum Claim Limit</b>
Legal liability arising out of the same accident or underlying cause – See <b>pages 37 to 38</b>	Up to \$20 million
Reasonable legal costs and expenses of lawyers we appoint acting on your behalf – See <b>pages 37 to 38</b>	Up to \$500,000

## Portable Contents Cover

If we pay a claim under Portable Contents Cover, the following limits apply:

<b>Benefits</b>	<b>Maximum Claim Limit</b>
Covered anywhere in Australia and New Zealand – See <b>pages 50 to 52</b>	The amount/s listed on your Certificate of Insurance, less any applicable excess
Covered elsewhere in the world – See <b>pages 50 to 52</b>	The first 30 days of your trip for the amount/s listed on your Certificate of Insurance
Packaged Cover – See <b>pages 50 to 52</b>	Up to \$1,000 per item; and/or Up to the maximum claim limit listed on your Certificate of Insurance, less any applicable excess, which will be deducted from your total claim payment.

# Your home insurance policy

Your policy commences if:

- we agree to insure you; and
- you agree to and pay us the amount we confirm to be your premium by the due date.

The commencement date of your policy will be the date shown on your Certificate of Insurance.

Your policy is your contract of insurance with us and consists of:

- this PDS and any Supplementary PDS (SPDS) we may issue to you; and
- your Certificate of Insurance including any special conditions that apply to your policy; and
- details of the premium payable and the due date for the instalments (when you have chosen to pay by instalments) which can be found in the payments section of the cover letter provided in connection with your Certificate of Insurance.

Your Certificate of Insurance shows the amount you are insured for under your policy as the:

- building sum insured;
- contents sum insured;
- Legal liability Insured Event; and/or
- Portable Contents Cover sum/s insured.

We will pay no more than the sum/s insured shown on your Certificate of Insurance unless we have stated differently under:

- Insured Events (see pages 29 to 38);
- Additional Benefits (see pages 39 to 46);
- Optional Covers (see pages 47 to 52); or
- Gap Cover (see pages 18 and 61).

## When to take out your policy

If you are buying a house, you may need to take out a policy before the purchase is actually completed. States and Territories have different laws about when the purchaser takes responsibility for the property. In some areas, it is from when the contracts are exchanged. In others, it is when the purchase is complete or when the purchaser takes possession. You should check the current requirements in the relevant State or Territory.

## Taking care of your building and/or contents

Wear and tear, poor workmanship and insufficient maintenance, and any resulting damage, are not covered under this policy (please refer to the General Exclusions).

It is important to always maintain your insured address and/or contents in good order and also to protect them by always using any building security devices installed.

## More than one policyholder

Where more than one person is named as a policyholder on your Certificate of Insurance, then we are referring to all people named as policyholders jointly.

This means that:

- an act, statement or omission by any one of the policyholders listed on your Certificate of Insurance will be taken to be an act, statement or omission by another policyholder listed if the policyholder was complicit in, had knowledge of or ought to have been reasonably aware of the act, statement or omission;
- we may correspond with any of the policyholders named on your Certificate of Insurance and the recipient is responsible for ensuring that all other policyholders are aware of the correspondence; and
- any policyholder listed on your Certificate of Insurance can change or cancel this policy and it is the responsibility of that person to ensure all other policyholders are aware of the changes or cancellation of the policy.

## Cooling off period

If you cancel your policy within 21 calendar days of the commencement date stated on your Certificate of Insurance, we will refund any premium paid provided you have not made a claim.

## Cancellation by you

You can cancel your policy at any time by contacting us.

If you cancel your policy outside the cooling off period, we will refund any unused portion of the premium to you less any non-refundable Government charges. However, if this amount is \$5 or less, we will not issue a refund.

## Cancellation by us

We may cancel your policy by giving you notice in accordance with the provisions of the Insurance Contracts Act 1984 (Cth). The circumstances under which we may cancel your policy include, but are not limited to, where you:

- have made a misrepresentation to us when this policy was entered into, varied, renewed or reinstated;
- failed to comply with a provision of this policy, including payment of premium; or
- make a fraudulent claim under any insurance policy (whether or not the policy is underwritten by us) during your Period of Insurance.

## You must tell us about changes at your address

You must tell us if anything stated on your Certificate of Insurance changes during the Period of Insurance. This includes:

- proposed construction work at your insured address, including renovations, alterations, extensions and structural improvements with a total retail value of more than \$25,000 (whether or not this is the actual cost to you);
- if business, commercial or income-producing activities are going to be conducted at your insured address;
- if you have purchased a Residential Home Package and:
  - are going to lease all or part of your insured address to someone else;
  - your insured address is going to be unoccupied for 60 consecutive days or more; or
- if you have purchased an Investment Home Package and:
  - you decide to no longer lease your insured address; or
  - your insured address is going to be unoccupied for 60 consecutive days or more.

Some changes may not be covered by your policy, and/or we may cancel your policy if some changes occur.

If you tell us before you make any changes, we can tell you if we can continue to insure you:

- under the same terms; or
- subject to your acceptance of special conditions on your policy, which may change the amount of your premium or your excess/es.

If we cannot continue to insure you, or you do not agree to any special conditions or change in premium or excess/es which we may require to continue to insure you, we will cancel your policy.

If you do not tell us about changes, we may:

- reduce the amount we pay in the event of a claim to the extent we have been prejudiced by your failure to tell us, potentially to nil; or
- cancel your policy.

# The importance of answering our questions correctly

We will ask you questions before we agree to insure you. We may also ask you questions before we agree to renew, extend, vary or reinstate your policy.

It is important you answer these questions fully and accurately because they form the basis of our decision whether to provide insurance to you and on what terms.

If you are not sure how to answer a question or need assistance with answering our questions, please contact us.

## What is your duty?

Under the Insurance Contracts Act 1984 you have a duty to take reasonable care not to make a misrepresentation to us when answering our questions and providing us with information.

## When does the duty apply?

This duty applies until we agree to insure you. It applies again before we agree to renew, extend or vary your policy and before any reinstatement.

It also applies if you use a broker to act on your behalf.

## What happens if you do not comply with the duty?

If you make a misrepresentation in breach of the duty, we may cancel your policy and reduce our liability in respect of a claim. If the misrepresentation is fraudulent, we may refuse payment of a claim, cancel your policy, and treat your policy as if it never existed.

# Important information about your sum/s insured

We will ask you to nominate your sum/s insured for your building, contents and/or portable contents items that you wish to cover under your policy. We will show these on your Certificate of Insurance.

We have calculators on our website to help you estimate your sum/s insured.

Your building and/or contents sum/s insured will be automatically adjusted on renewal to help keep pace with rising costs, unless you tell us you do not want this to happen. Your Portable Contents sum/s insured are not adjusted by us. In all cases you remain responsible for ensuring that the sum/s insured stated on your Certificate of Insurance are accurate. This may result in you needing to increase or decrease your sum/s insured as you think is appropriate.

If you are underinsured, you may expose yourself to serious financial loss.

## Your building sum insured

If your building is covered by this policy, you should nominate a sum insured equal to the current total cost to rebuild it inclusive of GST and all improvements (for example garages, driveways and verandas) including an allowance for demolition and debris removal costs. You should also include an amount for all associated rebuilding costs such as architectural, engineering, surveying, construction fees and legal expenses.

## Your contents sum insured

If your contents are covered by this policy, you should nominate a sum insured equal to the current total cost of replacing all of your contents inclusive of GST.

If you have selected both Portable Contents Cover and Contents Cover under a Residential Home Package, you do not need to include the value of your portable contents items in your contents sum insured.

Where your home is a strata titled property, you should ensure your contents sum insured is also sufficient to cover fixtures and fittings that are attached to the building that you own or are responsible for by written agreement, that are not otherwise insured by the strata management.

## Your Legal liability sum insured

Your Legal liability sum insured is set by Hollard and cannot be changed by you.

## **Your Portable Contents Cover sum/s insured**

If your portable contents are covered by this policy and you have selected Customised Cover, you should nominate a sum/s insured equal to the current total cost of replacing the item/s inclusive of GST.

If you have selected Packaged Cover, you should ensure the limits you select suit your needs.

## **If your sum insured is not sufficient to cover your loss**

If your sum insured is not sufficient to cover your loss, we will pay up to an additional 25% of the sum insured stated on your Certificate of Insurance towards the cost of repairing, rebuilding or replacing your building and/or contents. This is called Gap Cover.

Gap Cover does not apply to:

- Portable Contents Cover;
- items with a maximum claim limit; and
- Legal liability Insured Event.

# Paying your premium

You can choose to pay your premium in:

- 1 annual payment; or
- 12 monthly instalments.

We do not charge any additional premium if you select to pay your total premium in 12 monthly instalments, however your financial institution may impose charges.

For more information on ways you can pay your premium, please refer to the Premium, Excess and Discount Guide, which can be found:



At [bankwest.com.au/personal/insurance/home-and-contents-insurance](https://bankwest.com.au/personal/insurance/home-and-contents-insurance); or



Call us on **13 24 23**.

## What happens if your premium is not paid on time

### If you pay by annual payment

If you choose to pay the total premium annually and you do not pay the amount by the due date, then there is no cover under this policy. This is because the policy does not commence if you have not paid the premium by the due date.

We will provide you with a renewal notice at least 14 days before your policy is due to expire setting out the amount you need to pay to renew your policy. If you do not pay the total premium required to renew your insurance by the due date, then your policy automatically comes to an end at the renewal due date without further notice to you.

### If you pay by monthly direct debit instalments

If you choose to pay the total premium in 12 monthly instalments and:

- at least one instalment remains unpaid for a period of at least 14 days after its due date, then we may refuse to pay a claim;
- at least one instalment remains unpaid for a period of at least one month after its due date, then your policy may be cancelled. We will send you a notice in writing advising you of non-payment at least 14 days before any proposed cancellation to provide you with an opportunity to make the outstanding payment.

When you have chosen to pay by instalments, details of the due date for the instalments can be found on your Certificate of Insurance.

# How we calculate your basic premium

## Your premium

The premium is the amount we charge you for your policy.

This is stated on your Certificate of Insurance and your premium is made up of the following:

- the basic premium we have calculated for your policy based on our assessment of the risk;
- a Fire or Emergency Services Levy or similar, if applicable; and
- mandatory Government charges (such as Stamp Duty and GST).

Your basic premium reflects our view of the likelihood and potential value of a claim being made under your policy. The greater the likelihood and/or potential value of a claim, the higher the basic premium charged.

We calculate this by assessing certain significant factors based on our claims experience. The significance of each factor we use can change and how they are combined to derive a premium may differ from one policy to another.

For more information about your premium and how it is calculated, please refer to the Premium, Excess and Discount Guide which can be found:



At [bankwest.com.au/personal/insurance/home-and-contents-insurance](https://bankwest.com.au/personal/insurance/home-and-contents-insurance); or



Call us on **13 24 23**.

# Residential Home Package – Building Cover

If you have purchased a Residential Home Package, the term your building in this PDS means the domestic residence at your insured address, including permanent structural improvements of a domestic nature being:

- garages, carports, sheds, granny flats and other similar outbuildings;
- verandas, pergolas and other similar external structures;
- retaining walls;
- tennis courts;
- pathways, driveways, terraces and any paved areas but not loose or compacted surfaces – for example earth, gravel, pebbles, rocks, topsoil or bark;
- fences (in the case of a shared fence, we will only cover the portion for which you are legally liable);
- gates, masts, aerials and clothes lines;
- pontoons, jetties, wharves or similar structures which are:
  - restricted to your private use;
  - permanently attached to your land; and
  - not separated from your insured address by a public thoroughfare;
- in-ground pools, saunas and spas, including their fixed accessories and any fixed decking; and
- fixed water features.

It also includes the following items that are permanently fixed or fitted to your insured address:

- baths, toilets, showers, taps and sinks;
- stoves, ovens and dishwashers;
- heaters, air conditioners and fans;
- hot water services;
- built-in furniture;
- ceiling, wall, window or floor coverings including floating floorboards, linoleum and exterior blinds (but not carpets, internal curtains and internal blinds as these are considered contents items);
- shade cloths and awnings;
- fixtures providing services, either above or below the ground, which have been connected to the building; and
- apparatus and equipment which forms part of the plumbing, drainage, sewerage, electrical, gas or telecommunication systems.

## **Residential Home Package – Building Cover excludes:**

- strata, group or community titled properties (except where it is an individual unit and no strata building insurance is required);
- a building that comprises flats or units;
- hotels, motels, hostels, bed and breakfasts, nursing homes, hospices or commercial premises;
- any part of your insured address used for conducting a business, unless agreed to in writing by us;
- any part of your insured address used for farming, unless agreed to in writing by us;
- a building in the course of construction;
- temporary or mobile structures;
- shipping containers;
- caravans and similar vehicles (whether fixed to your insured address or not);
- bridges or causeways;
- culverts or drainage channels;
- dams or lakes, whether man made or natural;
- internal roads, easements or pathways open to public use;
- carpets, internal curtains and internal blinds;
- loose or compacted surfaces – for example earth, gravel, pebbles, rocks, topsoil or bark;
- trees, plants or shrubs;
- turf, lawn or grass; and
- synthetic turf, lawn or grass (except if on a tennis court).

# Residential Home Package – Contents Cover

If you have purchased a Residential Home Package, Contents in this PDS means all household items of a domestic nature that are kept at your insured address and:

- are owned by you, or a family member, or for which you are legally responsible by written agreement; and
- are not permanently fixed or fitted to the building.

Residential Home Package - Contents Cover includes:

- furniture and furnishings;
- appliances;
- clothing and other personal items;
- food and alcohol;
- toiletries and medicines;
- carpets (including fixed carpets) and rugs;
- internal curtains and internal blinds (even if fixed);
- pictures, prints, portraits, sculptures and artworks;
- baby gear;
- books and hobby supplies;
- CDs, DVDs, game cartridges and discs;
- toys, games and outdoor play equipment;
- garden equipment and household tools;
- lawnmowers (including ride-on);
- sporting goods, camping and recreational equipment, including portable solar panels;
- computer hardware and other electronic and gaming devices;
- mobile phones;
- keys (but not the cost of recoding or rekeying locks other than locks on your building);
- indoor potted plants;
- firearms that are licensed, registered and stored in accordance with regulations and other requirements that apply;
- above-ground or free-standing pools, including any accessories and decking that is not permanently fixed;
- water contained in tanks, pools or spas;
- cash, gift cards or negotiable instruments;
- passports and title deeds;
- surfboards, paddleboards and sailboards, canoes, kayaks and non-motorised surf skis, as well as accessories and parts of these watercraft;
- remote control aircraft and drones, both with a maximum wing span of 1.5m, as well as accessories and parts of these items;
- accessories or parts that are not fitted to or used with caravans, trailers, or other motorised vehicles;

- motorised wheelchairs, golf carts and buggies; and
- unregistered motorcycles with an engine capacity of 125cc or less, as well as their accessories and parts.

Where your home is a strata titled property, your contents also means fixtures and fittings that are attached to the building that are:

- owned by you, or
- that you are legally responsible for by written agreement and are not otherwise insured by the strata managers.

## **Residential Home Package - Contents Cover excludes:**

- caravans and trailers;
- all watercraft, aircraft and motorcycles, as well as all related parts and accessories unless listed as included;
- any other motorised vehicles other than those listed as included;
- accessories, or parts, fitted to or being used with motor vehicles, motorcycles, caravans, trailers, aircraft, mechanically powered watercraft or motorised vehicles (other than motorised wheelchairs, golf carts, buggies, or ride-on mowers);
- domestic pets, animals and livestock, except for the limited cover provided under Domestic pet cover on page 41;
- loose or compacted surfaces – for example gravel, pebbles, rocks, earth, topsoil or bark;
- turf, lawn and grass, including artificial turf, lawn and grass;
- all other plants unless listed as included;
- water contained in dams;
- gold or silver as bullion or nuggets;
- unset precious or semi-precious gemstones;
- electronically stored data, software, music, games or files;
- any items that are being kept at your insured address illegally;
- tools of trade, machinery, plant or other similar equipment;
- shipping containers;
- construction materials; and
- any item used in relation to, or owned by, any business or trade.

# Investment Home Package – Building Cover

If you have purchased an Investment Home Package, the term building in this PDS means the domestic residence at your insured address which includes permanent structural improvements of a domestic nature being:

- garages, carports, sheds, granny flats or other similar outbuildings;
- verandas, pergolas and other similar external structures;
- retaining walls;
- tennis courts;
- pathways, driveways, terraces and any paved areas but not loose or compacted surfaces
  - for example earth, gravel, pebbles, rocks, topsoil or bark;
- fences (in the case of a shared fence, we will only cover the portion for which you are legally liable);
- gates, masts, aerials and clothes lines;
- pontoons, jetties, wharves or similar structures which are:
  - restricted to private use by you or your tenants;
  - permanently attached to your land; and
  - not separated from your insured address by a public thoroughfare;
- in-ground pools, saunas and spas, including their fixed accessories and any fixed decking; and
- fixed water features.

It also includes the following items which are permanently fixed and fitted to your insured address:

- baths, toilets, showers, taps and sinks;
- stoves, ovens and dishwashers;
- heaters, air conditioners and fans;
- hot water services;
- built-in furniture;
- ceiling, wall, window or floor coverings including floating floorboards, linoleum and exterior blinds (but not carpets, internal curtains and internal blinds as these are considered contents items);
- shade cloths and awnings;
- fixtures providing services, either above or below the ground, which have been connected to the building; and
- apparatus and equipment which forms part of the plumbing, drainage, sewerage, electrical, gas or telecommunication systems.

## Investment Home Package – Building Cover excludes:

- strata, group or community titled properties (except where it is an individual unit and no strata building insurance is required);
- a building that comprises flats or units;
- hotels, motels, hostels, bed and breakfasts, nursing homes, hospices or commercial premises;
- any part of your insured address used for conducting a business other than the renting of your building for domestic use;
- any part of your insured address used for farming, unless agreed to in writing by us;
- a building in the course of construction;
- temporary or mobile structures;
- shipping containers;
- caravans and similar vehicles (whether fixed to your insured address or not);
- bridges or causeways;
- culverts or drainage channels;
- dams or lakes, whether man made or natural;
- internal roads, easements or pathways open to public use;
- carpets, internal curtains and internal blinds;
- loose or compacted surfaces – for example gravel, pebbles, rocks, earth, topsoil or bark;
- trees, plants or shrubs;
- turf, lawn or grass; and
- synthetic turf, lawn or grass (except if on a tennis court).

# Investment Home Package – Contents Cover

If you have purchased an Investment Home Package, contents in this PDS means household items of a domestic nature that are kept at your insured address and:

- owned by you, or for which you are legally responsible by written agreement, and
- are not permanently fixed or fitted to the building.

Investment Home Package - Contents Cover includes:

- furniture, including outdoor furniture;
- appliances;
- carpets (including fixed carpets) and rugs;
- internal curtains and internal blinds (even if fixed);
- bedding, towels and other linen;
- kitchen items;
- pictures, prints, portraits, sculptures and artworks;
- domestic gardening equipment and lawn mowers (including ride-on);
- domestic tools;
- outdoor play equipment;
- keys to your building;
- above-ground or free-standing pools, including any pool accessories and decking that is not permanently fixed;
- water contained in tanks, pools or spas; and
- portable clothes lines.

Where the home is a strata titled property, Contents cover also includes fixtures and fittings that are attached to the building that are:

- owned by you, or
  - that you are legally responsible for by written agreement,
- and are not otherwise insured by the strata managers.

## Investment Home Package – Contents Cover excludes:

- if the Investment property is a strata titled property, anything located on common property;
- computers and tablets, and all accessories and peripheral devices;
- mobile phones and music players, and their accessories;
- e-readers and GPSs, and their accessories;
- gaming devices and their accessories;
- CDs, DVDs, game cartridges and discs, and other recorded media;
- cameras and video equipment;
- books and toys, other than outdoor play equipment;

- clothing and footwear;
- handbags, purses, wallets and travel bags;
- sunglasses and spectacles;
- jewellery and watches;
- binoculars and telescopes;
- baby capsules, children’s car seats and prams;
- stamps, pins, medals and coins (whether or not in a set or collection);
- passports and title deeds;
- sporting and recreational equipment;
- musical instruments;
- keys, other than the keys to the building at the insured address;
- firearms;
- cash, gift vouchers or negotiable instruments;
- caravans and trailers, and their accessories and parts;
- watercraft and aircraft, and their accessories and parts;
- motorcycles and motor vehicles, and their accessories and parts (other than ride-on lawn mowers);
- wheelchairs, golf carts and buggies;
- food and alcohol;
- toiletries and cleaning products;
- domestic pets, animals and livestock;
- loose or compacted surfaces – for example gravel, pebbles, rocks, earth, topsoil or bark;
- turf, lawn and grass, including artificial turf, lawn and grass;
- pot plants, plants, trees or shrubs;
- water contained in dams;
- gold or silver as bullion or nuggets;
- unset precious or semi-precious gemstones;
- electronically stored data, software, music, games or files;
- any items that are being kept at your insured address illegally;
- tools of trade, machinery, plant or other similar equipment;
- shipping containers;
- construction materials; and
- any item used in relation to, or owned by, any business or trade.

# Insured Events

We will provide cover for the following Insured Events if they occur during the Period of Insurance.

You are not covered if an exclusion applies. These are listed either as:

- a General Exclusion (please refer to pages 53 to 55); or
- under 'What is Not Covered' for each Insured Event.

This section is not applicable to Portable Contents Cover.

It is important that you understand what we insure as your building and/or contents – see pages 21 to 28 for more information.

Your Certificate of Insurance states whether your building and/or contents are covered by this policy and if you have selected a Residential Home Package or Investment Home Package.

## Accidental glass breakage

### What is covered

The following items forming part of your building and/or contents are covered for accidental glass breakage where the breakage or fracture is through the entire thickness of:

- the glass in:
  - windows and doors;
  - skylights;
  - fixed mirrors;
  - solar panels;
  - shower screens;
  - splashbacks;
  - cooktops and oven doors;
  - balcony or pool fences;
  - fixed light fittings;
  - table tops, whether fixed or not;
  - combustion fireplace doors.

- the ceramic or porcelain in:
  - toilets;
  - sinks.

We will also pay the reasonable costs of:

- repairing or replacing any other part of your building and/or contents which has been damaged by the broken item; and
- disconnecting and reconnecting any electrical components to the damaged item.

### What is not covered

There is no cover under this Insured Event for any loss or damage:

- if the breakage or fracture is not through the entire thickness of the glass or ceramic part of the item (eg. scratches, chips and dents only); or
- where a General Exclusion applies (pages 53 to 55).

## Animal damage

### What is covered

Your building and/or contents are covered for loss or damage caused by an animal that enters any part of your building which is ordinarily not in the open air.

### What is not covered

There is no cover under this Insured Event for loss or damage:

- caused by birds, rodents, insects and other pests;

- caused by animal/s that were at your insured address with your consent or the consent of a person who lives at your insured address;
- caused by animal/s owned by a person who was at your insured address with your consent or the consent of a person who lives at your insured address;
- to any part of your building and/or contents that are outside or in the open air; or
- where a General Exclusion applies (pages 53 to 55).

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## Burning out of electric motors and power surge

### What is covered

Electrical appliances that form part of your building and/or contents are covered for the cost of repair or replacement where:

- the motor burns out; or
- the appliance is damaged by a confirmed power surge.

If we pay your claim, we will also pay the cost of:

- any service calls related to the repair or replacement of the electrical appliance; and
- resulting spoilage of food and/or prescription medicines, up to a combined total of \$750.

### What is not covered

There is no cover under this Insured Event if the motor or electrical appliance is:

- more than 10 years old;
- covered by a guarantee or warranty;
- not used solely for domestic purposes; or
- where a General Exclusion applies (pages 53 to 55).

We will also not cover the additional cost to remove or reinstall submerged or underground motors or electrical appliances.

## Earthquake

### What is covered

Your building and/or contents are covered for loss or damage caused by:

- an earthquake; and/or
- tsunami, landslide and/or subsidence which occurs within 72 hours of, and as a result of, an earthquake.

### What is not covered

There is no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

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## Explosion

### What is covered

Your building and/or contents are covered for loss or damage caused by:

- an explosion; and
- landslide and/or subsidence if it occurs within 72 hours of, and as a result of, an explosion;

where the explosion occurs within 100km of your insured address.

You are also covered for up to \$1,000 to repair or replace the item that exploded if it forms part of your building and/or contents.

### What is not covered

There is no cover:

- for repair or replacement of the item that exploded if it does not form part of your building and/or contents; or
- where a General Exclusion applies (pages 53 to 55).

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## Fire

### What is covered

Your building and/or contents are covered for loss or damage caused by:

- fire (including bushfire); and
- heat, smoke and/or soot as a result of fire,

unless the fire was started with the intent to cause damage, or with reckless disregard of the consequences, by:

- you or a person who lives at your insured address;
- a person with your consent or the consent of a person who lives at your insured address; or
- a person who was at the insured address with your consent or the consent of a person who lives at your insured address.

## What is not covered

You are not covered for bushfire for the first 48 hours of this policy unless:

- on the same day this policy commences you:
  - enter into a contract to purchase your insured address; or
  - move into the insured address as a tenant; or

- you are replacing a similar home insurance policy without a break in cover. (However, if there is an increase in sum/s insured between the expiring policy and this policy, the increase in sum/s insured will not be covered for the first 48 hours of this policy.)

There is also no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

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## Flood

### What is covered

Your building and/or contents are covered for loss or damage caused by flood.

### What is not covered

You are not covered under this Insured Event for loss of or damage to:

- exterior blinds, shade cloths, window awnings or door awnings, that are more than 10 years old (all types, fabric, glass, metal, perspex, etc);
- pools, spas or in-ground tanks caused by hydrostatic pressure;
- pool and spa liners or covers;
- retaining walls; or
- pontoons, jetties, wharves or similar structures.

You are not covered for Flood for the first 48 hours of this policy unless:

- on the same day this policy commences you:
  - enter into a contract to purchase your insured address; or
  - move into the insured address as a tenant; or
- you are replacing a similar home insurance policy without a break in cover. (However, if there is an increase in sum/s insured between the expiring policy and this policy, the increase in sum/s insured will not be covered for the first 48 hours of this policy.)

There is also no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

## Lightning

### What is covered

Your building and/or contents are covered for loss or damage caused by lightning.

### What is not covered

There is no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

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## Malicious act including vandalism

### What is covered

Your building and/or contents are covered for loss or damage caused by a malicious act (including vandalism), that has been reported to the police, unless it was committed by:

- you or a person who lives at your insured address;
- a person with your consent or the consent of a person who lives at your

insured address; or

- a person who was at the insured address with your consent or the consent of a person who lives at your insured address.

### What is not covered

There is no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

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## Riot and public disturbances

### What is covered

Your building and/or contents are covered for loss or damage caused by a riot or a public disturbance, that has been reported to the police, unless you or a person who:

- lives at your insured address; or
- was at your insured address with your consent or the consent of a person who lives at your insured address,

were participating in the riot or public disturbance.

### What is not covered

There is no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

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# Storm

## What is covered

Your building and/or contents are covered for loss or damage caused by storm.

## What is not covered

There is no cover under this Insured Event for:

- loss of or damage to:
  - exterior blinds, shade cloths, window awnings or door awnings, that are more than 10 years old (all types, fabric, glass, metal, perspex, etc);
  - pools, spas or in-ground tanks because of hydrostatic pressure;
  - pool/spa liners or covers;
  - retaining walls;
  - pontoons, jetties, wharves or similar structures; or
- damage caused:
  - when rain, hail, wind or snow enters your building unless the entry point was created by the storm;
  - if the storm enters via an opening made for renovations, repairs or the like, even if there is a temporary cover in place; or

- when water enters through an opening that is found to be an existing entry point or as a result of defective design. However, if we can verify by qualified opinion that the water entered with such significant force that it would have entered even in the absence of the existing entry point or design defect, we will not apply this limitation.

You are not covered for Storm for the first 48 hours of this policy unless:

- on the same day this policy commences you:
  - enter into a contract to purchase your insured address; or
  - move into the insured address as a tenant; or
- you are replacing a similar home insurance policy without a break in cover. (However, if there is an increase in sum/s insured between the expiring policy and this policy, the increase in sum/s insured will not be covered for the first 48 hours of this policy.)

There is also no cover under this Insured Event where a General Exclusion applies (pages 53 to 55).

## Sudden escape of liquid

### What is covered

Your building and/or contents are covered for loss or damage caused by the sudden and unexpected escape of liquid from any:

- water, stormwater or sewerage pipe (but not a garden hose);
- fire hydrant;
- pool or spa;
- fixed water feature;
- fixed tank;
- washing machine or dishwasher;
- refrigerator or freezer (but not of the contents of the refrigerator or freezer);
- sink, basin, bath or toilet;
- sealed portable heater; or
- fixed heating or cooling system.

Where we pay the claim for loss or damage, we will also pay:

- the reasonable cost of locating the source of the leak, out to the boundary of the insured address only; and
- up to \$500 toward repair or replacement of the item from which the liquid leaked,

where it forms part of your building and/or contents.

### What is not covered

There is no cover under this Insured Event for:

- loss or damage caused by any gradual escape of liquid;
- loss or damage resulting from a leaking or faulty shower recess or shower base;
- loss or damage caused by any escape of liquid of which you were aware and failed to notify us of within a reasonable period;
- the repair or replacement of the item from which the liquid escaped if it is not part of your building and/or contents;
- the cost to replace the liquid that escaped;
- loss or damage to trees, plants and shrubs growing outdoors; or
- loss or damage where a General Exclusion applies (pages 53 to 55).

## Sudden impact

### What is covered

Your building and/or contents are covered for loss or damage caused by the sudden impact by:

- a rail or road vehicle;
- a bicycle, watercraft, caravan or trailer;
- a spacecraft or space debris;
- an aircraft or aircraft debris;
- an aerial, mast, satellite dish or power pole; or
- a falling tree or branch, unless the loss or damage was caused directly or indirectly by tree/branch lopping or felling by:
  - you or a person who lives at your insured address; or
  - a person with your consent or the consent of a person who lives at your insured address.

If the impact was by a vehicle not being

driven by you or your family member, you must report it to the police.

### What is not covered

You are not covered under this Insured Event for:

- damage to any ground surface caused by the weight of a vehicle, watercraft, trailer, caravan or aircraft;
- damage to pool or spa covers;
- the cost of removing any fallen item where no claimable damage has occurred;
- the cost of removing tree stumps or any part of a tree that has not fallen;
- the cost of repairing or replacing the item that impacted your insured address; or
- where a General Exclusion applies (pages 53 to 55).

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## Theft or attempted theft

### What is covered

Your building and/or contents are covered for loss or damage caused by theft or attempted theft, that has been reported to the police, unless it was committed by:

- you or your family member;
- a person with your consent;
- a person who lives at your insured address; or
- a person with the consent of a person who lives at your insured address.

Where your claim is accepted and your house keys are stolen, we also pay the cost of replacing any locks at the insured address operated by those keys.

### What is not covered

There is no cover under this Insured Event for:

- loss of or damage to any portable or potted trees, plants or shrubs that are in the open air; or
- where a General Exclusion applies (pages 53 to 55).

## Legal liability

If you have purchased a Residential or Investment Home Package – Building Cover:

- this cover applies if an incident occurs at your insured address.

If you have purchased a Residential Home Package – Contents Cover:

- this cover applies if an incident occurs outside your insured address but within Australia;
- if you are a tenant, this cover also applies if an incident occurs at your insured address; and
- if your insured address is part of a strata, group or community titled property, this cover also applies if an incident occurs at your insured address for which you are legally liable as owner or occupier.

If you have purchased an Investment Home Package – Contents Cover:

- where your insured address is part of a strata, group or community titled property, this cover applies if an incident occurs at your insured address for which you are legally liable as owner.

### What is covered

You are covered for up to \$20 million for damages, legal fees and disbursements, costs and expenses that:

- you or your family members (if you hold a Residential Home Package); or
- you (if you hold an Investment Home Package)

are legally liable to pay another person/s as a result of an incident that causes:

- the death or bodily injury of someone other than you or your family member; or
- physical loss of or damage to the property of someone other than you or your family member.

In addition, you are also covered for up to \$500,000 for the reasonable legal costs and expenses of lawyers we appoint to act on your behalf.

### What is not covered

You are not covered for legal liabilities arising from or connected in any way with:

- the death or bodily injury of someone employed by:
  - you or your family members; or
  - a company, trust or other legal structure in which you or your family members have an interest (legal, beneficial or otherwise);
- any Workers' Compensation Legislation, industrial award or agreement, or statutory accident compensation scheme;
- damage to property owned by you or your family members, or to any property in the physical or legal control of you or your family members;
- any business, trade or profession (other than the renting of your building for domestic use when you have purchased an Investment Home Package);

- the terms of any agreement you have entered into (other than a tenancy agreement when you have purchased an Investment Home Package);
  - the use of any mechanically propelled vehicle (other than lawn mowers, ride-on lawn mowers, golf buggies and motorised wheelchairs) or aircraft or aerial device;
  - the use of any mechanically propelled watercraft;
  - any professional sporting activity;
  - any construction, demolition, alterations or renovations at your insured address where their retail value, when completed, could be reasonably expected to exceed \$25,000;
  - the use, removal of or exposure to any asbestos product or products containing asbestos;
  - your ownership of any land or premises other than your building or your insured address;
  - the transmission, directly or indirectly, of any illness, disease or medical condition;
  - any part of your insured address being used for farming;
  - the actions of any animal. This does not include your domestic pet/s unless it arises from the actions of a dog declared as dangerous by a relevant authority;
  - the consumption of alcohol or drugs by you or your family members;
  - the discharge, dispersal, release or escape of pollutants from your building or your insured address unless it is caused by a sudden, identifiable, unexpected and unintended happening that takes place in its entirety at a specific time and place during the Period of Insurance stated on your Certificate of Insurance;
  - the existence, use, operation or maintenance of electronic mail, an internet site or other internet based service;
  - computer hacking or being hacked;
  - computer viruses, bombs, worms, trojans, malware, ransomware, spyware or similar;
  - libel, slander, defamation or breach of copyright; or
  - a conflict of interest or duty.
- Additionally, there is no cover under this Insured Event:
- for the payment of any fine, penalty or punitive or exemplary damages;
  - if you admit liability without our prior written consent, which will not be unreasonably withheld;
  - for actions brought against you in a court outside Australia or a court that applies law other than Australian law;
  - as a result of an occurrence during any period in which your building is uninhabitable, or deemed uninhabitable by a regulatory authority (including any period of reconstruction);
  - where a General Exclusion applies (pages 53 to 55).

## Excess

There is no excess payable when your claim is for Legal liability only.

# Additional Benefits

Depending on the Home Package type and Cover you have selected, you may also be entitled to the following Additional Benefits.

Your Certificate of Insurance details the Package you hold (Residential or Investment), the Cover you have selected (Building Cover and/or Contents Cover) and your current sum/s insured. This will determine what Additional Benefit/s apply in your situation.

Some Additional Benefits are paid within your sum insured, and some are paid in addition to. Limits on what we will pay also apply. For details on each please read the relevant section.

## Alternative accommodation costs

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover.

### What is covered

If we pay your claim as a result of an Insured Event and the damage at your insured address is so extensive that you can no longer live there, we will pay your reasonable accommodation costs:

- if you own your insured address and have Building Cover; or
- if you own the insured address, and it is a strata titled property, and your contents are insured by this policy.

If we pay these costs, we will do so from the time your insured address becomes unliveable until it is liveable again, for up to a maximum of 52 weeks.

If you are renting the insured address as a tenant, and we pay your claim as a result of an Insured Event, and the damage at the insured address is so extensive that you

can no longer live there, we will pay the difference in rent incurred where you rent the insured address, and higher rent is charged for equivalent rental accommodation for you in the same area for the time remaining on your original lease.

This Additional Benefit is payable on top of your nominated sum/s insured.

### What is not covered

There is no cover under this Additional Benefit if you own the insured address, but it is not strata titled, and you haven't selected Building Cover.

There is also no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

## Contents in transit

This Additional Benefit applies to:

- Residential Home Package – Contents Cover;
- Investment Home Package – Contents Cover.

### What is covered

You are covered for up to 20% of your contents sum insured for loss of or damage to your contents, when you are moving to a new address within Australia and the vehicle carrying your contents is damaged or stolen in transit between your old and new address.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we will pay per claim, is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

### What is not covered

There is no cover under this Additional Benefit for:

- loss of or damage to cash, gift vouchers or negotiable instruments; or
- where a General Exclusion applies (pages 53 to 55).

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## Damage by Emergency Services

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover;
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover.

### What is covered

You are covered for loss of or damage to your building and/or contents caused by authorised Emergency Services personnel in the execution of their duty for example, the protection of life or property.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we will pay per claim is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

### What is not covered

There is no cover under this Additional Benefit:

- for any loss or damage caused directly or indirectly by or resulting from the execution of any search warrant or right to enter your premises undertaken by the police or a law enforcement body, including the seizure of any contents (even if any of these actions is found to be unlawful); or
- where a General Exclusion applies (pages 53 to 55).

## Demolition and debris removal costs

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover;
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover.

### What is covered

If we pay your claim for loss or damage caused by an Insured Event, you are covered for the cost to:

- demolish any part of your building, if necessary, and removal of the debris; and

- remove any debris directly relating to your damaged or destroyed contents.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we will pay per claim is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

### What is not covered

There is no cover under this Additional Benefit for any costs that are not related to the damaged part of your building and/or contents.

There is also no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

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## Domestic pet cover

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover;

### What is covered

If we pay your claim for loss or damage due to an Insured Event, you are also covered for veterinary expenses provided by a qualified and registered veterinarian up to \$1,000 if your domestic pet/s are injured as a result of the Insured Event.

If the Insured Event has caused so much damage that you cannot live at your insured address, we will also pay the reasonable alternative accommodation costs for your domestic pet/s up to \$3,000 in total.

This Additional Benefit is payable on top of your nominated sum/s insured.

### What is not covered

You are not covered for any costs incurred after the death of your pet/s.

There is also no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

## Emergency work and temporary repairs

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover;
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover.

### What is covered

If your building and/or contents are damaged as a result of an Insured Event, we will pay the reasonable costs of any emergency work or temporary repairs required to protect your building and/or contents against further loss or damage.

Hollard has a 24 hour emergency claims service that may be able to help arrange temporary repairs for you.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we will pay per claim, is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

### What is not covered

There is no cover under this Additional Benefit for the cost of removing any fallen items or objects where no claimable damage has occurred.

There is also no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

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## Loss of rent

This Additional Benefit applies to:

- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover (Strata Titled properties only).

### What is covered

If we pay your claim and the damage at your insured address is so extensive that it can no longer be lived in by your tenant, you are covered for the loss of rent you suffer where:

- your building is insured by this policy; or
- your contents in a strata titled property are insured by this policy.

We will pay from the time your insured address becomes unliveable until it is liveable again, up to a maximum period of 50 weeks.

You are also covered for loss of rent caused by the loss of safe access by your tenant to your insured address. We will pay from the time safe access to your insured address is prevented until it becomes available, up to a maximum period of 50 weeks.

Once it is liveable, we will also pay up to 2 additional weeks' rent if a tenant is not immediately available to occupy it.

## What we will pay per week

If your insured address is rented out under a Residential Tenancy Agreement or equivalent legal agreement, we will pay the lesser of:

- the weekly rent nominated on your Certificate of Insurance, and
- the weekly amount you were receiving immediately prior to the loss.

If the insured address is tenanted on a holiday or casual basis or there is no evidence of a rental agreement in place, we will pay the average of the weekly rent paid over the 52 weeks prior to the loss.

This Additional Benefit is payable on top of your nominated sum/s insured.

## What is not covered

You are not covered:

- where your insured address has been unoccupied for more than 60 consecutive days immediately prior to the date the damage occurred;
- if you do not make reasonable attempts to re-tenant/re-let your insured address; or
- for any period of loss of rent where the repair or rebuilding has been delayed by you or anyone who acts with your consent or on your behalf.

There is also no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

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## Matching benefit

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover;
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover.

## What is covered

When we are repairing your building or contents, we will attempt to obtain a finish that matches existing undamaged parts of the affected area, where materials to achieve this can be reasonably sourced.

If matching cannot be achieved, if we pay your claim for loss or damage you are also covered for up to an additional \$750 in any

one claim for materials required to bring about a matching finish to the area that has been repaired or replaced.

This benefit can only be used to match damaged:

- floor coverings i.e. carpet, vinyl, tiles or floorboards;
- kitchen cabinets, cupboards and bench tops;
- roof tiles, sheeting and gutters;
- wall coverings i.e. tiles, wallpaper, wood panels and paint; and/or
- garage doors.

This benefit can only be used to match materials in the immediate area where the damage occurred. It does not extend to other rooms or areas of the home that are undamaged.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we

will pay per claim, is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

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## Mortgage discharge

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover (Strata Titled properties only);
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover (Strata Titled properties only).

in your mortgage being paid out, where:

- your building is insured by this policy; or
- your contents in a strata titled property are insured by this policy,

we will pay the legal costs of discharging your mortgage.

This Additional Benefit is payable on top of your nominated sum/s insured.

### What is covered

If we pay a claim where your building is destroyed and a payment made by us results

There is no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

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## Moving within Australia

This Additional Benefit applies to:

- Residential Home Package – Contents Cover;
- Investment Home Package – Contents Cover.

To continue cover at your new address you must contact us before the end of the 14 day period, otherwise cover at your new address will end.

### What is covered

You are covered for loss of or damage to your contents as a result of an Insured Event at both your current insured address and your new address in Australia for up to 14 days from the day you start moving.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we will pay per claim, is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

### What is not covered

There is no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

## Storage fees

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover;
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover.

### What is covered

If we pay your building and/or contents claim and, in order to repair or rebuild the part of your insured address that was damaged, some or all of your contents need to be stored off-site, we will pay the

reasonable storage costs for those contents for up to 120 days in a commercially operated storage facility within Australia.

This Additional Benefit is payable on top of your nominated sum/s insured.

### What is not covered

We will not pay storage fees under this Additional Benefit if your contents can be stored safely and securely at your insured address.

There is no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

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## Temporary removal of your contents

This Additional Benefit applies to:

- Residential Home Package – Contents Cover;
- Investment Home Package – Contents Cover.

### What is covered

We will cover up to 20% of your contents sum insured for loss of or damage to your contents as a result of an Insured Event when your contents are not at your insured address but in Australia and are contained within a:

- fully enclosed and lockable building where you are temporarily residing for 120 days or less;
- commercially operated storage facility; or
- safety deposit box in a bank or financial institution.

Any amount we pay for this Additional Benefit is payable within your sum/s insured, not in addition to. The most we will pay per claim, is your sum insured plus Gap Cover (pages 18 and 61), less any applicable excess.

### What is not covered

There is no cover under this Additional Benefit:

- for cash, gift vouchers or negotiable instruments;
- for your contents whilst they are in a hotel room or other holiday accommodation; or
- where a General Exclusion applies (pages 53 to 55).

## Visitors' Property

This Additional Benefit applies to:

- Residential Home Package – Contents Cover.

### What is covered

If we pay your claim for loss or damage due to an Insured Event, we will also pay up to \$2,000 for loss or damage caused by the same event to repair or replace your visitors' property. This cover will only apply if your visitor was at the insured address at the time the loss or damage occurred.

We will only pay for the repair or replacement of the property if we would have covered the items had they belonged to you.

This Additional Benefit is payable on top of your nominated sum/s insured.

### What is not covered

We will not pay for loss of or damage to cash, gift vouchers or negotiable instruments.

There is also no cover under this Additional Benefit where a General Exclusion applies (pages 53 to 55).

# Optional Covers

Depending on the Home Package type you have purchased, you may be eligible to add one or more of the following Optional Covers to your policy.

If you have selected an option it will be stated on your Certificate of Insurance, and you will be required to pay the additional premium required.

Any event that results in a claim for loss under an Optional Cover must occur after the Optional Cover has been added to your policy, and before it expires or is cancelled.

## Accidental damage

This Optional Cover can be selected if you hold:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover; or
- Investment Home Package – Building Cover.

Additional premium will be payable if you select this option.

### What is covered

You are covered for loss or damage to your building and/or contents caused by an accident at your insured address which is not otherwise covered under another section of your policy.

### What is not covered

The following items are not covered under this Optional Cover:

- clothing or accessories;
- trees, plants or shrubs;
- jewellery or watches, including smart watches;
- mobile phones, including smart phones;

- driveways, paths and tennis courts;
- cash, gift vouchers or negotiable instruments; or
- any of the following items whilst in use:
  - bicycles;
  - firearms;
  - sporting equipment;
  - musical instruments;
  - remote control aircraft and drones; and
  - fishing equipment.

You are not covered for loss or damage that is caused by domestic pet/s, animals or livestock, if they are at your insured address with your consent or the consent of a person who lives at your insured address.

There is also no cover under this Optional Cover:

- for loss or damage that occurs gradually; or
- where a General Exclusion applies (pages 53 to 55).

## Loss of rent extra

This Optional Cover can be selected if you hold:

- Investment Home Package – Building Cover; or
- Investment Home Package – Contents Cover,

however it cannot be selected for Investment properties used as a holiday or seasonal rental property.

Additional premium will be payable if you select this option.

### What is covered

You are covered for up to 16 weeks loss of rent, if you have a tenancy agreement in place, if your tenant has stopped paying rent for at least 4 consecutive weeks and:

- you are taking or have taken all reasonable steps to evict your tenant; or
- you have evicted your tenant and have taken all reasonable steps to re-tenant your building.

We will not pay for the first 4 weeks of the rent default by the tenant, and the most we will pay is 16 times the weekly rent shown on your Certificate of Insurance, less any applicable excess.

If we pay rent under this Optional Cover, you are also covered for the reasonable expenses you incur when:

- evicting or attempting to evict your tenant up to \$1,500; and
- re-tenanting or attempting to re-tenant your building up to \$500, for example, advertising costs.

### What is not covered

You are not covered:

- if you do not make reasonable attempts to re-tenant/re-let your insured address;
- if your building is used as a holiday or seasonal rental property; or
- where a General Exclusion applies (pages 53 to 55).

## Malicious damage or theft by tenants

This Optional Cover can be selected if you hold:

- Investment Home Package – Building Cover; or
- Investment Home Package – Contents Cover;

however it cannot be selected for Investment properties used as a holiday or seasonal rental.

Additional premium will be payable if you select this option.

### What is covered

Your building and/or contents are covered for loss or damage caused by a malicious act or theft if:

- you have reported it to the police; and
- it was committed by:
  - your tenant or a person who lives at your insured address; or
  - a person, who at the time of the loss or damage was at your insured address with the consent of a person who lives at your insured address.

You are also covered for loss of or damage to your building and/or contents caused by structural modifications to your building being carried out, without your consent, by:

- your tenant; or
- someone acting with the consent of your tenant.

### What is not covered

You are not covered for or as a result of:

- cleaning, redecorating, painting or wall papering if there is no other physical damage to your building;
- poor housekeeping, neglect or the unhygienic habits of your tenant or any other person or animal who resides with them at your insured address;
- repeated instances of the same or similar damage, that likely occurred on more than one occasion, that you should reasonably have been aware of; or
- your building being used as a holiday or seasonal rental property.

There is also no cover under this Optional Cover where a General Exclusion applies (pages 53 to 55).

## Portable Contents Cover

Portable Contents Cover can be added to your policy if you hold:

- Residential Home Package – Building Cover; or
- Residential Home Package – Contents Cover.

Additional premium will be payable if you select this Optional Cover.

If you do not hold either Residential Building or Contents cover you can purchase Portable Contents Cover as a stand-alone policy.

Your Certificate of Insurance will show if you have selected Customised and/or Packaged Cover. It is important to note that the type of cover you select will determine which items are included.

If you have selected this optional Portable Contents Cover and your contents are covered under a Residential Home Package – Contents Cover, you do not need to include the value of your portable contents in your contents sum insured.

### What is covered

Portable Contents Cover protects you against:

- loss or damage caused by an Insured Event; and
- accidental loss of or damage to your portable contents items.

Your portable contents items are covered while they are:

- at your insured address (unless lost);
- in Australia or New Zealand; and
- anywhere else in the world for up to the first 30 days of travel per trip.

### What is not covered

You are not covered for any loss or damage caused directly or indirectly or in any way attributable to:

- remote control aircraft and drones, whilst in use;
- electrical or mechanical breakdown or failure;
- overwinding; or
- where a General Exclusion applies (pages 53 to 55).

### Items that can be insured under Portable Contents Cover

Items in the following table, that are owned by you, or a family member, or for which you are legally responsible by written agreement, can be insured under Portable Contents Cover.

Other items may be accepted at our discretion. If you would like to cover an item that does not appear in the list, please contact us. Any additional items that we agree to cover will be listed on your Certificate of Insurance.

Also, the following items are excluded from Portable Contents Cover:

- remote control aircraft and drones, with a wingspan of more than 1.5m;
- any item used in the course of a business, profession or trade owned by:
  - you; or
  - any company, trust or other legal structure in which you have an interest (legal, beneficial or otherwise);

- electronically stored data, files and software; and
- replacement SIM cards or any contract fees relating to the supply of devices, wireless, cellular or data services.

<b>Portable Contents Items:</b>	<b>Customised Cover</b>	<b>Packaged Cover</b>
Mobile phones (including smart phones)	✓	✗
GPS, gaming devices, laptops, tablets, e-readers and other similar portable electronic devices	✓	✓
Cameras and accessories	✓	✓
Jewellery and watches (including smartwatches) – but not gold or silver bullion, ingots, coins or nuggets, or unset gemstones	✓	✓
Glasses (including prescription glasses)	✓	✓
Medical aids and their accessories	✓	✓
Clothing items and accessories	✓	✓
Handbags, brief cases and luggage – but not their contents unless they appear elsewhere on this list	✓	✓
Sporting and recreational equipment (including golf clubs, surfboards, kayaks, fishing equipment and bicycles)	✓	✓
Remote control aircraft and drones, with a maximum wing/blade span of 1.5m	✓	✓
Tents and camping equipment – but not electrical or electronic items, or power supplies and their accessories	✓	✓
Baby capsules, children’s car seats, strollers and prams	✓	✓
Binoculars and telescopes	✓	✓
Portable musical instruments	✓	✓

You can select Customised Cover, Packaged Cover, or both.

An excess will be deducted from the total claim amount payable to you. See our Premium, Excess and Discounts Guide for further information.

## Customised Cover

List your portable contents items individually and nominate their individual sums insured. The sums insured should be the total current cost of replacing each item including GST.

If you have selected Customised Cover, the sums insured you have nominated for each item will be stated on your Certificate of Insurance.

If we pay a claim made by you in respect of your portable contents under Customised Cover, we will pay the costs of repairing or replacing the item/s up to the nominated sum insured.

## Packaged Cover

Insure your unlisted portable contents items for a maximum of up to \$1,000 per item, and nominate an overall claim limit of either:

- \$2,000;
- \$3,000;
- \$4,000;
- \$5,000; or
- \$7,500.

If you have selected Packaged Cover, the maximum claim limit you have selected will be stated on your Certificate of Insurance.

If we pay a claim made by you in respect of your portable contents under Packaged Cover, we will pay up to \$1,000 to repair or replace any one item, and up to your nominated claim limit in total.

# General Exclusions

General exclusions apply to all sections of this policy.

Under this policy there is no cover provided for any loss, damage or liability caused directly or indirectly by or in any way connected with:

1. defects, structural or design faults, faulty workmanship or faulty design. We will only apply this exclusion where you knew or should reasonably have known the issue existed;
2. damage to your building or part of your building that at the time it was built, renovated or installed was not compliant with the relevant local government regulations, or the requirements of any other applicable statutory authority. We will only apply this exclusion where you knew or should reasonably have known about the non-compliance;
3. your building whilst in the process of renovation, alteration, extension or structural improvement with a total retail value of more than \$25,000 (whether or not this is the actual cost to you), unless you have told us in advance of these improvements and we have agreed, in writing, to continue to insure your building and/or contents;
4. wear and tear, rust, corrosion and/or deterioration (except in some instances relating to 'Sudden escape of liquid' and 'Legal liability' claims), but we will only apply this exclusion if the loss or damage is directly caused by one or more of these factors;
5. you not maintaining your building and/or contents in reasonably good repair and condition;
6. water, including rainwater, after it has disappeared beneath the surface of the land at your insured address;
7. actions of the sea, ocean or other marine waters;
8. the gradual rising of the levels of the sea, oceanic waters or other marine waters;
9. subsidence or landslide (except under an 'Earthquake' or 'Explosion' claim);
10. the vibration, settling, shrinking or expanding of earth or any building, foundation, wall, pavement or path (except under a 'Lightning', 'Earthquake', 'Explosion' or 'Sudden Impact' claim);
11. gradual erosion;
12. coastal erosion or coastal collapse;
13. tree lopping or felling at your insured address by:
  - you;
  - your family member;
  - a person with your consent;
  - a person who lives at your insured address; or
  - a person with the consent of a person who lives at your insured address.
14. the actions of trees, plants or their roots that occur slowly and gradually over time;
15. condensation, mould, mildew, wet or dry rot, rising damp or dampness, that has not been caused by an Insured Event;
16. the action of light;
17. birds or bats pecking, scratching, biting, soiling or nesting;
18. rats, mice and other vermin and insects including but not limited to cockroaches, termites, flies, moths, lice or bedbugs;
19. hydrostatic pressure;

20. the storage of flammable substances where the quantities stored exceed statutory limits or other limitations set by a statutory authority;
21. accidental scratching, chipping and/or denting (unless it can be claimed as either 'Accidental damage' or 'Portable Contents Cover', and you have selected that Optional Cover);
22. any cleaning, restoration or alteration process;
23. participation in illegal activities by you and/or a person who lives at your insured address (unless you have selected the Optional Cover 'Malicious damage or theft by tenants' under an Investment Home Package);
24. the consumption of alcohol or drugs, by:
  - you;
  - your family member;
  - a person with your consent;
  - a person who lives at your insured address; or
  - a person with the consent of a person who lives at your insured address.
25. an act intended to cause damage, or an act committed with reckless disregard of the consequences, by:
  - you;
  - your family member;
  - a person with your consent;
  - a person who lives at your insured address; or
  - a person with the consent of a person who lives at your insured address.

Where you hold an Investment Home Package this exclusion will also apply to your tenants unless you have selected either of the Optional Covers 'Loss of rent extra', or 'Malicious damage or theft by tenants'.

26. lawful seizure, confiscation, requisition or damage to your building and/or contents;
27. nuclear activities and radioactivity, including the use, existence or escape of nuclear fuel, weapons, material or waste. This includes nuclear pollution and contamination;
28. biological or chemical contamination from any source;
29. war, whether it is declared or not, including invasion, acts of foreign enemies, civil war, hostilities, rebellion and revolution. You are also not covered for loss or damage caused by or attributable to actions taken to suppress, prevent or control these acts;
30. looting, sacking or pillaging following any type of war;
31. any act of terrorism. Terrorism means an act or threat designed to influence or intimidate a government or the public (including any group of the public) with the intention of advancing a political, religious, ideological or similar purpose;
32. firearms which are unlicensed, unregistered, or which are not stored in accordance with current regulations;
33. any claim made for an event occurring before the policy commences or after it has expired, lapsed or is cancelled;
34. computer hacking or being hacked; or
35. computer viruses, bombs, worms, trojans, malware, ransomware, spyware or similar.

We will also not cover:

36. the costs of matching undamaged parts of your building and/or contents with parts we have repaired/replaced, except as described in the Matching benefit on pages 43 to 44;
37. any item that forms part of your building and/or contents if it has been mislaid and the cause of the loss is unknown;
38. losses which are not directly related to a claimable event under your policy such as, but not limited to, loss of income or profit because you cannot go to work following an insured event, or the cost to clean up following an event where no claimable damage has occurred;
39. the demolition of your building or any part of it ordered by government or public or local authorities due to a failure to obtain the necessary permits in connection with your building or your insured address;
40. loss of damage to electronic equipment caused by user error or misuse;
41. re-recording, re-installing, repairing, restoring or replacing electronically stored data, programs or files, nor the value of such data, programs or files; or
42. the removal of tree stumps or any part of a tree that has not fallen or caused damage to your building and/or contents;
43. any property which is not owned by you or a family member, except as described on page 46 under Visitors' Property; or
44. any property which is owned, leased or otherwise under the responsibility of, a business, trade or profession;
45. motor vehicles, caravans or trailers;
46. aircraft or watercraft, unless listed as included under Contents on pages 23 to 24 and 27 to 28;
47. motorcycles, other than unregistered motorcycles with an engine capacity of 125cc or less;
48. motorised self propelled vehicles other than the following motorised vehicles - wheelchairs, golf carts, golf buggies, and lawn mowers; or
49. animals and livestock (unless covered under Domestic Pet Costs).

# Excesses

An excess is the amount you must contribute when we pay a claim. Your excess will need to be paid by you before we finalise your claim.

Depending on the type of claim, you may choose to:

1. have the excess deducted from any settlement we pay directly to you (or your credit provider);
2. have the excess deducted from any invoice we receive from a repairer or supplier (if applicable) which will mean you will be responsible for paying the amount of the excess directly to them; or
3. pay the excess to us.

## Excess/es that may apply when you make a claim

All excess amounts that apply to your policy are stated on your Certificate of Insurance.

Excess type	How the excess is applied
Basic excess	<p>An amount chosen by you or imposed by us and stated on your Certificate of Insurance. The basic excess applies to all claims other than:</p> <ul style="list-style-type: none"><li>– Portable Contents Cover; and</li><li>– Legal liability Insured Event.</li></ul> <p>Where you lodge a claim for loss of or damage to both your building and contents caused by the same Insured Event only the highest excess will apply.</p>
Portable Contents excess	<p>An amount stated on your Certificate of Insurance. This excess applies to all Portable Contents Cover claims, even if you have paid a Building or Contents excess for the same event.</p>

For more information about excesses, please refer to the Premium, Excess and Discount Guide which can be found:



At [bankwest.com.au/personal/insurance/home-and-contents-insurance](https://bankwest.com.au/personal/insurance/home-and-contents-insurance); or



Call us on **13 24 23**.

# How to make a claim

## What you must do

You must:

- contact us as soon as practicable if you need to make a claim;
- take all reasonable steps to prevent any further loss or damage occurring to your building, contents and/or your portable contents;
- be truthful and frank with us at all times, otherwise we may refuse to pay your claim; and
- cooperate and assist us with all of our enquiries which are reasonably necessary to assess your claim or pursue recovery, otherwise we may refuse to pay your claim or require you to pay back any amounts we have already paid to you.

Your responsibilities include:

- allowing us or anyone appointed by us to:
  - take action against an offender;
  - where it is reasonably necessary to make a decision on your claim:
    - interview you in respect of your claim; and
    - inspect your building, contents and/or your portable contents which are the subject of your claim.
- providing us with all information and documents we request that are reasonably necessary to:
  - assess your claim;
  - assist us with the:
    - recovery from another person of any amount we have paid you under this policy; and/or
    - defence of any claim made against you and in respect of which this policy requires us to indemnify you;
- forwarding all correspondence you receive from third parties in relation to your claim as soon as possible;
- agreeing that we may, in your name, take legal action against another person to recover an amount we have paid to you; and
- contacting the police if your claim is due to:
  - theft or attempted theft;
  - malicious act including vandalism;
  - sudden impact by a vehicle driven by someone other than you or your family member; or
  - riot and public disturbances.

We may request the police incident number from you, and/or a copy of the police report, in order to process your claim.

## Conditions relating to defence of claims made against you

If we defend any claim made against you and in respect of which this policy requires us to indemnify you, we will be entitled to:

- conduct any legal proceedings, actions and/or negotiations including settling any actions, claims or proceedings in consultation with you; and
- require you to attend court to give evidence if this is necessary. You must make yourself available to our lawyers we have appointed to represent you.

We, or our lawyers we have appointed to represent you, will notify you if there is an opportunity to settle any action, claim or proceeding made against you. If you do not agree to settle any action, claim or proceeding, our liability will be limited to the amount for which the action, claim or proceeding could have been settled and we will no longer be responsible for conducting the legal proceeding, action or negotiation.

## What you must not do

You must not without our agreement:

- make any admissions to anyone about any incident covered by this policy; or
- settle or attempt to settle any claim that:
  - you may have against someone else that relates to an incident covered by this policy; or
  - someone else may have against you and in respect of which this policy requires us to indemnify you; or
- authorise any repairs or arrange for the replacement of any item of your building, contents and/or portable contents unless you are taking reasonable steps to prevent any further loss or damage.

If you do any of the above, we may reduce the amount we pay you in the event of a claim, potentially to nil.

## Proof of loss and ownership

You must provide us with all information and proof that we require that is reasonably necessary in order to establish:

- that you have suffered a loss that is covered by the policy; and
- the amount that fairly represents the value of your loss.

If you are unable to provide us with proof of loss and ownership to establish the above, you should contact us to discuss alternative options to demonstrate proof of loss and ownership.

The types of documents and information that we may request will vary depending on the nature of your claim. Some commonly requested documents and information are listed below, but our request may specify items which are not in this list. These are:

- receipts;
- warranty certificates;
- valuation certificates;
- instruction manuals;
- spare parts for the item;
- original packaging;
- tenancy agreements;
- credit card and/or bank statements; and
- photographs.

If you are claiming on your contents policy for parts of your building that you are responsible for as a strata titled property owner, we will also require written confirmation from your strata management that:

- you are responsible for the parts being claimed for; and
- those parts were not insured under the strata building insurance.

# How we settle a claim

## Building, Contents and Portable Contents claims

If we pay your claim we will, in consultation with you:

- repair your damaged property where it is practicable and economical to do so;
- replace your lost or damaged property where it is not practicable and/or economical to repair it; or
- pay you the value that fairly represents your loss, in the form of cash or a pre-paid store card\*, up to the relevant sum insured stated on your current Certificate of Insurance.

The amount we will pay will be reduced by any applicable excess and/or outstanding premium. If we pay a claim for both building and contents, you will only need to pay the higher of your building or contents excesses. If your claim also includes items insured under Portable Contents Cover, the Portable Contents Cover excess will also be payable.

If discount arrangements we have in place with suppliers result in us replacing or repairing any part of your building, contents or portable contents for less than the sum insured or its retail value, we will not refund any premium or pay the difference.

If we pay you in cash or store credit vouchers, we will not use any discount arrangements that may be available to us, to reduce the amount we pay you.

## Where your building and/or contents items are under finance and a total loss

In the event of a total loss, any payment made will first be made directly to the finance company/credit provider noted on your Certificate of Insurance, but only that part of the payment that relates to the property that is the subject of the finance/credit. The payment will be based on the amount they advise is outstanding.

We will pay up to the sum insured less any applicable excess/es. Any remaining balance of your total loss claim that is left is then payable to you.

After your claim has been paid, if there is any outstanding debt to your credit provider exceeding the sum insured (less any applicable excess/es), you will be responsible to the credit provider for the remaining balance.

\* **Prepaid cards** are provided as an option to policyholders in claim circumstances where the provision of the prepaid card is convenient and mutually agreed between Hollard and the relevant policyholder. Under Hollard's prepaid card process the policyholder must be consulted to confirm their preference/decision to receive a prepaid card. Where the policyholder is concerned or expresses another preference, an alternative settlement method (most commonly replacement of the relevant goods or a cash settlement) may be used.

## Gap Cover

If we pay your claim and the costs for repairing, replacing or rebuilding your building and/or contents exceed the sum/s insured stated on your Certificate of Insurance, we will pay these actual costs up to a further 25% of your sum/s insured. This is called Gap Cover.

Gap Cover does not apply to:

- Portable Contents Cover;
- items with a maximum claim limit; and
- Legal liability Insured Event.

## Where we might pay more

Where applicable, we will also pay the cost of the following Additional Benefits on top of your sum/s insured:

- Alternative accommodation costs;
- Domestic pet cover;
- Loss of rent;
- Mortgage discharge;
- Storage fees; and
- Visitors' property.

## Replacement and matching

When repairing or replacing damaged parts of your building or contents, we will take all reasonable steps to match the materials and finishes with the surrounding undamaged parts.

Where this is not possible, you may be entitled to payment of a Matching Benefit of up to \$750 to help with matching undamaged areas to the area that has been repaired or replaced. See pages 43 to 44 for full details.

When replacing Contents items, we do this on a like for like basis, that is, we will source an equivalent replacement item or pay you an amount based on the nearest equivalent brand, model, and specifications currently available.

Where an equivalent item is no longer available, we will pay you the reasonable value of the item when it was new.

If a contents or portable contents item is:

- unique or irreplaceable, we will pay you the lesser of:
  - the reasonable Australian market value as determined by independent valuation; or
  - the sum insured where the item is listed separately,
- part of a pair, set or collection, we will pay the lesser of:
  - the sum insured where the set, pair or collection is listed separately on your Certificate of Insurance; or
  - the value of that part of the pair, set or collection.

## Replaced items

If we settle your claim for:

- damaged property; or
  - lost or stolen property that is subsequently recovered,
- the damaged or recovered property is owned by us, unless we let you keep it.

If we let you keep the damaged or recovered property:

- you are free to do whatever you like with it; and
- you are responsible for it and cannot abandon it to us.

## Rights of third parties

A person who is not named on your Certificate of Insurance may be specified or referred to in this policy as a person to whom the cover extends.

Depending on the circumstances, these third parties may include:

- visitors to your insured address; and
- credit providers.

Third parties that are specified or referred to in this policy have a right to recover the amount of their loss in accordance with this policy.

These third parties:

- have, in relation to a claim made by them, the same obligations to us as if they were a party to this policy; and
- may discharge your obligations in relation to the loss.

These third parties, however, have no better rights under this policy than you do. In other words, if a third party makes a claim that we would be entitled to refuse if it was made by you (including fraud committed by you), then we are entitled to refuse to pay the claim made by the third party, regardless of the conduct of the third party (including whether or not the third party has committed any fraud).

Further, an act, statement or omission by you will be taken as an act, statement or omission by these third parties.

## Examples of how we may settle a claim

For examples of how we may settle a claim, please refer to the Premium, Excess and Discount Guide which can be found:



At [bankwest.com.au/personal/insurance/home-and-contents-insurance](https://bankwest.com.au/personal/insurance/home-and-contents-insurance); or



Call us on **13 24 23**.

# What happens to your policy after a total loss?

## Building and Contents claims

Where we decide that either your building and/or contents are a total loss, then the relevant cover (including any Optional Covers selected with this cover) will come to an end on the day we pay the total sum insured with no refund for that component of the premium.

If we settle a claim in any other way, the cover provided by this policy will continue to operate as stated on your Certificate of Insurance.

## Portable Contents claims

If we pay the sum insured for a Customised Portable Contents item, cover for the item will come to an end on the day we pay the sum insured for the item with no refund of premium.

If we settle a claim in any other way, the cover provided by this policy will continue to operate as stated on your Certificate of Insurance.

## Payment of unpaid premium following a total loss claim

If we pay the total sum insured for your building, contents and/or Portable Contents, we consider that the yearly premium for that cover has been earned in full by us in return, even if it is paid by you monthly. Where this occurs:

- the amount of any unpaid premium for the Period of Insurance for that cover will be deducted from the amount payable to you; or
- if we replace or rebuild your building and/or contents, you must pay us the balance of any unpaid premium or instalments for the Period of Insurance for that cover.

## Legal liability Insured Event

We will pay up to a total of \$20 million for all Legal liability claims that arise out of the same accident or series of accidents with the same underlying cause.

In addition to this amount, we will also pay up to \$500,000 for the reasonable legal costs and expenses of our lawyers acting on your behalf in relation to a Legal liability claim.

For a full explanation of Legal liability Insured Event please refer to pages 37 to 38.

# Do you have a complaint?

Often, problems can be resolved quickly and simply by talking to us. Please contact us to discuss your concerns by any of the ways listed on page 71.

If we are unable to resolve your complaint, we will ensure that your complaint is referred to an appropriate person and receives prompt attention.

If you still remain dissatisfied, our Customer Relations team can review your complaint.



Call Customer Relations **1800 805 605**



Email **resolution@cbainsurance.com.au**



Or write to:

**Customer Relations**

Reply Paid 41, Sydney NSW 2001 (no postage stamp required)

Customer Relations has the authority to act independently in dealing with your problem and to respond to your request for resolution.

When you make a complaint we will:

- acknowledge your complaint and make sure we understand the issues;
- do everything we can to fix the problem;
- keep you informed of our progress;
- keep a record of your complaint;
- give you the name and contact details of a person who works for us, together with a reference number, so that you can follow us up if you want to; and
- provide you with a final response within 30 days.

If we are unable to provide a final response to your complaint within 30 days, we will:

- inform you of the reasons for the delay; and
- advise you of your right to complain to the Australian Financial Complaints Authority (AFCA), and provide you with their contact details.

## External dispute resolution

If you are not happy with the response our Customer Relations team provides, you can refer your complaint to AFCA. AFCA offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries.

To contact AFCA:



Call **1800 931 678**



Write to:

**Australian Financial Complaints Authority**

GPO Box 3, Melbourne, VIC 3001



Visit **www.afca.org.au**

# Privacy of your personal information

## Your privacy is important to us

We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. That's why protecting your information and being clear about what we do with it is a vital part of our relationship with you.

Hollard's Privacy Policy can be found at [hollard.com.au/privacy-policy](https://hollard.com.au/privacy-policy). We are bound by the Privacy Act and the Australian Privacy Principles, upon which the Hollard's Privacy Policy is based.

## What information we collect

The information we collect will vary according to the product or service you request or use. It includes personal information such as name, age, gender, contact details as well as your financial information. For example, as you are purchasing an insurance policy the type of information we may collect includes your full name, date of birth, mailing address, information about the risk you wish to insure and relevant risk or insurance history. We may also collect from you similar information about others who may be covered under the insurance policy.

When you are making a claim, information we will collect includes information about the circumstances of your claim and this may include sensitive information if relevant to your claim. We may also collect sensitive information at application or renewal. When we need to obtain this sensitive information, we will ask for your consent, except where otherwise permitted by law.

You must provide us with accurate and complete information. If you do not, you may not meet your responsibilities and we may not be able to provide you with our products and services.

## How we collect information

We collect information about you and your interactions with us, for example, when you request or use our products or services, phone us or visit us online.

We collect information about you from others, such as service providers, agents, advisers, brokers, employers or family members. We may collect information about you that is publicly available, for example, from public registers or social media, or made available by third parties.

We collect and verify customer information in different ways and we will advise you of the most acceptable ways to do this.

When we interact with you, we are obliged to identify you. We do this by collecting and verifying information about you. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities.

We may also collect and verify information about persons who act on your behalf, such as a co-insured or another person you authorise to deal with us in relation to your policy or insurance claim.

## How we use your personal information

We collect, use and exchange your personal information so that we can:

- establish your identity and assess applications for products and services;
- price and design our products and services;
- administer our products and services;
- manage our relationship with you;
- contact you, for example if we need to tell you something important;
- conduct and improve our businesses and improve the customer experience;
- verify information you have given us is accurate;
- manage our risks, for example to identify and investigate illegal activity, such as identity theft or fraud;
- comply with our legal obligations and assist government and law enforcement agencies and regulators;
- identify and tell you about other products and services that may be of interest to you.

We may also collect, use and exchange your information in other ways where we are permitted by law.

If you have provided your email or mobile phone details we may contact you by email or SMS.

## Direct marketing

If you don't want to receive direct marketing from us, you can:



Call us on **13 24 23**



Email **[privacy@cbainsurance.com.au](mailto:privacy@cbainsurance.com.au)**

## Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

Hollard may combine customer information it has with data from its distribution partner, CBA, in order to gain useful insights which can be used for any of the purposes described in 'How we use your personal information'.

In addition, CBA may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

## Who do we exchange your information with?

We may exchange some of your personal information with our distribution partner, CBA, so that we and CBA may adopt an integrated approach to our customers. Hollard may use this information for any of the purposes mentioned under 'How we use your personal information'.

We may exchange information with third parties where this is permitted by law or for any of the purposes mentioned under 'How we use your personal information'. These third parties may include:

- service providers, for example builders or repairers, restorers, suppliers of goods or services related to an insurance claim such as assessors, investigators or insurance reference agencies;
- providers of certain outsourced functions, for example direct marketing, document production facilities, debt recovery and information technology support service providers;
- brokers or agents who refer your business to us;
- anyone named on your policy such as other policyholders or third parties entitled to cover or benefits under your policy, including mortgagees or financiers;
- any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian, attorney or any person you nominate as authorised to act on your behalf with respect to your insurance arrangements;
- medical practitioners (where health information is relevant to an interaction with us, for example an insurance claim relating to personal injury);
- auditors;
- reinsurers and reinsurance brokers;
- government or law enforcement agencies or regulators;
- entities established to help identify illegal activities and prevent fraud.

In all circumstances where our service providers receive or become aware of personal information, confidentiality arrangements apply.

## Sending information overseas

From time to time we may send personal information to service providers or other third parties such as reinsurers who operate or hold data outside of Australia.

Where we send information overseas, we make sure that appropriate data handling and security arrangements are in place. Australian law may not apply to some of these entities.

We may also send information overseas to complete a particular transaction or where this is required by the laws and regulations of Australia or another country.

For more information about which countries outside of Australia we may send personal information to, please refer to [hollard.com.au/privacy-policy](https://www.hollard.com.au/privacy-policy)

## To access or view your personal information

You can (subject to permitted exceptions) request access to your personal information by contacting us by using the contacts listed below.



Call us on **13 24 23**



Email **privacy@cbainsurance.com.au**

For more information about our privacy and information handling practices, please refer to Hollard's Privacy Policy.

## Making a privacy complaint

If you have any questions, suggestions or complaints about our privacy practices (including a complaint about a breach of the Privacy Act or Australian Privacy Principles) or this Privacy Policy, you can contact our Privacy Officer either via:



Email **privacy@cbainsurance.com.au**



Write to:  
Locked Bag 2010, St Leonards NSW 1590;



Call **02 9253 6600**

We will respond to your question, suggestion or complaint as soon as possible.

If you are not satisfied with our response to your enquiry or complaint you can contact the Privacy Officer and request that it be reviewed by a senior staff member who will endeavour to resolve your dispute within 30 days. If you are still not satisfied we will tell you about any external dispute resolution avenues which may be available to you.

For further information on how to make a privacy complaint and how we deal with your complaint please refer to Hollard's Privacy Policy, available on our website, **hollard.com.au**

# Financial Claims Scheme & General Insurance Code of Practice

## Financial Claims Scheme

This product is a protected product under the Financial Claims Scheme (FCS). The FCS protects certain individuals in the event of an insurer becoming insolvent. In the unlikely event of Hollard Insurance Partners Limited becoming insolvent you may be entitled to access the FCS, provided you satisfy the eligibility criteria. More information about the FCS and eligibility criteria is available by visiting [www.fcs.gov.au](http://www.fcs.gov.au)

## General Insurance Code of Practice

The General Insurance Code of Practice has been designed to raise the customer service standards in the Australian insurance industry and protects the rights of policyholders.

Developed in concert with consumers and the insurance industry, the Code is the general insurance industry's promise to be transparent, fair, efficient, honest and timely in the way it deals with all its customers.

Whether you are taking out insurance, making a claim or have a complaint, the General Insurance Code of Practice lets you know the standards of customer service you can expect from the insurance industry. Hollard is a signatory to the Code.

To read the General Insurance Code of Practice or obtain additional information, visit [codeofpractice.com.au](http://codeofpractice.com.au)

# How to contact us

If you have any questions or would like further information, contact CBA Insurance:



Call our Customer Service Centre and/or Claims Department on **13 24 23**



Email us at **[contactus@cbainsurance.com.au](mailto:contactus@cbainsurance.com.au)**



Write to: PO Box 315, Silverwater, NSW, 2128



You can also visit **[bankwest.com.au](http://bankwest.com.au)**

## National Relay Service

The National Relay Service may assist anyone who is deaf or has hearing or speech impairment:

TTY/Voice: **13 3677**

SSR: **1300 555 727**

SMS relay number: **0423 677 767**

# Financial Services Guide

This Financial Services Guide (FSG) provides important information for Bankwest customers that we are required to provide under the requirements of our Australian Financial Services License (AFSL). It is intended to provide you with information that will assist you in making informed decisions on whether you want to use our products and services.

## Who are we?

Home Insurance is issued by Hollard Insurance Partners Limited ABN 96 067 524 216, AFSL 235030 (Hollard). Hollard is the insurer for the Home Insurance policy. Bankwest is a division of the Commonwealth Bank of Australia and is a distributor of Hollard's insurance products. Bankwest does not guarantee the obligations or performance of Hollard or the products Hollard offers. Hollard takes full responsibility for the content of this PDS.

Hollard is regulated as a general insurer by the Australian Prudential Regulation Authority (APRA) and as the holder of an AFSL by the Australian Securities and Investment Commission (ASIC).

This FSG relates to Home Insurance which has been issued by Hollard and has been distributed by Bankwest.

## Our products and services

Our AFSL authorises us to deal in and provide general advice relating to Home Insurance. Effective 1 January 2022 our Australian Financial Services Licence authorises us to provide claims handling and settling services.

When assisting you with our products or providing our services to you, our staff may provide you with factual information and in some circumstances may provide you with general product advice. We do not provide personal product advice – this means that we do not take your personal objectives, financial situation, needs or circumstances into account when providing our services to you. If you require personal advice, we will refer you to the Insurance Council of Australia (ICA) or the National Insurance Brokers Association of Australia (NIBA) for information about alternative insurance options, or another Insurer.

## How are we paid for providing our services?

When you choose to purchase Home Insurance, you pay us your premiums and any associated taxes or government charges. The basis of how premiums are determined is explained in our PDS and Premiums, Excess and Discounts Guide, which can be found at [bankwest.com.au](https://www.bankwest.com.au)

## How our staff are paid for providing our services

Staff are remunerated by salary that includes superannuation benefits. The amount of salary varies according to the staff members' position. Staff may also be eligible for an annual bonus payment that is based on a number of factors. These include:

- performance
- meeting customer service standards.

## What commissions does Hollard pay?

Where Hollard issues a Home Insurance product, commission may be paid by Hollard to Bankwest. Commission payments may continue while you hold the product. The range of commissions that Hollard may pay for Home Insurance is 0% to 15% of the premium paid.











[bankwest.com.au](https://www.bankwest.com.au)

For existing Home Insurance policyholders



Call **13 24 23**

Bankwest, is a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence  
234945. The role of Bankwest in relation to this insurance  
is as a distributor only. Bankwest does not assume any  
responsibility for the content of this document.

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