

Bankwest
Home Insurance
SecureTM
Home Extra
Insurance

Product Disclosure Statement

Issued by: AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance

bankwest 

Happy Banking

Secure™ Home Extra Insurance

Introduction	3
Welcome to Vero	3
Summary of how we cover contents	6
Summary of insured events	10
Summary of important claims information	12
About your sum insured	13
About your premium	14
Paying your premium	14
Your responsibilities	16
When you need to contact us	17
About your cover	19
Who we cover – You/Your	19
Where we cover – the insured address	19
What we cover – your home	20
What we do not cover as – your home	21
The most we will pay for home claims	22
What we cover –your contents	22
What we do not cover as – your contents	24
The most we will pay for contents claims	24
GST	27
What you are covered for – Insured events	28
Additional features	42
Additional cover	54
Optional covers	64
Legal liability	67
General exclusions	71
Claims	78
Making a claim	78
How to establish your loss	80
Your excess	83
How we settle your claim	85
Home claims	88
Contents claims	95
Other claims information	97
Other important information	98
General Insurance Code of Practice	98
What happens with cancellations?	98
Words with special meanings	99
How we will deal with a complaint	102
Report insurance fraud	104
Financial Claims Scheme	104
We respect your privacy	104

Introduction

Welcome to Vero

Vero Insurance ('Vero') can trace its origins back to 1833 in Australia. Since then we have successfully protected our customers' personal and business assets.

Vero aims to provide our customers with certainty and peace of mind, through innovative, specialised and expert insurance offerings.

Why is this document important?

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

Any advice provided by this PDS is general only and does not take into account your particular objectives, financial situation or needs. Because of this you should, before acting on the advice, decide if it is right for you and consider the information contained in this PDS carefully.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary Product Disclosure Statement (SPDS) or replacement PDS.

PED guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information pertaining to the section that it is located in, and is available at www.vero.com.au/PED. You can also obtain a copy of this guide on request, at no charge, if you contact us.

About the insurer

AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance, is the insurer and is the issuer of this PDS.

Bankwest is a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945 ('Bankwest'). This insurance policy is not a product of, nor guaranteed by, Bankwest.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **30** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **30** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed for people who own and live in their home and for people who want to insure their contents inside a home or unit.

This policy may not be suitable for covering your investment home or contents in a unit let out to your tenants as it only provides limited landlord cover. Please ask us about our Secure Landlord Insurance policy.

Your full and correct disclosure of facts

You must comply with the duty of disclosure when you apply for this insurance. We will ask you for information about your home, your contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

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

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

The information you tell us can affect:

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

You do not need to tell us of anything which:

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

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

Exclusion for new business policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy.

Very limited exceptions apply. For full details see 'General exclusions' on page 72.

More than one named insured

If there is more than one named insured on your schedule, we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all those named as insured on your schedule.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in 'Words with special meanings' section on pages 99 to 102.

Summary of how we cover contents

The type of cover we offer, where we provide that cover, and the limits that apply, can change depending on the contents you are insuring. For some contents the sum insured limit that applies is shown in this PDS and other times, the limit is shown on your schedule. This is a summary only. For full details you need to read the full PDS and your schedule carefully.

Type of contents

Covered for

General contents

Loss or damage caused by an insured event.

These are:

- contents without fixed limits (e.g. leather lounge, television, clothes);
- contents with fixed limits (e.g. contents in the open air, cash);
- contents with flexible limits (e.g. works of art, woven rugs).

For 'What we cover as contents' and for 'What we do not cover as contents' see pages 22 to 24.

Specified contents

Loss or damage caused by an insured event.

e.g. a specific painting you have asked us to cover at the insured address for a specified value.

Where are they covered?

Limits

At the insured address.

Contents without limits do not need to be listed on your schedule.

Contents with fixed limits are contents that have limits that are fixed and cannot be changed. The most we will pay is the fixed limit shown in this PDS. For details of the limits that apply see page 25.

Contents items with flexible limits are contents that have limits that can be increased. If you have not asked us to increase the limit, the most we will pay is the limit shown in the PDS. If you have asked us to increase the limit of a contents item for an extra premium and we agree, that contents item will be a 'specified contents' item. See the row below for more details.

The most we will pay for all contents is the general contents sum insured (which includes any specified contents) plus any personal valuables sums insured (as shown on your schedule).

At the insured address.

You can ask us to increase the limit of a contents item with a flexible limit by listing that item for a specified value. If we agree and you pay any additional premium, the contents item will then be shown on your schedule as a specified item under the 'Specified contents' section.

The most we will pay for a specified contents item is the amount shown on your schedule.

Type of contents**Covered for**

Personal valuables

Accidental loss or damage.

These are:

- Personal valuables – unspecified items;
- Personal valuables – specified items.

For what we cover as personal valuables – unspecified items and personal valuables – specified items see pages 64 to 65.

If you choose an optional cover it will be shown on your schedule. An extra premium applies.

Where are they covered?

All personal valuables are covered at the insured address and anywhere else in Australia and New Zealand.

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

Limits

Personal valuables – unspecified items

You can choose a sum insured from the options we offer.

The most we will pay for any or all personal valuables – unspecified items is the sum insured shown on your schedule.

Personal valuables – specified items

You ask us to insure the specified item by giving us the full description and replacement value. If we agree and you pay the additional premium, the items will be listed individually on your schedule. The most we will pay is the amount shown on the schedule for each item listed.

Summary of insured events

This summary lists the insured events that we cover with an example of what we do not cover in relation to that insured event. This is a summary only and there are other things we do not cover. For full details of what we cover and do not cover you for, read your schedule and the full PDS carefully, including pages 28 to 41 and in 'General exclusions' on pages 71 to 77 of this PDS.

Flood

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

More details page 28

Storm

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

More details page 30

Lightning

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

More details page 31

Fire

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

More details page 31

Earthquake and Tsunami

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

More details page 32

Theft or burglary

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

More details page 33

Accidental breakage of glass

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

More details page 34

Escape of liquid

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

More details page 36

Impact

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

More details page 38

Damage by an animal

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

More details page 39

Explosion

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

More details page 39

Riot, civil commotion or public disturbances

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

More details page 40

Malicious acts and vandalism

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

More details page 41

Summary of important claims information

This summary lists some of the important information to consider when making a claim. This is a summary only and there are other things you should be aware of when making a claim. For more details see pages 78 to 96.

Making a claim

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

More details page 78

Establishing your loss

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

More details page 80

Proof of ownership

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

More details page 81

Excess

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

More details page 83

How claims are settled

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

Some items, for example paintings, cannot be replaced on a 'new for old' basis and we explain how we will settle claims for such items in this PDS.

More details page 85

About your sum insured

What is a sum insured?

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

Make sure your sum insured is adequate

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

Personal valuables that we have agreed to insure do not need to be included in your general contents sum insured. See page 24 for more details.

Review your sum insured regularly

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

If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

If you over-insure

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

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

Inflation protection

Vero automatically adjusts the home and general contents sum insured on your schedule at the end of each period of insurance to account for inflationary trends. Please ask us to change the sums insured for any items insured as specified contents and/or personal valuables when required.

About your premium

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

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

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

Your premium includes any discounts you qualify for and these are usually applied before we add applicable government charges.

Refer to the PED Guide for further information

Paying your premium

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

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

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

If a refund of **\$10** or more is payable, we will send you a cheque or credit your payment card account.

Late annual payments

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

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

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

Overdue instalments

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

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

Important things to remember when paying by instalments

If we have agreed you can pay your premium by instalments:

- you must be an authorised signatory on the account nominated for your instalment payments;
- you must ensure that your nominated account has sufficient funds to meet each payment at each due date.

Your financial institution may apply its own fees (including dishonour fees). Those fees are your responsibility.

When you first commence paying by instalments, or when you change your account details, it may take up to **14** days for us to take the first instalment payment.

If you want to ask us to change or cancel your instalment payment arrangements, you need to contact us at least **7** days before the next instalment is due.

If you want to cancel the instalment payment arrangements completely, you will need to contact us and make alternative arrangements for payment of the total amount due for the rest of the period of insurance. If you do not, you may not be covered.

If you ever think we have made a mistake in relation to an instalment payment, please contact us.

Your responsibilities

You must:

- keep your home and contents well maintained and in good condition. For what we mean by 'good condition' see 'Words with special meanings' on page 100;
- take reasonable care to prevent theft, loss, damage or legal liability;
- follow all the terms and responsibilities set out in your policy;
- provide honest and complete information for any claim, statement or document supplied to us;
- ensure that your home complies with local government or other statutory requirements at all times.

Not meeting your responsibilities

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

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

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

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

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

If you have to pay an unoccupied excess it is payable in addition to any other excess that applies to your claim. For more details about the unoccupied excess, see page 84.

When you need to contact us

You must contact us when:

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

What we will do when you contact us

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

When changing insured address

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

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

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

About your cover

Who we cover – You/Your

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

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

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

Family means:

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

Where we cover – the insured address

We cover your home and contents at the insured address.

The insured address is the address/location shown on your schedule. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property **unless** the additional feature 'Contents on common property' applies.

We can provide cover for some contents away from the insured address, see page 64 to 65 'Personal valuables'.

What we cover – your home

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

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

What we do not cover as – your home

Your home does not include:

- anything defined as contents (unless covered under additional feature 'Landlord furnishings');
- any new building in the course of construction;
- any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- inflatable or portable swimming pools and spas and their accessories;
- any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- any carpets, rugs, blinds, drapes or curtains;
- air conditioners attached within a window;
- loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks and granular rubber, used or applied chemicals, fertilisers or pesticides;
- plants, trees and shrubs or hedges in the ground (unless covered under additional feature 'Damage to gardens and plants');
- a hotel, motel, boarding or guest house.

The most we will pay for home claims

If we accept your claim, the most we will pay for loss or damage to the home is the sum insured shown on your schedule, unless a limit in the table below or a different limit elsewhere in your policy applies. The limits shown in the table below cannot be increased.

Fixed limits apply to:	Limits for any one insured incident
Uninstalled building fittings, fixtures and materials (e.g. tiles stored in the shed or an oven that is not yet installed)	Up to \$500 in total
Fencing	Up to 2 kilometres
Driveway and sealed roads	Up to 500 metres
Additional features	The amount or limit shown for that additional feature (see pages 42 to 56)
Additional covers	The amount or limit shown for that additional cover (see pages 54 to 62)

What we cover – your contents

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

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

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

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

If contents are insured in a unit

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

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

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

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

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

What we do not cover as – your contents

Contents does not include:

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

The most we will pay for contents claims

Different types of contents

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

- **General contents** – These are contents without fixed limits, contents with fixed limits **and** contents with flexible limits.
- **Specified contents** – Some contents have flexible limits which means you can increase their limits if we agree. If you increase the limit of such an item and we agree, the item is listed on your schedule as 'Specified contents'.
- **Personal valuables** – See pages 64 and 65.

The most we will pay for all contents

If we accept your claim the most we will pay for loss or damage to all contents is the general contents sum insured (which includes any specified contents) plus any personal valuables sum insured (as shown on your schedule).

There are also limits that apply to individual contents items or types of items. These limits are set out in the tables below in 'Contents with fixed limits' and 'Contents with flexible limits'.

Contents with fixed limits

The following table lists contents that have fixed limits that cannot be changed and these limits are the most we will pay for those contents items.

Item	Limit
Home office equipment used for a business activity	Limited to \$10,000 in total per claim
Tools of trade and equipment used for a business activity (not 'Home office equipment')	Limited to \$5,000 in total per claim
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection)	Limited to \$500 in total per claim
Uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery)	Limited to \$2,000 in total per claim
Refrigerated food, frozen food and medicines	Limited to \$1,000 in total per claim
Contents in the open air	Limited to 25% of the general contents sum insured per claim

Contents with flexible limits

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

Item	Limit
Jewellery and watches	\$2,000 per item or set but not more than a total of \$8,000 per claim
Carpets or rugs that are hand woven	\$2,000 per carpet or rug per claim
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	\$10,000 for each item or set but not more than a total of \$50,000 per claim
Collections, sets and memorabilia, including stamps, stamp collections, collectors pins, medals and collectors non-negotiable currency	\$5,000 in total for all collections, sets or memorabilia per claim

For example:

If you have a painting in your home that is valued at **\$15,000**, you would need to ask us to increase the limit, and we must agree, in order for it to be covered for the value of **\$15,000**, otherwise, in the event of a claim we will only pay **\$10,000** for that painting, as shown by the limit for paintings in the table above.

The most we will pay for specified contents

If you have asked us to increase the limit for a contents item of a type described in the table on page 26 in 'Contents with flexible limits' and we agree, that contents item will be insured for a specified value and the contents item will be shown on your schedule under 'Specified contents'. The most we will pay for a specified contents item is the amount shown on your schedule for that item.

The most we will pay for personal valuables

For details see 'Personal valuables' on page 64 to 65.

GST

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

What you are covered for – Insured events

If you have a home insurance policy, we cover your home for loss or damage at the insured address caused by an insured event during the period of insurance.

If you have a contents insurance policy, we cover your contents for loss or damage at the insured address caused by an insured event during the period of insurance.

There are some things we do not cover and these are shown in the 'What we do not cover' section of the following tables on pages 29 to 41 and in the 'General exclusions' on pages 71 to 77.

Flood

What we cover

Loss or damage caused by flood.

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

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

What we do not cover

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

Storm

What we cover

Loss or damage caused by a storm.

What we do not cover

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

Lightning

What we cover

Loss or damage caused by lightning, including power surge caused by lightning.

What we do not cover

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

Fire

What we cover

Loss or damage caused by fire (burning with flames).

What we do not cover

Loss or damage arising from:

- heat, ash, soot and smoke when your home or contents has not caught on fire **unless** it is caused by a burning building within **10** metres of the insured address;
 - arcing, scorching or cigarette burns, **unless** a fire spreads from the initial burn spot;
 - pollution or vapour from a home heater or a cooking appliance **unless** a fire spreads from the initial source.
-

Earthquake and Tsunami

What we cover

Loss or damage caused by an earthquake or tsunami.

What we do not cover

- loss or damage caused by actions or movements of the sea or storm surge.

Note: 'Tsunami' is not an action or movement of the sea, see page 99.

- loss or damage that occurs more than **72** hours after an earthquake or tsunami;
 - loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** damage caused by a landslide or subsidence that occurs within **72** hours of, and directly because of, an earthquake or tsunami and not because of erosion over time, structural fault or design fault.
-

Theft or burglary

What we cover

Loss or damage caused by thieves or burglars.

What we do not cover

Loss or damage:

- caused by you or someone who lives at the insured address;
 - caused by someone who entered the insured address with:
 - your consent;
 - the consent of someone who had your authority to allow them access to the insured address.
 - caused by thieves or burglars entering your insured address from common property, shared clothes line areas, garages, storage areas or a car parking lot at the insured address without signs of forced entry, **but we will cover** theft without forced entry from a fully enclosed car garage which is restricted for your use only.
-

Accidental breakage of glass

What we cover

When you have home cover

Accidental breakage of:

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

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

When you have contents cover

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

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

Replacing glass

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

What we do not cover**When you have home cover**

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

When you have contents cover

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

Escape of liquid

What we cover

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

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

Exploratory costs

We will pay the reasonable cost of locating, at the insured address, the source of the escaped liquid and to repair and restore the damage to your home and contents caused by our exploratory work, **but only** if the escape of liquid is covered under this insured event. If the leak is not covered under this insured event, we provide some limited cover for exploratory costs under additional cover 'Exploratory costs where a leak is not covered under insured event 'Escape of liquid''. See page 59.

If we pay for damage or exploratory costs under this insured event, we will also pay up to **\$1,500** extra to match or complement undamaged materials in the same room, hallway, stairs or passageway where the damage occurred. See pages 89 to 94.

What we do not cover

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

Impact

What we cover

Loss or damage caused by impact at the insured address from:

- a falling tree or part of a falling tree including the roots;
- power poles;
- TV antennas or satellite dishes, communication aerials or masts;
- watercraft, aircraft, motor vehicles or trailers;
- an object falling from a motor vehicle or aircraft;
- space debris or meteorites.

What we do not cover

- loss or damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment;
 - any portion of a fence or wall that is not owned by you;
 - the cost of removing or lopping fallen trees or branches that have not damaged your home or contents;
 - loss or damage caused by trees being lopped, felled or transplanted by you or someone authorised by you;
 - the removal of tree stumps or roots still in the ground.
-

Damage by an animal

What we cover

Loss or damage caused by an animal.

What we do not cover

Loss or damage caused by:

- any animal owned by you or that you are responsible for;
 - any animal allowed onto the insured address by you or anyone living at the insured address;
 - insects, vermin or rodents, **but we will cover** damage they cause if it is covered under the following insured events:
 - 'Fire' (see page 31);
 - 'Escape of liquid' (see pages 36 to 37).
 - animals pecking, biting, clawing, scratching, tearing or chewing your home or contents, or damage caused by their urine or excrement. **But we will cover** damage caused by an animal (except insects, vermin or rodents) which becomes accidentally trapped inside your home or unit and which does not belong to you or anyone living at the insured address.
-

Explosion

What we cover

Loss or damage caused by an explosion.

What we do not cover

- the cost of repairing or replacing the tank or container that exploded;
 - loss or damage caused by nuclear or biological devices;
 - loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** loss or damage caused by a landslide or subsidence that occurs within **72** hours of, and directly because of, an explosion and not because of erosion over time, structural fault or design fault.
-

Riot, civil commotion or public disturbance

What we cover

Loss or damage caused by riot, civil commotion or public disturbance e.g. damage caused by a violent crowd moving down your street.

What we do not cover

- loss or damage caused by you or someone who lives at the insured address;
 - loss or damage caused by someone who entered the insured address:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to the insured address.
 - loss or damage if you or someone living with you participated in the riot, civil commotion or public disturbance;
 - loss or damage caused by nuclear or biological devices.
-

Malicious acts and vandalism

What we cover

Loss or damage caused by vandals e.g. vandals damaging your letterbox or painting graffiti on your home.

What we do not cover

- loss or damage caused by you or someone who lives at the insured address;
 - loss or damage caused by someone who entered the insured address:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to the insured address.
-

Refer to the PED Guide for further information

Additional features

If we accept your claim for loss or damage due to an insured event, we will also provide the following additional features. The additional features and their limits are paid in addition to the sum insured for the home and contents. There are some things we do not cover under these additional features and these are shown in the 'What we do not cover' section of the following tables on pages 42 to 54 and in the 'General exclusions' on pages 71 to 77.

Removal of debris

What we cover

When you have home cover

The reasonable and necessary costs of:

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

The most we will pay for any one event is **10%** of the home sum insured.

When you have contents cover

The reasonable and necessary costs to dispose of the damaged contents.

The most we will pay for any one event is **10%** of the general contents sum insured.

What we do not cover

When you have home cover

The cost of:

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

When you have contents cover

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

Other repair/rebuilding costs

What we cover

When we are rebuilding or repairing damaged parts of your home, we will pay the reasonable and necessary costs:

- of any temporary work required to make the damaged or destroyed home and insured address safe;
- for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address;
- to make the damaged parts of your home comply with the current building regulations and laws.

The most we will pay for any one event is **10%** of the home sum insured.

What we do not cover

The cost of:

- removing tree stumps and roots still in the ground;
 - removing or lopping fallen trees or fallen branches that have not damaged your home;
 - upgrading undamaged parts of your home to comply with the current building regulations and laws;
 - making your home comply with building regulations and laws that existed but were not complied with when your home was originally built or altered.
-

Temporary accommodation when you have home cover

What we cover

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

The most we will pay is:

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

We will also pay the reasonable and necessary costs for:

- redirection of mail from the insured address for up to **52** weeks;
- utility connection costs at the temporary accommodation residence;
- assistance with bond payment if required, **however** any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you.

The most we will pay under this feature is **10%** of your home sum insured and the longest period you can claim for is **52** weeks.

What we do not cover

Temporary accommodation costs:

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

Supplementary living expenses

What we cover

If the insured event makes the insured address unliveable, we will cover the reasonable increase in your normal living expenses which are necessary to maintain your normal standard of living as at the date of loss or damage.

We cover this increase:

- for the reasonable time it takes to make your insured address liveable again, **or**
- until you are permanently relocated.

The most we will pay for any one event is **\$1,000**.

What we do not cover

Expenses covered under any other additional feature or additional cover.

Temporary accommodation for tenants or strata title owners

What we cover

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

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

We will also pay the reasonable and necessary costs for:

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

The most we will pay under this feature is **10%** of your general contents sum insured and the longest period you can claim for is **52** weeks.

What we do not cover

- any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
 - any costs:
 - if you do not need to pay for temporary accommodation;
 - if the insured address was not your principal place of residence at the time of the loss or damage;
 - if you had not intended to live at the insured address during the repair or rebuild period.
-

Paraplegia or quadriplegia assistance

What we cover

If you become injured as a direct result of an insured event at the insured address and this injury results in:

- permanent paraplegia or quadriplegia; **and**
- we have paid a claim for loss or damage to your home or contents resulting from this event;

then we will pay the reasonable and necessary cost:

- of modifications to your home so that you can continue to live there; **or**
- of assisting your relocation to a new residence if this is required.

The most we will pay for any one event is **\$5,000**.

What we do not cover

This box has been left blank intentionally.

Environmental improvements

What we cover

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

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

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

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

What we do not cover

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

Fatal injury compensation

What we cover

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

- we have paid a claim for loss or damage to your home or contents resulting from this event; **and**
 - death occurs within **12** months of the insured event;
- we will pay **\$10,000** for any one event.
-

What we do not cover

This box has been left blank intentionally.

Damage to gardens and plants

What we cover

If we accept a claim for loss or damage to your home we will also cover loss or damage to trees, shrubs, plants, hedges or garden beds caused by the same insured event at the insured address.

We will pay the cost of replacing the tree, shrub, plant, hedge or garden bed with one that we consider is reasonably similar to the one lost or damaged.

We will pay up to **\$300** per tree, shrub, plant, hedge or garden bed up to a maximum of **\$1,500** for any one event.

What we do not cover

Loss or damage:

- to lawns, grass or pot plants;
 - caused by the following insured events:
 - 'Storm' (see page 30);
 - 'Flood' (see page 28);
 - 'Escape of liquid' (see page 36).
-

Loss of rent following an insured event

What we cover

When you have home cover

If an insured event damages the home and it is an investment property, to the extent that we agree it cannot be lived in, we will pay the rent you lose for the reasonable amount of time we decide it should take to repair or rebuild your home so it can be lived in again.

When you have contents cover

If an insured event damages your contents in your investment property, to the extent that we agree the insured address cannot be lived in, we will pay the rent you lose for the reasonable time we decide it should take to repair or replace your contents so the insured address can be lived in again.

Limit

The most we pay for this feature is the lowest of:

- **52** weeks lost rent; **or**
 - **10%** of the home sum insured for a home only claim or a home and contents claim; **or**
 - **10%** of the contents sum insured for a contents only claim.
-

What we do not cover

When you have home cover

- any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- if you do not intend to repair or rebuild your home;
- if the insured address is a unit;
- if the insured address was not occupied by a paying tenant at the time of the loss or damage, **but we will** pay rent if it would have been rented during the time taken to repair, replace or rebuild your home and you give us evidence of this.

When you have contents cover

- any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
 - if you do not intend to repair or replace your contents;
 - if the insured address was not occupied by a paying tenant at the time of the loss or damage, **but we will** pay rent if it would have been rented during the time taken to repair or replace your contents and you give us evidence of this.
-

Accessories and spare parts

What we cover

If we accept a claim under your contents policy we will also cover loss or damage caused by the same insured event to accessories and spare parts stored at the insured address for the following vehicles or craft:

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

The most we will pay for any one event is **\$1,000**.

What we do not cover

Loss or damage:

- to keys for these vehicles or craft or replacement of their locks;
 - to spare parts or accessories that are in or on the vehicle or craft at the time of the insured event;
 - outboard motors.
-

Contents on common property

What we cover

If you insure your contents in a unit that you own under this policy, we will cover your contents permanently fixed on or to common property of your residential complex on the same basis as if they were at the insured address.

The most we will pay for any one event is **\$1,000**.

What we do not cover

Loss or damage:

- for which your body corporate is liable;
 - to any item not owned solely by you.
-

Storage of undamaged contents

What we cover

If you make a claim for loss or damage to your contents due to an insured event and we agree that the undamaged contents cannot be kept at the insured address, we will also pay the reasonable cost to store the undamaged contents until the contents can be kept at the insured address.

The most we will pay for the storage of undamaged contents is **5%** of the general contents sum insured.

We will pay for any loss or damage to the undamaged contents caused by an insured event while they are at the place of storage **but only** up to the general contents sum insured shown on your schedule (less any amount paid for loss or damage to your contents as part of the original claim). This cover stops when your policy is cancelled or lapses. All the conditions, limits and exclusions of this policy apply to this cover.

What we do not cover

- storage costs once we decide the contents could be returned to the insured address;
 - storage of contents outside Australia;
 - loss or damage that is excluded by this policy;
 - if your temporary accommodation is the place of storage.
-

Refer to the PED Guide for further information

Additional cover

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

The cover provided is shown in the 'What we cover' section of the following tables on pages 54 to 62. In all cases the incident that causes the loss or damage must happen in the period of insurance.

There are some things we do not cover and this is shown in the 'What we do not cover' section of the following tables on pages 55 to 62 and in the 'General exclusions' on pages 71 to 77. All of the conditions of this policy apply to additional covers unless the cover says otherwise.

Motor burnout

What we cover

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

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

and are less than **10** years old.

Cover includes the reasonable cost to repair or replace:

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

If an electric motor or motor in an appliance cannot be repaired or replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for the replacement of the whole appliance.

What we do not cover

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

Food and medication spoilage

What we cover

If you have contents cover we will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address caused by:

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

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

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

What we do not cover

Loss or damage:

- to a refrigerator or freezer caused by spoiled food;
 - arising from or caused by industrial action;
 - arising from an accidental act or omission of a power supply authority;
 - arising from the deliberate act or omission of a power supply authority **unless** this action is in the interest of public safety.
-

Landlord furnishings

What we cover

If your home is an investment property that you rent to tenants we will cover loss or damage to domestic furnishings, furniture and carpets in your home, that are there for your tenant's use, caused by an insured event in the period of insurance.

The most we will pay for any one event is **\$5,000**.

Important note:

This benefit will not apply if you have contents cover at the same insured address.

What we do not cover

- accidental loss or damage of any kind;
 - undamaged carpets or internal window furnishings that are not in the room or rooms in which the loss or damage occurred;
 - loss or damage if the insured address was your place of residence at the time of loss or damage;
 - loss or damage that is not covered by the insured event;
 - loss or damage that would be excluded pursuant to the policy terms, conditions or general exclusions.
-

Financial transaction card cover

What we cover

If you have contents cover we will cover your loss if your credit cards or other financial transaction cards are physically stolen from the insured address and used fraudulently.

The amount we pay you will be less any amount covered by your credit card or other financial transaction card provider.

The most we will pay for this cover in any one period of insurance is **\$1,500**.

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

What we do not cover

Loss or theft:

- of any gift cards and cash passports;
 - occurring because:
 - you did not follow the terms and conditions of use for your card and someone used your card after they found or had access to your PIN; or
 - you did not tell the financial institution or credit provider who issued your card within **24** hours after you discover the card is lost or stolen;
 - by you or anyone who lives at the insured address.
-

Lock replacement

What we cover

If you have home or contents cover we will cover the necessary cost of replacing or recoding locks to the external doors or windows of your home or unit at the insured address if the keys to those locks are stolen anywhere in Australia or New Zealand.

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

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

What we do not cover

The cost of replacement of the keys.

Security attendance fees

What we cover

When you have home or contents cover we will pay the fee charged by your security provider to respond if your monitored alarm at the insured address is activated by:

- an illegal break in;
- an attempted break in;
- malicious damage or acts of vandalism;

and you can provide supporting evidence that one of these incidents caused the alarm.

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

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

What we do not cover

Fees charged following:

- a false alarm (e.g. a cat or dog has triggered the alarm);
 - activation of the alarm for reasons unknown.
-

Vehicle injury to dogs or cats

What we cover

If you have contents cover we will pay for veterinary expenses related to the treatment of your dog or cat if it is injured as a result of motor vehicle impact.

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

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

What we do not cover

Treatment for:

- any dog or cat not owned by you;
 - any dog or cat that does not permanently reside at the insured address.
-

Physical injury or incident

What we cover

When you have home or contents cover we cover damage to and/or soiling of your:

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

as a result of:

- physical assaults or death whether natural, suicide or murder;
- forensic or police investigations into the above

Also included are the costs of:

- specialist forensic and other cleaning services;
- removal of bio-hazard materials.

The most we will pay for any one incident is **\$15,000**.

What we do not cover

- damage or soiling caused by incidents which are not the result of physical assaults or death;
 - odour removal.
-

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

What we cover

If you have home cover we will pay the cost to locate the source of liquid escaping or overflowing at the insured address and to repair and restore the damage to your home caused by our exploratory work if the escape of liquid first happens during the period of insurance.

The most we will pay is **\$1,500** for each incident.

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

What we do not cover

This box has been left blank intentionally.

Contents in transit

What we cover

If you have contents cover and you are permanently moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage caused by:

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

The most we will pay for any one incident is your general contents sum insured.

What we do not cover

Loss or damage to cash or documents able to be cashed or traded.

Visitors' contents

What we cover

If you have contents cover we will cover loss or damage to contents owned by invited visitors and caused by an insured event.

The most we will pay for any one incident is **\$750**. The longest period that we will cover contents owned by visitors staying at the insured address is **30** consecutive days.

What we do not cover

Loss or damage:

- to any item insured under another policy;
 - to cash or documents able to be cashed or traded;
 - to mobile phones, or devices with mobile phone functionality;
 - to laptops, electronic tablets, PDAs and GPS/navigational devices;
 - to optical items, vision and sound equipment;
 - that is not covered by the insured event.
-

Contents in commercial storage

What we cover

If you have contents cover we will cover your contents away from the insured address for loss or damage caused by an insured event for a maximum of **365** consecutive days in storage **but only if** your contents are stored in a secure commercial storage facility that:

- is lockable; **and**
- only you or someone you authorise has access to it; **and**
- is fully enclosed by walls (including doors) floor and roof.

The most we will pay for any one incident is the general contents sum insured.

What we do not cover

Loss or damage:

- to cash or documents able to be cashed or traded;
 - to contents in storage after your contents policy at the insured address ceases;
 - from theft when there is no forced entry into your storage facility;
 - to contents stored outside Australia;
 - to contents not stored in a commercially operated facility;
 - to food of any kind;
 - that is not covered by the insured event.
-

Contents temporarily removed

What we cover

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

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

they are covered for loss or damage caused by an insured event.

The most we will pay for any one incident is **25%** of the general contents sum insured.

The longest period that we will cover contents temporarily removed is **120** days **unless** they are stored in a bank deposit box.

What we do not cover

Loss or damage:

- caused by theft without forced entry into the temporary residence;
- to cash or documents able to be cashed or traded;
- to contents in a motorised vehicle, caravan, camper trailer, slide-on camper, mobile home, trailer or horse float;
- caused to contents while in transit;
- that is not covered by the insured event.

Cover may be available if the item damaged is insured under personal valuables. See page 64 to 65 for details of personal valuables.

Refer to the PED Guide for further information

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Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. If you choose and pay for an optional cover, that option will be shown on your schedule and the cover provided is as shown in the 'What we cover' section of the following tables on pages 65 and 66. Optional covers may have their own excess.

There are some things we do not cover and this is shown in the 'What we do not cover' section of the following tables on pages 65 and 66 and in the 'General exclusions' on pages 71 to 77. All of the conditions of this policy apply to optional covers unless the cover says otherwise.

Personal valuables

You can ask us to add either the 'Personal valuables – unspecified items' optional cover or the 'Personal valuables – specified items' optional cover or both to your contents policy.

What we cover – personal valuables

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

- jewellery, watches, handbags and wallets;
- mobile phones, laptops, electronic tablets (e.g. iPads);
- portable electronic and electrical items and their accessories;
- sporting, recreational and leisure goods and equipment (but **not** while they are in use); **and**
- photographic and optical equipment.

Where we cover – personal valuables

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

The most we will pay for personal valuables

The most we will pay for any or all personal valuables – unspecified items is the sum insured shown on your schedule. The most we will pay for personal valuables – specified items is the sum insured shown on your schedule for each item listed.

Personal valuables – unspecified items

What we cover

We cover accidental loss or damage to personal valuables – unspecified items up to the sum insured shown on your schedule during the period of insurance in the locations shown and subject to the limits described in 'Where we cover – personal valuables' on page 64.

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

What we do not cover

Loss or damage to:

- sporting, recreational and leisure goods and equipment while they are in use;
 - personal valuables that are used for any business activity;
 - restoration of your electronic records;
 - personal valuables you have insured under 'Personal valuables – specified items'.
-

Personal valuables – specified items

What we cover

We cover accidental loss or damage to personal valuables – specified items up to the sum insured for each item shown on your schedule during the period of insurance in the locations shown and subject to the limits described in 'Where we cover – personal valuables' on page 64.

Note: You must give us the full description and replacement value for each item you want us to insure. If you have this optional cover, the items covered are those individually listed on your schedule.

What we do not cover

Loss or damage to:

- sporting, recreational and leisure goods and equipment while they are in use;
 - personal valuables that are used for any business activity;
 - restoration of your electronic records.
-

Strata title mortgage protection

What we cover

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

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

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

then we will pay the mortgagee the lowest of these **3** amounts:

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

What we do not cover

- additional features on pages 42 to 54;
- additional covers on pages 54 to 62;
- any incident not covered by your contents policy.

Refer to the PED Guide for further information

Legal liability

The most we will pay for all claims from any one incident under home or contents legal liability cover is **\$20 million**, including all associated legal costs we have agreed to pay following your claim.

Home liability

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

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

Contents liability

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

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

Block of land when your home was damaged

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

- both your home and contents are insured with us at the time your home is badly damaged or destroyed by an insured event; **and**
- we pay you the home sum insured and the cover for your home stops.

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

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

This cover ends immediately if:

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

What we do not cover

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

Agreements you enter into

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

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

Aircraft

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

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

Animals

any animal other than your domestic dog or cat.

Asbestos

exposure to or potential exposure to asbestos in any form.

Buildings, property or land not at the insured address

you owning, occupying or renting any building, property or land not at the insured address **except** for the common property at the insured address when you insure the contents in a unit under this policy.

Building, altering or renovating

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

Business activity

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

Caravans and trailers

using or owning a caravan, mobile home or trailer.

Committee members or officials

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

Death or injury

death or injury of:

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

Fines, penalties and other damages

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

Illness or disease

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

Legal actions in other countries

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

Libel or slander

libel or slander.

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

Motor vehicles or motor cycles

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

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

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

damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the home or unit;
- belongs to someone else and is in your physical or legal custody or control;
- is owned by your employer (e.g. you accidentally damage office equipment at your work place), **but we will cover** your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:
 - water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs;
 - for fire damage to your landlord's property.

Watercraft

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

Your employees

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

Refer to the PED Guide for further information

General exclusions

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

Actions of the sea

any actions or movements of the sea.

Biological, chemical, other pollutant or contaminant

any actual or threatened biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these incidents or any action taken by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination. **But we will cover:**

- fire damage that is covered by insured event 'Fire' (see page 31);
- your legal liability under 'Legal Liability' cover (see page 67 to 70), to the extent your legal liability arises from your use of pesticides or herbicides at the insured address;
- the cost to remove asbestos or its derivatives from the insured address during repairs or rebuilding if we have accepted a claim for loss or damage to your home or contents.

Breaking the law

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

General exclusions (cont.)

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

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

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

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

Building extensions, alterations or renovations

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

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

Computer virus or computer hacking

a computer virus or hacking.

Confiscation or damage by a legal authority

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

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

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

- loss of income or wages;
- costs, including the cost of your time, to prove your loss or to help us with your claim;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- cleaning costs;
- any costs not covered by your policy.

But we will cover the reasonable increase in normal living expenses covered by additional feature 'Supplementary living expenses' (see page 45).

Defect, structural fault or design fault

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

Deliberate actions by you

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

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

Deliberate damage to a reservoir or dam

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

General exclusions (cont.)

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

Failing to take care of your home or contents

your failure to:

- take reasonable care of your home or unit and contents;
- keep your home or unit and contents in good condition and well maintained. For the meaning of 'good condition' see the 'Words with special meanings' section on page 100;
- fix faults and defects as soon as you become aware of them.

Ground movement

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

- 'Storm' (see page 30);
- 'Flood' (see page 28);
- 'Earthquake and Tsunami' (see page 32);
- 'Explosion' (see page 39).

Hazardous materials

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

Mechanical or electrical breakdown

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

- fire spreading from an electrical fault to other parts of your home and contents to the extent it is covered under insured event 'Fire' (see page 31);
- lightning to the extent it is covered under insured event 'Lightning' (see page 31);
- motor burnout to the extent it is covered under 'Motor burnout' cover (see page 55).

Medical equipment and aids

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

Not complying with building regulations

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

Photographs, electronic data and images

repairing, replacing or fixing:

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

Power surge

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

- insured event:
 - 'Fire' (see page 31);
 - 'Lightning' (see page 31);
 - 'Storm' (see page 30);
 - 'Flood' (see page 28).
- 'Motor burnout' cover (see page 55).

General exclusions (cont.)

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

Radioactivity

radioactivity or the use, existence or escape of:

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

Replacement of water

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

Revolution, war

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

Roots of trees, shrubs and plants

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

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent it is covered under insured event 'Escape of liquid' (see page 36);
- roots from a fallen tree to the extent it is covered under insured event 'Impact' (see page 38).

Seepage of water

water seeping or running:

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

- from agricultural pipes.

Structural improvements at units

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

Tree lopping

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

Wear, tear and gradual deterioration

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

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

When security or alarms are not working

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

Claims

Making a claim

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

What you must do

Step 1 Make sure everyone is safe. For emergencies, please call 000.

Step 2 Try to prevent further loss or damage.

If possible take reasonable steps to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from the rain).

Step 3 Immediately report any theft and malicious damage to the police.

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

Step 4 Contact us as soon as possible.

You can call us **24** hours a day. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items).

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

For customers who are registered for GST

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur. When we calculate a payment to you for your claim, we can reduce it by any ITCs you are, or would be, entitled to receive.

Legal liability claims

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

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

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings.

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

For more details on 'Legal Liability' cover see pages 67 to 70.

To process the claim, you must

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

What you must not do

- do not dispose of any damaged parts or items of your home or contents without our consent;
- do not carry out or authorise repairs without our consent **unless** you cannot contact us and need to make emergency repairs to protect your home or contents;
- do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss;

- do not admit liability or responsibility to anyone else **unless** we agree;
- do not negotiate, pay or settle a claim with anyone else **unless** we agree;
- do not accept payment from someone who admits fault for loss or damage to your home or contents. Refer them to us instead.

If you do not comply

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

If we decline a claim

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

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

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

When your home or contents are damaged

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

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

How to prove ownership and value

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

We have minimum proof requirements for some items set out below on pages 81 to 83. Sometimes we might ask for more evidence to substantiate your claim to our reasonable satisfaction.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
Up to \$500	<p>Details of when and where purchased and the price paid.</p> <p>If you are claiming for more than \$1,000 in total, we may ask you for more proofs.</p>
Over \$500 to \$1,000	<p>One of the following:</p> <ul style="list-style-type: none"> • proof of purchase that identifies the item; • a close-up photograph clearly showing the item; • a full description and value from a jeweller obtained before the loss occurred.
Over \$1,000 to \$3,000	<p>Proof of purchase that identifies the item plus a full description of the item in writing from the jeweller you bought it from or a professional valuer.</p>
Over \$3,000	<p>Proof or purchase that identifies the item plus a valuation by a qualified jeweller or professional valuer. A close-up photograph might also help us.</p>

Watches

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

Paintings, pictures, works of art, sculptures and art

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

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

Your excess

What is an excess?

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

The types of excess are:

Home Building and Home Contents basic excess

The basic excess applies to all claims unless stated otherwise in the PDS.

You can choose a higher basic excess to reduce your premium.

Home personal valuables excess

Personal valuables has its own excess.

Earthquake and Tsunami excess

This excess applies in addition to any other excess if you make a claim for loss or damage as a result of an earthquake or tsunami unless stated otherwise in the PDS.

Additional excess

In some circumstances, an additional excess may apply based on our assessment of the risk. This excess is payable in addition to any other excess unless stated otherwise in this PDS or your schedule.

Unoccupied excess

This excess applies in addition to any other excess, unless stated otherwise in the PDS, if you claim for loss or damage to your home or contents, which occurs when the home or unit has been unoccupied for more than **60** continuous days.

When you claim for both home and contents

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

When your claim is for contents and personal valuables

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

When your claim is for personal valuables only

The valuables excess shown on your schedule (and not the home building or home contents basic excess) is payable when your claim proceeds solely against personal valuables (plus any other applicable excess). (For example, you have **\$2,000** personal valuables – unspecified items and you lose your **\$300** watch while at the shops. Your only claim would be under personal valuables – unspecified items).

When we may waive your excess

When you make a claim for damage to your home or contents and the incident covered by your policy was caused by another person and we agree, we may waive the excess that would normally apply if you can give us the name and address of the person responsible for the damage or if applicable their registration details.

How to pay your excess

When you make a claim we will choose whether to deduct the applicable excesses from the amount we pay you or direct you to pay the excesses to us or to the appointed repairer or supplier. We may require you to pay the excess in full before we pay your claim or provide any benefits under your policy.

How we settle your claim

We choose how we settle home claims

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

- repair damage to your home;
- rebuild your home;
- pay you what it would cost us to repair or rebuild your home;
- pay you the sum insured for your home.

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

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

We may offer you a voucher or stored value card for the amount it would cost us to repair or rebuild an item.

We choose how we settle contents claims

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

- repair damage to the contents;
- replace the contents `new for old';
- pay you what it would cost us to repair or replace your contents;
- pay you the sum insured for your contents.

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

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

We may offer you a voucher or stored value card for the amount it would cost us to repair or replace the contents.

We will not:

- pay more than the relevant sum insured or policy limit;
- pay extra to replace your home or contents to a better standard, specification or quality than it was before the loss or damage occurred **except** as stated in the meaning of 'new for old';
- fix a fault that existed before the loss or damage occurred;
- pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

'New for old' means:

- we rebuild, replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers;
- we rebuild, replace or repair new for old regardless of age, with no allowance for depreciation;

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

- we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

'New for old' does not:

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

When items may be replaced to a better standard

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

For these items when being replaced, 'new for old' means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

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

Replacing CDs and DVDs

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

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

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

When items cannot be replaced new for old

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

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

Home claims

This section relates specifically to a claim made on your home policy and is in addition to the information in 'How we settle your claim' on pages 85 to 87.

When we authorise repairs or rebuilding of your home

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

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

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

When we cannot match materials

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

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

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

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

Repairing or rebuilding damaged parts

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

- **one garage door is damaged**

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

- **roof tiles are damaged**

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

- **roof sheeting is damaged**

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

- **an external wall is damaged**

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

For the limited circumstances where we will repair or rebuild undamaged parts read pages 89 to 94.

When we will repair or rebuild undamaged parts

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

- **wall tiles are damaged**

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

- **other wall coverings are damaged**

(e.g. paint, wallpaper, wood panels, but not tiles)

we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway* where the damage occurred.

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

we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway* where the damage occurred.

- **kitchen cabinets, cupboards or benchtops are damaged**
see 'Repairing or replacing kitchen cabinets, cupboards or benchtops' below.

*For the meaning of these terms refer to the diagrams on pages 91 to 93.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

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

When we will replace undamaged parts of the kitchen

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

Same cabinet, cupboard or benchtop means:

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

See the case study on page 91 for a visual explanation.

Note:

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

Case study

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

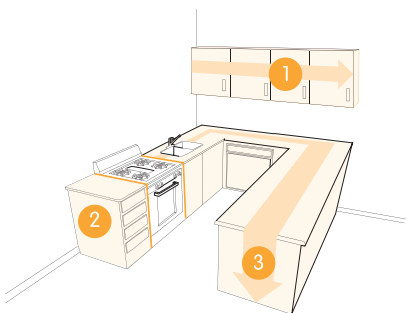
The extent of repairs carried out to match undamaged areas in a kitchen.

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

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

In this kitchen case study

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

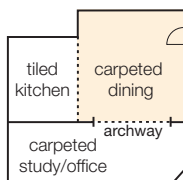


Same room

- A room is an area starting and finishing at:
- its nearest walls;
- nearest doorway, archway or similar opening of any width;
- a change in the floor or wall covering.

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

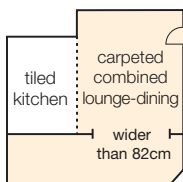
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

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

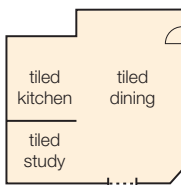
- they are lounge and dining rooms; **and**
- the shared doorway, archway or similar opening is wider than **82cm**; **and**
- the floor or wall covering is the same in both rooms.



Open plan areas

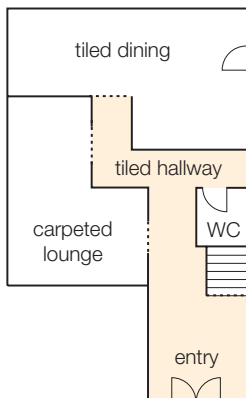
When there is no wall, archway, doorway or similar opening, the room continues until:

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



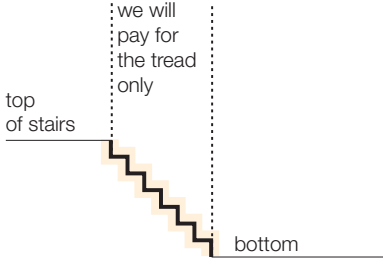
Same passageway or hallway

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



Same stairs

Side view of stairs.



Legend

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

Dealing with defects

If a known defect is the cause of the damage

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

If an unknown defect is the cause of the damage

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

We do not rectify structural or design faults

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

If undamaged defective parts of your home will not support repairs

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

For known defects or faults

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

Changes to your home

If you want to change the design of your home

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

Choosing to rebuild on another site

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

Lifetime guarantee on home repairs

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

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

What we guarantee

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

This guarantee does not apply:

- to repairs you authorise or make yourself;
- to loss, damage or failure of any electrical or mechanical appliances or machines;

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

Contents claims

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle your claim' on pages 85 to 87.

When we repair or replace your contents

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

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

When we cannot match materials

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

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

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

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

Items that form part of a set or collection

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

When we will repair or replace undamaged contents

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

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

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

*See pages 91 to 93 for 'What we mean by same room, stairs, hallway or passageway'.

If you want to change the contents

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

Other claims information

Potential impact on cover and premiums

After a home claim

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

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

After a general contents claim

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

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

If we pay you the sum insured for a specified contents item or a personal valuables – specified item (e.g. a **\$5,000** diamond necklace listed on your schedule), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a content item (a jewellery item is covered to a maximum of **\$2,000** as a general content item).

After claiming for personal valuables – unspecified items

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

We own salvaged home and contents items

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

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

Refer to the PED Guide for further information

Other important information

General Insurance Code of Practice

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

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy and a refund of **\$10** or more is due, you will be refunded the unexpired portion of the premium, less any non refundable government charges.

Cancellation by us

We can cancel your cover where the law allows us to do so. We will refund any money we owe you, less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

Words with special meanings

“Accidental loss or damage” means damage that occurs without intent.

- **“Actions or movements of the sea”** means:
 - rises in the level of the ocean or sea;
 - sea waves;
 - high tides or king tides;
 - any other actions or movements of the sea.

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

“Business activity” means:

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

“Collection, set and memorabilia” are defined as:

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

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

“Contents” including **“General contents”** see page 22.

“Contents with fixed limits” see the table on page 25.

“Contents with flexible limits” see the table on page 26.

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

“Family” see page 19.

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

“Flood” see page 28.

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

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

“Home” see page 20.

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

“Incident” means a single event, accident or occurrence which you did not intend or expected to happen.

“Insured address” see page 19.

“Insured events” see pages 28 to 41.

“Loss or damage” means physical loss or physical damage.

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

“PED Guide” see page 3.

“Period of insurance” means when this insurance cover starts to when it ends. It is shown on your schedule.

“Personal valuables” means personal valuables – unspecified items and personal valuables – specified items.

“Personal valuables – unspecified items” see page 64.

“Personal valuables – specified items” see page 64.

“Planned” means you intended to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order for your home.

“Policy” means your insurance contract. It consists of this PDS and any SPDS we have given you, and your latest schedule and any receipt we may send you.

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

“Schedule” means the latest insurance schedule, including the invoice showing the amount payable, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

“Specified contents” see page 26.

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

“Storm surge” means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean’s surface.

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

“Sum insured” see page 13.

“Tools of trade” are tools or equipment used for any business activity (**but not** home office equipment).

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

“Unoccupied and occupied” unoccupied means:

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

occupied means:

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

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

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

“We, our, us and Vero” means AAI Limited (ABN 48 005 297 807).

“You/Your” see page 19.

How we will deal with a complaint

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

You can contact us:

- **By phone: 1300 794 133**
- **In writing: AAI Limited
GPO Box 1619
Adelaide, SA, 5001**

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

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

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

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

The contact details for our IDR team are:

By phone: 1300 264 470; In writing: Internal Dispute Resolution, Vero, PO Box 14180, Melbourne City Mail Centre, VIC, 8001;
By email: idr@vero.com.au.

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

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

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

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

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

You can contact FOS:

- **By phone:** 1300 780 808 (for the cost of a local call)
- **By Fax:** (03) 9613 6399
- **By email:** info@fos.org.au
- **In writing:** Financial Ombudsman Service
GPO Box 3
Melbourne, VIC, 3001
- **By visiting:** www.fos.org.au

Report insurance fraud

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

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

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: **1300 881 725**. Let's work together to reduce the impact of insurance fraud on the community.

Financial Claims Scheme

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

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

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

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

We respect your privacy

Vero is a member of the Suncorp Group.

The Privacy Act 1988 (Cth) requires us to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is

essential to enable us to conduct our business of offering and providing you with our range of financial products and services.

We collect personal information for the purposes of:

- identifying you when you do business with us;
- establishing your requirements and providing the appropriate product or service;
- setting up, administering and managing our products and services;
- assessing and investigating, and if accepted managing a claim made by you under one or more of our products;
- improving our financial products and services, including training and developing our staff and representatives.

We may be required by Anti-Money Laundering/Counter Terrorism Financing legislation to collect your personal information.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, provide insurance cover, manage or pay any claim under an insurance policy, manage your product or provide any benefits, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose.

In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/or collect your personal information from:

- other companies within the same Group;
- where required or authorised under our relationship with our joint venture companies;

- information technology providers, including hardware and software vendors and consultants such as programmers;
- customer research organisations;
- intermediaries including a representative acting on your behalf, other Australian Financial Services Licensee or our authorised representatives and our agents;
- where you are an insured person and not the policy holder, we will disclose to the policy holder;
- government, law enforcement or statutory bodies;
- the Financial Ombudsman Service;
- other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financial or investigative service providers;
- legal and other professional advisers;
- hospitals, medical and health professionals;
- research and development service providers;
- printers and mail service and delivery providers for the mailing of statements, insurance policy documents and marketing material; **and**
- imaging and document management services.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include:

- sending your personal information to companies in the same Group;
- when you have asked us to do so;
- when we are authorised or required by law to do so;
- when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement; **or**
- certain electronic transactions when it is necessary in order to facilitate a transaction on your behalf.

We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement and in compliance with the privacy regime.

Access

You can request access to the personal information we hold about you by contacting us.

In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from us and other companies within the same Group. Generally, our companies in the Group will use and disclose your personal information for the Group's marketing purposes.

If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact and tell us.

Contact

Please contact us to:

- change your mind at any time about receiving marketing material;
- request access to the personal information we hold about you; or
- obtain more information about our privacy practices by asking for a copy of our Privacy Policy.

You can contact us by sending a letter to:

The Privacy Officer
GPO Box 3999
Sydney, NSW, 2001

Our Privacy Policy can also be found on our website at http://www.suncorp.com.au/suncorp/legal/privacy_policy.aspx



PDS dated 17/08/12

PDS active 01/10/12

For all existing policyholders telephone: **1800 244 294**

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