

CommInsure Home Insurance

Supplementary Product Disclosure Statement (SPDS)

Preparation date: 1 April 2010

This Supplementary Product Disclosure Statement (SPDS) details changes to the CommInsure Home Insurance Product Disclosure Statement dated 8 May 2007 (PDS). This SPDS should be read together with the PDS and kept with your other policy documents for future reference.

Additional copies of the PDS and SPDS are available at comminsure.com.au or by calling **13 24 23**.



Amendments to the PDS

1. ***On the inside of the front cover under the heading 'Important Information' remove the following text:***

- In NSW, the insurer for Domestic Workers Compensation is CIL.

Note: This change took effect 01/01/09

2. ***Page 21 – 'Escape of liquid', replace this section with:***

You are covered for loss or damage to your building and/or contents due to escape of liquid which occurs suddenly and unexpectedly from any water main, pipe, fixed tank, waterbed, washing machine, dishwasher, basin, toilet or fixed heating system. Once we have agreed to cover the loss or damage caused, we will also pay for the reasonable cost of locating the source of the damage however, we must have agreed in writing to pay this cost before you make arrangements for the exploratory work to commence.

We will not pay for:

- loss or damage resulting from:
 - a leaking or faulty shower recess or shower base;
 - water escaping from an aquarium or freestanding fish tank;
 - water escaping from a garden hose;
 - loss or damage caused by any gradual escape of liquid except where you reasonably could not have been expected to be aware of the problem;
 - loss or damage resulting from water escaping a stormwater channel, road gutter or canal;
 - repairing or replacing undamaged parts of your building to match an area that has been repaired or replaced beyond the \$750 matching benefit on page 26 and 36;
 - the cost of repairing or replacing the apparatus or pipe from which liquid escaped and caused the loss or damage; or
 - exploratory or restoration costs if we have not accepted a claim under this insured event.
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3. ***Page 22 – 'Storm. You are not covered for storm damage to:', replace the 5th bullet point with:***

- the building or contents where the water, wind or hail has entered the building through an opening not created by the storm; or
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4. Page 26 – ‘Accidental damage’, replace this section with:

In addition to the cover provided by the insured events detailed on pages 21 to 24, the accidental damage option covers damage to the building that is caused unintentionally. We will cover the cost of repairing or replacing that part of the building which suffers physical loss or damage caused by an accident at the insured address.

The general exclusions on pages 18 and 19 apply. In addition, we will not cover damage caused by or attributable to:

- atmospheric conditions, mould, mildew or rot;
- scratching, chipping or denting;
- any cleaning process using chemicals;
- domestic pets or animals; or
- any hand-held controls or detachable accessories for use with gaming consoles e.g. Nintendo Wii remote.

Cover under accidental damage does not apply to:

- damage that is covered under an insured event detailed on pages 21 to 24, including if the insured event has been removed from your cover; or
- damage that occurs outside the insured address.

5. Page 32 – ‘Accidental damage’, replace this section with:

The accidental damage option covers damage to your contents that is caused unintentionally. We will cover the cost of repairing or replacing contents items in the building which are accidentally damaged at the insured address. For contents with a maximum limit and special limit items we will pay the limits set out on pages 28 to 29. For specified items other than jewellery and watches, we will pay up to the amount listed on the policy schedule. We do not provide cover for jewellery and watches under this option.

The general exclusions on pages 18 and 19 apply. In addition, we will not cover damage caused by or attributable to:

- atmospheric conditions, mould, mildew or rot;
- scratching, chipping or denting;
- any cleaning process using chemicals;
- domestic pets or animals; or
- any hand-held controls or detachable accessories for use with gaming consoles e.g. Nintendo Wii remote.

We do not cover accidental damage:

- to property used for trade or business purposes;
- to clothing or accessories;
- to bicycles, firearms, fishing and sporting equipment, musical instruments or gaming consoles while in use;
- to electronic equipment or data as a result of electronic or mechanical failure, or by virus or processing error, or user error or misuse;
- to jewellery or watches (these can be insured for accidental damage under personal valuables cover); or
- that occurs outside of the insured address.

Cover under accidental damage does not apply to damage that is covered under an insured event detailed on pages 21 to 24, even if the insured event has been removed from your cover.

6. Page 32 and 33 – ‘Optional cover you can pay more to have’, in relation to Domestic Workers Compensation remove all the current text under the sub heading ‘New South Wales’ and replace text with:

- This option is not available in New South Wales.

Note: This change took effect 01/01/09

7. Page 40 – ‘Accidental damage cover’, replace this section with:

In addition to the cover provided by the insured events detailed on pages 21 to 24, the accidental damage option is available with building cover only. It covers damage to the building that is caused unintentionally. We will cover the cost of repairing or replacing that part of the building which suffers physical loss or damage caused by an accident at the insured address.

The general exclusions on pages 18 and 19 apply. In addition, we will not cover damage caused by or attributable to:

- atmospheric conditions, mould, mildew or rot;
- scratching, chipping or denting;
- any cleaning process using chemicals;
- domestic pets or animals; or
- any hand-held controls or detachable accessories for use with gaming consoles e.g. Nintendo Wii remote.

Cover under accidental damage does not apply to damage that is covered under an insured event detailed on pages 21 to 24, even if the insured event has been removed from your cover.

1. Page 44 – ‘Confirmation of ownership’, add the following text as the last sentence of this section:

If you do not provide us with the confirmation of ownership that we require, we may not pay a claim in full, or we may decide not to pay it at all.

2. Page 44 – ‘How your excesses will be applied’, replace this section with:

The amount we will pay for your claim will be reduced by the excesses that apply to the policy, event or benefit. More than one excess may apply.

There are six types of excess:

Excess Type	Description
Selected	An amount chosen by you and shown on your policy schedule
Imposed	An amount imposed by us to support a special condition as detailed on your policy schedule. An imposed excess replaces a selected excess
Earthquake	\$500, unless you have selected or we have imposed an excess higher than \$500, in which case the higher excess will apply
Accidental damage	\$500, unless we have imposed an excess higher than \$500, in which case the higher excess will apply
Fusion and power surge	\$500, unless we have imposed an excess higher than \$500, in which case the higher excess will apply
Unsecured theft excess	\$300, in addition to any selected or imposed excess. This excess is collected if an alarm is not activated at the time of a theft, and you are receiving a premium discount for the alarm

Excesses will be either:

- deducted from any settlement amount we send directly to you;
 - deducted from the invoice we receive from the repairer, which will mean that you will be responsible for payment of the excess amount directly to the repairer; or
 - required to be paid directly to us by you prior to settling the claim.
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