

COMMINSURE **HOME INSURANCE**

Product Disclosure Statement (PDS)

DATED 18.02.2013



Important information

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

This PDS and policy are provided by Commonwealth Insurance Limited ABN 96 067 524 216, AFSL 235030 (**CIL**). **CommInsure** is a registered business name of **CIL**. **CIL** is a wholly owned non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 (Commonwealth Bank) and is the insurer for this product. The Commonwealth Bank and its related entities are jointly referred to in this document as the Commonwealth Bank Group.

In the Australian Capital Territory, Tasmania and Western Australia, **CIL** offers Domestic Workers' Compensation Cover as an agent for Allianz Australia Insurance Limited ABN 15 000 122 850 (Allianz).

The Commonwealth Bank Group (other than **CIL**) does not guarantee the obligations or performance of **CIL** or Allianz or the products they offer. **CIL** does not guarantee the obligations or performance of Allianz or the products it offers.

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

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

The words and phrases appearing in bold and italic print throughout this PDS have special meanings as set out in the glossary on pages 5 to 6.

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

The information in this PDS is subject to change. Where a change is materially adverse, **we** will notify existing policyholders in writing. **We** may also issue a new PDS or Supplementary PDS (SPDS) for new policyholders. Where a change of information is not materially adverse, **we** will not notify existing policyholders or issue a new PDS or SPDS for new policyholders. However, **you** will be able to find the information about any change by contacting **us**.

The information in this PDS will help **you** to:

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

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

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

For more information about how **we** calculate premiums, **excesses** and discounts, please refer to **our** Premium, Excess and Discount Guide which can be found on **our** website or contact **us** for a copy.

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

Preparation date: 25/08/2015

This Supplementary Product Disclosure Statement (SPDS) supplements the information contained in the CommInsure Home Insurance Product Disclosure Statement (PDS) dated 18 February 2013. This SPDS is effective for CommInsure Home Insurance policies sold from 25 August 2015 and policies renewing from 6 October 2015.

Please read this SPDS together with the PDS and **your Certificate of Insurance**. These documents should be kept together as they make up **your** Home Insurance policy with **us**.

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

AMENDMENTS TO THE PDS (including your Policy Document)

1. **Page 8. 'Summary of cover'** add the following text in the 'Additional Benefits' table:

Matching Benefit	✓	✓	✓	✓
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2. **Page 11. 'Residential Home Package – Contents Cover'** add the following text in the Contents Cover table:

Jewellery and watches	Up to 25% of your contents sum insured Additional jewellery and watches can be insured under Portable Contents Cover if the value of your jewellery and watches exceeds the maximum claim limit.
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3. **Page 19. – 'Duty of Disclosure'** is replaced with:

Your Duty of Disclosure:

When you take out this policy

Your Duty of Disclosure

Before **you** enter into an insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions. **You** have this duty until **we** agree to insure **you**.

If you do not tell us something

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

When you renew this policy

Your Duty of Disclosure

Before **you** renew this contract of insurance, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions.

Also, **we** may give **you** a copy of anything **you** have previously told **us** and ask **you** to tell **us** if it has changed. If **we** do this, **you** must tell **us** about any change or tell **us** that there is no change.

If **you** do not tell **us** about a change to something **you** have previously told **us**, **you** will be taken to have told **us** that there is no change. **You** have this duty until **we** agree to renew the contract.

If you do not tell us something

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both. If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

4. **Page 20 – 'If your sum insured is not sufficient to cover your loss'** add the following as the third bullet point in the list of areas Gap cover does not apply to:

- Items with a maximum claim limit; and

5. **Page 26 – 'How we calculate your basic premium'** add the following text below the tables labelled '**Your Premium (continued)**':

The Commonwealth Bank collects and uses information to get an integrated view of its customers. That view may change from time to time. As part of the Commonwealth Bank Group, **we** may use aspects of that view (for example information which relates to CBA Group products that **you** hold) to assist **us** in **our** assessment of risk. When calculating the premium for **your** policy **we** may take into account information provided to **us** on aspects of that view.

We will not take into account any aspects of that view for the first year of the policy if **you** have applied online, other than where **you** have applied through NetBank. Quotes initiated via NetBank will be based only on the policyholder completing the quote. When purchasing the policy in NetBank **you** will be asked to list any additional policyholders which then enables **us** to obtain an integrated view of all policyholders listed on **your Certificate of**

Insurance. If **we** consider that this view suggests that **you** have a reduced likelihood of a claim and/or the potential value of a claim might be reduced, **your** premium may be lower. **We** will only use information from this view if it leads to a lower premium for **you**. **We** may take into account the premiums paid for prior policy renewals and overall age of the individual policy when determining **your** premium.

6. **Page 35 – ‘Portable Contents Cover’** is replaced with:

If **you** have purchased **Portable Contents** Cover the term **portable contents** in this PDS refers to the following items that are owned by **you**, or a **family member**, or for which **you** are legally responsible by written agreement.

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

Portable Contents Items:	Customised Cover	Packaged Cover
Mobile phones (including smart phones)	✓	X
Electronic navigational devices e.g. GPS	✓	✓
Laptops, tablets, personal music players (including radios), MP3 players, e-book readers (and similar devices) and personal portable computer hardware	✓	✓
Cameras and video cameras and accessories	✓	✓
Jewellery and watches (but not gold or silver bullion, or any type of unset precious and/or semiprecious gemstone)	✓	✓
Glasses (including prescription glasses), medical aids and their accessories	✓	✓
Clothing items and accessories, including handbags and luggage (but not their contents unless they appear in this list)	✓	✓
Sporting and recreational equipment (including golf clubs, surfboards, kayaks, fishing equipment and bicycles)	✓	✓
Tents and all non-electronic camping items	✓	✓
Baby capsules, children’s car seats, strollers and prams	✓	✓
Binoculars and telescopes	✓	✓
Portable musical instruments	✓	✓

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

You are not covered for mobile phones (including smart phones), under Packaged Cover. Cover for mobile phones (including smart phones) can be purchased under Customised Portable Contents Cover only.

and Portable Contents Cover excludes:

- any item used in the course of a business, profession or trade owned by:
 - **you**; or
 - any company, trust or other legal structure in which you have an interest (legal, beneficial or otherwise);
- electronically stored data, files and software; and
- replacement SIM cards or any contract fees relating to the supply of devices, wireless, cellular or data services.

Please refer to pages 73 to 74 for further information about the Portable Contents Cover.

7. **Page 39 – ‘Burning out of electric motors and power surge’** - Replace the first bullet point of ‘What is not covered’ with:

- more than 10 years old.

8. **Page 63 – ‘Additional Benefit’** Add the following new Additional Benefit:

Matching benefit

This Additional Benefit applies to:

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

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

If **we** agree to pay **your** claim for loss or damage due to an Insured Event, **you** are also covered for up to \$750 in any one claim for materials required to bring about a matching finish to the area that has been repaired or replaced.

This benefit is only available when the loss or damage has occurred to one or more of the following items:

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

What is not covered

We will not pay to replace undamaged parts of the **building** and/or **contents** except as described under the Matching benefit on this page.

Limits

The maximum amount payable in any one claim is up to \$750.

The matching benefit does not extend to other parts of the house not damaged by the incident, e.g. adjoining rooms or **your** entire home.

9. **Page 77 – ‘General Exclusion 33.’** is replaced with:

33. the costs of obtaining a matching finish to any materials used to repair, rebuild or replace **your building** and/or **contents** that are lost or damaged by an Insured Event in order to align them with the finish of any undamaged parts of **your building** and/or contents except as described in the Matching benefit on page 63;

10. **Page 84 ‘Gap Cover’** add the following as the third bullet point in the list of areas Gap cover does not apply to:
- Items with a maximum claim limit; and

11. **Page 91 – ‘Examples of how we may settle your claim – Example 4’** is replaced with:

Your building is broken into and the television, jewellery, laptop and camera are stolen and **we** agree to pay **your** claim by replacing **your** stolen items through **our** suppliers. **You** have the Residential Home Package – Contents Cover.

Claim Details	Details
Contents sum insured (nominated by you)	\$64,000
Residential Home Package – Contents Cover annual premium paid in full	Yes
Basic excess	\$500
The cost to replace the television, laptop and camera through our supplier	\$3,100
The cost to replace the jewellery items through our supplier	\$20,000

Settlement Calculation	Amount
We pay our supplier to replace your electrical items:	\$2,600
<ul style="list-style-type: none"> • Television \$1,500 • Laptop \$1,250 • Camera \$350 Total replacement costs \$3,100. (We pay this amount less the basic excess which you are required to contribute towards your claim)	
We require you to pay the basic excess to our supplier	\$500
We pay our supplier towards replacing the jewellery items (There is only one excess which has already been taken into account, as all items were stolen in the same theft)	\$16,000
Total amount payable by us	\$18,600

In this example the maximum limit of 25% of **your contents** sum insured (25% x \$64,000 = \$16,000) has been applied to the jewellery items.

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

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

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

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

How we collect information

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

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

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

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

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

How we use your personal information

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

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

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

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

Direct marketing

If **you** don't want to receive direct marketing from **us**, **you** can tell **us** by calling **us** on 13 24 23 or by emailing **us** at generalinsuranceprivacy@cba.com.au.

12. **Pages 95 and 96 – ‘Privacy of your personal information’** is replaced with:

Privacy – How we handle your personal information

Your privacy is important to us

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

As a member of the Commonwealth Bank Group (the 'Group'), Commonwealth Insurance Limited ABN 96 067 524 216 AFSL 235030 (**Comminsure**) adheres to the Group's Privacy Policy which can be found at www.commbank.com.au/privacy or requested at any Commonwealth Bank branch. **We** are bound by the Privacy Act and the Australian Privacy Principles, upon which the Group's Privacy Policy is based.

What information we collect

The information **we** collect will vary according to the product or service **you** request or use. It includes personal information such

Gathering and combining data to get insights

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

The Group may combine customer information it has with information available from a wide variety of external sources (for example, census or Australian Bureau of Statistics data). Group members are able to analyse the data in order to gain useful insights which can be used for any of the purposes described in 'How we use your personal information'.

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

Who do we exchange your information with?

We exchange **your** personal information with other members of the Group so that the Group may adopt an integrated approach to its customers. **We** and other Group members may use this information for any of the purposes mentioned under 'How we use your personal information'.

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

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

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

Sending information overseas

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

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

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

For more information about which countries outside of Australia **we** may send personal information to, please refer to www.commbank.com.au/privacy.

To access or view your personal information

You can (subject to permitted exceptions) request access to **your** personal information by contacting **us** by using the contacts listed below. **We** may charge **you** for providing access.

Telephone **13 24 23**

Email generalinsuranceprivacy@cba.com.au

For more information about **our** privacy and information handling practices, please refer to the Group Privacy Policy.

Making a privacy complaint

We accept that sometimes **we** can get things wrong. If **you** have a concern about **your** privacy **you** have the right to make a complaint and **we'll** do everything **we** can to put matters right.

We'll review **your** situation and try to resolve it straight away. If **you've** raised the matter already and it hasn't been resolved to **your** satisfaction, please contact:

Customer Relations
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2001
Telephone **1800 805 605**
Facsimile **1800 028 542**

For further information on how to make a privacy complaint and how **we** deal with **your** complaint please refer to the Group's Privacy Policy.

13. **Page 98 – 'General Insurance Code of Practice'** replace the bullet points with:

- Buying Insurance;
- Service and claims standards;
- Financial hardship;
- Responding to catastrophes;
- Complaints handling;
- Access to information.

CommInsure



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How this policy works

We offer the following package options:

- Residential Home Package;
- Investment Home Package; and
- Portable Contents Cover only.

You must select either the Residential Home Package, Investment Home Package or a **Portable Contents** only policy. Cover for **Portable Contents** is available as a standalone policy or as an inclusion under a Residential Home Insurance Package.

In this PDS a tick (✓) means it applies and a cross (✗) means it does not.

Step 1: Select <i>your</i> home insurance package	Step 2: Select the covers <i>you</i> want to include in <i>your</i> home insurance package:		
	<i>Your Building</i>	<i>Your Contents</i>	<i>Your Portable Contents</i>
Residential Home Package	✓	✓	✓
Investment Home Package	✓	✓	✗
Portable Contents only	✗	✗	✓

If **you** decide to purchase home insurance with **us**, **we** will send **you** a **Certificate of Insurance** which will include details on the cover and Optional Covers **you** have selected and **your Period of Insurance**.

The words and phrases appearing in bold and italic print throughout this PDS have special meanings as set out in the Glossary on pages 5 to 6.

Our home insurance provides cover for:

- the Insured Events stated on pages 36 to 54;
- the Additional Benefits which are standard under the policy as stated on pages 55 to 67;
- the Optional Covers **you** can select under the policy as stated on pages 68 to 74.

How this policy works

Our home insurance does not provide cover for everything. There are:

- General Exclusions that apply to the policy as stated on pages 75 to 78;
- exclusions that are specific to:
 - the type of cover **you** have selected;
 - an Insured Event (as stated on pages 36 to 54);
 - Additional Benefits (as stated on pages 55 to 67);
 - Optional Covers (as stated on pages 68 to 72); and
 - Portable Contents Cover (as stated on pages 73 to 74)
- limits on the amount **we** will cover for certain items and benefits (as stated on pages 10 to 15).

It is important to read this entire PDS carefully to make sure **you** have the cover **you** want.

Glossary

The words and phrases appearing in bold and italic print throughout this PDS have special meanings as set out in the glossary below:

Building

If **you** have selected the Residential Home Package refer to pages 27 to 28.

If **you** have selected the Investment Home Package refer to pages 31 to 32.

Certificate of Insurance

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

- the cover, including any Optional Covers **you** have selected; and
- the **Period of Insurance**.

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

The **Certificate of Insurance** includes any special conditions that are agreed between **you** and **us**.

Contents

If **you** have selected the Residential Home Package refer to pages 29 to 30.

If **you** have selected the Investment Home Package refer to pages 33 to 34.

Domestic pet/s

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

Excess

An amount **you** must contribute when **we** agree to pay a claim. The **excess** amount/s are stated on **your Certificate of Insurance**.

Family member

The following person/s who usually live with **you** at the **insured address**:

- **your** partner, spouse or de facto spouse;
- **your** (or **your** partner's, spouse's or de facto spouse's) parents;
- **your** (or **your** partner's, spouse's or de facto spouse's) children;
- **your** (or **your** partner's, spouse's or de facto spouse's) siblings; and
- **your** (or **your** partner's, spouse's or de facto spouse's) grandparents.

Fire

The state of burning that produces flame.

Glossary

Flood	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of:</p> <ul style="list-style-type: none">• any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or• any reservoir, canal, or dam.
Insured address	<p>The address stated on your Certificate of Insurance as the insured address. This includes any land or other adjoining area for which a statutory authority has made you responsible as owner or occupier.</p>
Malicious act	<p>An act done with the intention of causing loss or damage, or with reckless disregard for the consequences.</p>
Period of Insurance	<p>The period for which we have agreed to provide insurance as stated on your Certificate of Insurance.</p> <p>If your policy is cancelled, by you or us, your Period of Insurance ends on the date the cancellation becomes effective.</p>
Portable Contents	<p>If you have selected the Portable Contents Cover refer to page 35.</p>
Storm	<ul style="list-style-type: none">• A violent wind including a tornado or named cyclone; or• rain, hail or snow of unusual volume, force or duration. <p>It is not persistent bad weather or heavy or persistent rain by itself.</p>
We, our, us, CIL, CommInsure	<p>Commonwealth Insurance Limited ABN 96 067 524 216.</p>
You, your, yourself	<p>The person/s named as the policyholder/s on your Certificate of Insurance.</p>
Tenant/s	<p>The person/s who have the right to occupy your insured address under a Residential Tenancy Agreement or equivalent written legal agreement.</p>

Summary of cover

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

- Residential Home Package – Building Cover. Please refer to pages 27 to 28
- Residential Home Package – Contents Cover. Please refer to pages 29 to 30
- Investment Home Package – Building Cover. Please refer to pages 31 to 32
- Investment Home Package – Contents Cover. Please refer to pages 33 to 34
- Portable Contents Cover. Please refer to page 35.

It is important to note this is a summary only and the full terms and conditions are located within this PDS.

Residential Home Package and Investment Home Package

Insured Event (See pages 36 to 54)	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Accidental glass breakage	✓	✓	✓	✓
Animal damage	✓	✓	✓	✓
Burning out of electric motors and power surge	✓	✓	✓	✓
Earthquake	✓	✓	✓	✓
Escape of liquid	✓	✓	✓	✓
Explosion	✓	✓	✓	✓
Fire	✓	✓	✓	✓
Flood	✓	✓	✓	✓
Legal liability	✓	✓	✓	✓
Lightning	✓	✓	✓	✓
Malicious act including vandalism	✓	✓	✓	✓
Riot and public disturbances	✓	✓	✓	✓

Summary of cover

Residential Home Package and Investment Home Package (continued)

Insured Event (See pages 36 to 54)	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Storm	✓	✓	✓	✓
Sudden impact	✓	✓	✓	✓
Theft or attempted theft	✓	✓	✓	✓

Additional Benefits (See pages 55 to 67)	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Alternative accommodation costs	✓	✓	✗	✗
Contents in transit	✗	✓	✗	✓
Damage by emergency services	✓	✓	✓	✓
Demolition and debris removal costs	✓	✓	✓	✓
Domestic pet cover	✓	✓	✗	✗
Emergency work and temporary repairs	✓	✓	✓	✓
Loss of rent	✗	✗	✓	✓*
Mortgage discharge	✓	✓*	✓	✓*
Moving within Australia	✗	✓	✗	✓
Storage fees	✓	✓	✓	✓
Temporary removal of your contents	✗	✓	✗	✓
Visitors' property	✗	✓	✗	✗

* Strata Titled properties only.

Optional Covers Available for an additional premium (See pages 68 to 74)	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
Accidental damage	✓	✓	✓	✗
Domestic Workers' Compensation Cover	✗	✓	✗	✗
Loss of rent extra	✗	✗	✓	✓
Malicious damage or theft by tenants	✗	✗	✓	✓
Portable Contents Cover	✓	✓	✗	✗

Policy limits and general exclusions may be applicable to **your** claim and are described in the relevant section of this PDS.

Portable Contents Cover

This covers **you** against theft and the accidental loss or damage (even if the cause is unknown) of **your portable contents** (see pages 73 to 74).

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

Policy limits and general exclusions may be applicable to **your** claim as described in the relevant section of this PDS.

Summary of maximum claim limits

Sum Insured

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

- **building** sum insured;
- **contents** sum insured;
- **portable contents** sum/s insured.

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

- the Insured Events on pages 36 to 54;
- the Additional Benefits on pages 55 to 67;
- the Optional Covers on pages 68 to 74; or
- Gap Cover on page 84.

Residential Home Package – Building Cover

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

Building Cover	Maximum Claim Limit
The item that exploded if we agree to pay a claim under the Insured Event 'Explosion'. Please refer to page 42.	Up to \$1,000 in total
The item from which the liquid escaped if we agree to pay a claim under the Insured Event 'Escape of Liquid'. Please refer to page 41.	Up to \$500 in total
Storage fees. Please refer to page 65.	Up to 120 days
Domestic pet cover. Please refer to page 60.	<ul style="list-style-type: none"> • Up to \$1,000 for veterinary expenses • Up to \$3,000 for alternative accommodation
Alternative accommodation costs. Please refer to page 56.	Up to 52 weeks
Gap Cover. Please refer to page 84.	Up to 25% of your building sum insured

Residential Home Package – Contents Cover

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

Contents Cover	Maximum Claim Limit
Cash, phone cards, gift vouchers or negotiable instruments	Up to \$500 in total
Contents that are outside your building at the time the item/s are lost or damaged.	Up to 10% of your contents sum insured
Food	Up to \$750 in total
Unregistered motorcycles with an engine capacity of 125cc or less.	Up to \$1,000 in total
Accessories and spare parts of motor vehicles, motorcycles, caravans, trailers, aircraft, motorised watercraft or motorised self-propelled vehicles.	Up to \$1,000 in total
Contents items that form part of a pair, set or collection.	The amount we determine to be a reasonable proportion of the value of the part of the pair, set or collection that has suffered loss or damage
The item that exploded if we agree to pay a claim under the Insured Event 'Explosion'. Please refer to page 42.	Up to \$1,000 in total
The item from which the liquid escaped if we agree to pay a claim under the Insured Event 'Escape of Liquid'. Please refer to page 41.	Up to \$500 in total
Credit card fraud under the Insured Event 'Theft or attempted theft'. Please refer to pages 53 to 54.	Up to \$5,000 in total
Moving within Australia. Please refer to page 64.	No more than 14 days
Temporary removal of your contents . Please refer to page 66.	Up to 20% of your contents sum insured
Contents in transit. Please refer to page 57.	Up to 20% of your contents sum insured
Visitors' property. Please refer to page 67.	Up to \$2,000 in total
Storage fees. Please refer to page 65.	Up to 120 days

Continued overleaf

Summary of maximum claim limits

Residential Home Package – Contents Cover (continued)

Contents Cover	Maximum Claim Limit
Domestic pet cover. Please refer to page 60.	<ul style="list-style-type: none"> Up to \$1,000 for veterinary expenses Up to \$3,000 for alternative accommodation
Alternative accommodation costs. Please refer to page 56.	Up to 52 weeks
Gap Cover. Please refer to page 84.	Up to 25% of your contents sum insured

If **we** agree to pay a legal liability claim under the Residential Home Package, the most **we** will pay for **your** legal liability is:

Legal Liability Insured Event Limits	The Most We Will Pay
Legal liability arising out of the same accident or series of accidents. Please refer to pages 45 to 47.	Up to \$20 million
Reasonable legal costs and expenses of lawyers we appoint acting on your behalf. Please refer to pages 45 to 47.	Up to \$500,000

Investment Home Package – Building Cover

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

Building Cover	Maximum Claim Limit
The item that exploded if we agree to pay a claim under the Insured Event ‘Explosion’. Please refer to page 42.	Up to \$1,000 in total
The item from which the liquid escaped if we agree to pay a claim under the Insured Event ‘Escape of Liquid’. Please refer to page 41.	Up to \$500 in total
Loss of rent. Please refer to page 62.	Up to 52 weeks
Loss of rent extra – Optional Cover. Please refer to page 71.	<ul style="list-style-type: none"> • Up to 16 times the weekly rent • Expenses to evict your tenant up to \$1,500 • Expenses incurred to re-tenant your insured address up to \$500
Storage fees. Please refer to page 65.	Up to 120 days
Gap Cover. Please refer to page 84.	Up to 25% of your building sum insured

Investment Home Package – Contents Cover

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

Contents Cover	Maximum Claim Limit
Contents that are outside your building at the time the item/s are lost or damaged.	Up to 10% of the contents sum insured
Contents items that form part of a pair, set or collection.	The amount we determine to be a reasonable proportion of the value of the part of the pair, set or collection that has suffered loss or damage
The item that exploded if we agree to pay a claim under the Insured Event ‘Explosion’. Please refer to page 42.	Up to \$1,000 in total

Continued overleaf

Summary of maximum claim limits

Investment Home Package – Contents Cover (continued)

Contents Cover	Maximum Claim Limit
The item from which the liquid escaped if we agree to pay a claim under the Insured Event 'Escape of Liquid'. Please refer to page 41.	<ul style="list-style-type: none"> Up to \$500 in total
Temporary removal of your contents . Please refer to page 66.	Up to 20% of your contents sum insured
Moving within Australia. Please refer to page 64.	No more than 14 days
Contents in transit. Please refer to page 57.	Up to 20% of your contents sum insured
Loss of rent. Please refer to page 62.	Up to 52 weeks
Loss of rent extra – Optional Cover. Please refer to page 71.	<ul style="list-style-type: none"> Up to 16 times the weekly rent Expenses to evict your tenant up to \$1,500 Expenses incurred to re-tenant your insured address up to \$500
Storage fees Please refer to page 65.	Up to 120 days
Gap Cover. Please refer to page 84.	Up to 25% of your contents sum insured

If **we** agree to pay a legal liability claim under the Investment Home Package, the most **we** will pay for **your** legal liability is:

Legal Liability Insured Event Limits	The Most We Will Pay
Legal liability arising out of the same accident or series of accidents. Please refer to pages 45 to 47.	Up to \$20 million
Reasonable legal costs and expenses of lawyers we appoint acting on your behalf. Please refer to pages 45 to 47.	Up to \$500,000

Portable Contents Cover

If **we** agree to pay a **portable contents** claim, the most **we** will pay for **your** items covered are:

Benefits	Maximum Claim Limit
Covered anywhere in Australia and New Zealand. Please refer to pages 73 to 74.	The amount/s listed on your Certificate of Insurance
Covered elsewhere in the world. Please refer to pages 73 to 74.	The first 30 days of your trip for the amount/s listed on your Certificate of Insurance
Packaged Cover.	Up to \$1,000 per item Up to the maximum claim limit listed on your Certificate of Insurance

Your home insurance policy

Your policy commences when:

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

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

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

- this PDS and any SPDS **we** may issue while **you** are insured with **us**; and
- **your Certificate of Insurance** including any special conditions that are agreed between **you** and **us**; and
- details of the due date for the instalments (when **you** have chosen to pay by instalments) which can be found in the payments section of the cover letter provided in connection with **your Certificate of Insurance**.

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

- **building** sum insured;
- **contents** sum insured; and/or
- **portable contents** sum/s insured.

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

- the Insured Events on pages 36 to 54;
- the Additional Benefits on pages 55 to 67;
- the Optional Covers on pages 68 to 74; or
- Gap Cover on page 84.

When To Take Out Your Policy

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

Taking Care Of Your Building And/Or Contents

Wear and tear, poor workmanship and lack of maintenance are not covered under this policy (please refer to the General Exclusions on pages 75 to 78). It is important to always maintain **your insured address** and/or **contents** in good order and also to protect them by always using any security devices installed.

More Than One Policyholder

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

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

Cooling Off Period

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

Cancellation By You

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

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

Cancellation By Us

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

- have failed to comply with **your** Duty of Disclosure. Please refer to page 19;
- have made a misrepresentation to **us** when this policy was entered into;
- failed to comply with a provision of this policy, including payment of premium; or
- make a fraudulent claim under any insurance policy (whether or not the policy is underwritten by **us**) during **your Period of Insurance**.

Your home insurance policy

You Must Tell Us In Advance If There Are Changes

You must tell **us** in advance if anything stated on **your Certificate of Insurance** is going to change during the **Period of Insurance**.

Some changes may not be covered by **your** policy, and/or **we** may be able to cancel **your** policy if some changes occur. These changes include:

- proposed construction work at **your insured address**, including renovations, alterations, extensions and structural improvements with a total commercial value of more than \$25,000;
- if business, commercial or income-producing activities are going to be conducted at **your insured address**;
- if **you** have purchased the Residential Home Package and:
 - are going to lease all or part of **your insured address** to someone else;
 - **your insured address** is going to be unoccupied for 60 consecutive days or more; or
- if **you** have purchased the Investment Home Package and:
 - **you** decide to no longer lease **your insured address**; or
 - **your insured address** is going to be unoccupied for 60 consecutive days or more.

If **you** tell **us** in advance, **we** will then decide whether to:

- continue to insure **you** under the same terms and conditions and for the same total premium;
- impose special conditions on **your** policy and/or change the amount of **your premium** and/or **your excess/es**; or
- cancel **your** policy.

If **you** do not tell **us** in advance, **we** may:

- reduce the amount **we** pay in the event of a claim or refuse to pay a claim; and/or
- cancel **your** policy.

Duty of Disclosure

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires **you** to provide **us** with certain information. When answering **our** questions, **you** must be honest and **you** have a duty under law to tell **us** anything known to **you** and which a reasonable person in the circumstances would include in an answer to the question. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the policy and on what terms.

Who needs to tell us

It is important that **you** understand **you** are answering **our** questions in this way for **yourself** and anyone else who **you** want to be covered by this policy.

If you do not tell us

If **you** do not answer **our** questions in this way, **we** may reduce or refuse to pay a claim, or cancel the policy. If **you** answer our questions fraudulently, **we** may refuse to pay a claim and treat the policy as never having existed.

Important information about your sum/s insured

You will be asked to nominate **your** sum/s insured for **your building, contents** and/or **portable contents** **you** wish to cover under **your** policy. These will be stated on **your Certificate of Insurance**.

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

Your building and/or **contents** sum/s insured are automatically adjusted on renewal to help keep pace with inflation and rising costs. However, **you** are responsible for ensuring that the sum/s insured stated on **your Certificate of Insurance** are accurate at all times.

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

Your building sum insured

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

Your contents sum insured

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

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

Your portable contents sum/s insured

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

If **you** have selected Packaged Cover, **you** should ensure the limits **you** select suit **your** needs. Please refer to the limits stated on pages 73 to 74 and **your Certificate of Insurance**.

If your sum insured is not sufficient to cover your loss

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

Gap Cover does not apply to:

- Portable Contents Cover;
- Domestic Workers' Compensation Cover; and
- Legal liability Insured Event.

If you overinsure

We will not pay more than the loss or the liability **you** have incurred within the terms and conditions of **your** policy. This means **we** will not pay more than it costs to rebuild, repair or replace **your building, contents** and/or **your portable contents**.

We will not refund any premium associated with overinsuring.

Paying your premium

You can choose to pay **your** premium in:

- 1 annual payment, or
- 12 monthly instalments.

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

You can request to pay **your** premium in the following ways:

Method	Monthly	Annually
Direct debit from a bank account	Yes	Yes
Credit card by direct debit	Yes	Yes
Cash or cheque at a Commonwealth Bank branch	No	Yes
Cheque by mail	No	Yes
BPAY®	No	Yes
Telephone	No	Yes
Internet banking	No	Yes

What Happens If Your Premium Is Not Paid On Time

If you pay by annual payments

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

If **you** do not pay the total premium required to renew **your** insurance by the due date, then **your** policy automatically comes to an end at the renewal due date without further notice to **you**.

Paying your premium

If you pay by instalment payments

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

- at least one instalment remains unpaid for a period of at least 14 days after its due date, then **we** may refuse to pay a claim;
- at least one instalment remains unpaid for a period of at least one month after its due date, then **your** policy is automatically cancelled without further notice to **you**.

When **you** have chosen to pay by instalments, details of the due date for the instalments can be found in the payments section of the cover letter provided in connection with **your Certificate of Insurance**.

How we calculate your basic premium

Your Premium

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

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

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

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

We calculate the likelihood of **you** making a claim and the potential value of **your** claim by assessing certain significant factors based on **our** claims experience. The significance of each factor **we** use can change and how they are combined to derive a premium may differ from one policy to another.

They include:

Factor	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
What you choose to cover. If you choose to cover both your building and contents , the premium will be higher than if you choose to cover only one or the other.	✓	✓	✓	✓
The optional covers you select. If you select any of the Optional Covers in addition to your building and/or contents cover you will be required to pay an additional premium for each of these.	✓	✓	✓	✓

How we calculate your basic premium

Your Premium (continued)

Factor	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
<p>The sum/s insured you nominate for your building and/or contents.</p> <p>Generally the higher the sum insured, the higher the premium.</p>	✓	✓	✓	✓
<p>The address and location of your insured address.</p> <p>If your insured address is located in a high risk area, for example, prone to flooding, your premium is likely to be higher than if your insured address was in a low risk area.</p>	✓	✓	✓	✓
<p>Characteristics of your building including type, construction and year built.</p> <p>For example, if your building is located in a cyclone prone region and the main construction material is double brick with steel roofing, the premium will be lower than if it were fibro construction with a tin roof. This reflects the likely ability of the building to withstand an Insured Event.</p>	✓	✓	✓	✓

Factor	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
<p>Security measures on your building.</p> <p>If your building has an alarm your premium will be lower as our experience shows buildings with alarms are less prone to theft.</p>	X	✓	X	✓
<p>The age/s of the policyholders.</p> <p>Our claims experience shows that on average, certain age groups tend to make fewer claims than others. If you are within such an age group your premium will be less than if you were in an age group with a higher frequency of claims. Where the policyholder is a company, age will not be applied as a rating factor.</p>	✓	✓	✓	✓
<p>The weekly rent.</p> <p>The higher the weekly rent you receive the higher your premium may be.</p>	X	X	✓	✓
<p>Claims history.</p> <p>Generally, the higher the number and value of claims that have been made, the higher the premium may be.</p>	✓	✓	✓	✓

Continued overleaf

How we calculate your basic premium

Your Premium (continued)

Factor	Residential Home Package		Investment Home Package	
	Building	Contents	Building	Contents
The excess payable. The higher the excess you choose, the lower the premium may be. (Additional information regarding your excess and how this is applied is available on page 79.)	✓	✓	✓	✓
Any discounts applicable	✓	✓	✓	✓

Factor	Residential Home Package
	Portable Contents
What you choose to cover. If you choose to cover a mobile phone under Customised Cover for example, your premium will be higher than if you choose to cover clothing of the same value.	✓
The sum/s insured you nominate for your portable contents under Customised Cover. Generally the higher the sum insured or maximum claim limit, the higher the premium.	✓
If you choose to insure your portable contents under the Customised or Packaged cover.	✓
Any discounts applicable	✓

For more information about **your** premium and how it is calculated, please refer to **our** Premium, Excess and Discount Guide which can be found on **our** website or contact **us** for a copy.

Residential Home Package – Building Cover

If **you** have purchased a Residential Home Package policy, the term **your building** in this PDS means the domestic residence (home) at **your insured address** which includes permanent structural improvements of a domestic nature being:

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

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

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

and it excludes:

- strata, group or community titled properties (except where it is an individual unit and no strata insurance is required to be secured);
- a **building** that comprises flats or units;
- hotels, motels, hostels, bed and breakfasts, nursing homes, hospices or commercial premises;
- any part of **your insured address** used for conducting a business, unless agreed to in writing by **us**;

Residential Home Package - Building Cover

- any part of **your insured address** used for a hobby farm, unless agreed to in writing by **us**;
- a **building** in the course of construction;
- temporary or mobile structures;
- shipping containers;
- caravans and similar vehicles (whether fixed to **your insured address** or not);
- bridges or causeways;
- culverts or drainage channels;
- internal roads, easements or pathways open to public use;
- carpets, internal curtains and internal blinds;
- loose surfaces – for example earth, gravel, pebbles, rocks, topsoil or bark;
- trees, plants or shrubs growing outdoors and in the ground; and
- lawn and grass.

Residential Home Package – Contents Cover

If **you** have purchased a Residential Home Package policy, the term **contents** in this PDS means items kept at **your insured address** owned by **you**, or a **family member**, or for which **you** are legally responsible by written agreement, that are not fixed or fitted to the **building** including:

- furniture, including outdoor furniture;
- gas or electrical appliances;
- portable gas appliances;
- portable heaters and cooling appliances;
- carpets and rugs;
- internal curtains and internal blinds;
- clothing and footwear;
- bedding, towels and other linen;
- kitchen items;
- handbags, purses, wallets and travel bags;
- sunglasses and spectacles;
- binoculars and telescopes;
- baby capsules, children’s car seats and prams;
- books and toys;
- jewellery and watches;
- stamps, pins, medals and coins (whether or not in a set or collection);
- passports and title deeds;
- pictures, prints, portraits, sculptures and artworks;
- gardening equipment and tools (but not tools of trade);
- sporting goods and recreational equipment;
- swings, slides and other play equipment;
- computers and computer hardware;
- CDs, DVDs, Blu-ray discs, tapes, records and videos;
- cameras and video equipment;
- mobile phones;
- MP3 players, Walkmans and other similar devices;
- e-book readers and similar devices;
- GPSs;
- musical instruments;
- keys to **your building**;
- motor vehicle and other types of keys (but not the costs to recode or rekey the locks);
- indoor potted plants;
- firearms that are licensed, registered and stored in accordance with regulations and other requirements that apply;
- above-ground or free-standing pools, including any accessories and decking that is not permanently fixed;
- water contained in tanks, pools or spas;
- cash, phone cards, gift vouchers or negotiable instruments of any kind;
- portable gazebos and clothes lines;

Residential Home Package - Contents Cover

- accessories, components or parts of motor vehicles, motorcycles, caravans, trailers, aircraft, mechanically powered watercraft or motorised self-propelled vehicles that are not fitted or used with any of the above and which are contained in a **building** at **your insured address**;
- motorised wheelchairs, motorised golf carts or buggies, lawn mowers or ride-on lawn mowers;
- unregistered motorcycles with an engine capacity of 125cc or less;
- alcohol; and
- food.

Your contents also means where the **building** is a strata title property, fixtures and fittings which are owned by **you**, or a **family member**, or for which **you** are legally responsible by written agreement and are not otherwise insured by the strata owner/s.

and it excludes:

- motor vehicles, caravans, trailers, aircraft or mechanically powered watercraft;
- motorcycles that are registered or have an engine capacity greater than 125cc;
- any other motorised self-propelled vehicles (other than motorised wheelchairs, motorised golf carts or buggies, or lawn mowers or ride-on lawn mowers);
- accessories, components or parts fitted to or being used with motor vehicles, motorcycles, caravans, trailers, aircraft, mechanically powered watercraft or motorised self-propelled vehicles (other than motorised wheelchairs, motorised golf carts, buggies, lawn mowers or ride-on mowers);
- **domestic pet/s**, animals and livestock;
- gold or silver bullion, or any type of unset precious gemstones;
- electronically stored data, software or files;
- any items that are being kept at **your insured address** illegally;
- tools of trade, machinery, plant or other similar equipment;
- shipping containers;
- construction materials;
- stock-in-trade or goods kept for display, sale, distribution or other business purposes, including merchandise samples; and
- any item used in the course of a business unless agreed to in writing by **us**.

Investment Home Package – Building Cover

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

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

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

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

and it excludes:

- strata, group or community titled properties (except where it is an individual unit and no strata insurance is required to be secured);
- a **building** that comprises flats or units;
- hotels, motels, hostels, bed and breakfasts, nursing homes, hospices or commercial premises;
- any part of **your insured address** used for conducting a business other than the renting of **your building** for domestic use;

Investment Home Package - Building Cover

- any part of **your insured address** used for a hobby farm, unless agreed to in writing by **us**;
- a **building** in the course of construction;
- temporary or mobile structures;
- shipping containers;
- caravans and similar vehicles (whether fixed to **your insured address** or not);
- bridges or causeways;
- culverts or drainage channels;
- internal roads, easements or pathways open to public use;
- carpets, internal curtains and internal blinds;
- loose surfaces – for example earth, gravel, pebbles, rocks, topsoil or bark;
- trees, plants or shrubs growing outdoors and in the ground; and
- lawn and grass.

Investment Home Package – Contents Cover

If **you** have purchased an Investment Home Package policy, the term **contents** in this PDS means items kept at **your insured address** owned by **you**, or for which **you** are legally responsible by written agreement, that are not fixed or fitted to the **building** including:

- furniture, including outdoor furniture;
- gas or electrical appliances;
- portable gas appliances;
- portable heaters and cooling appliances;
- carpets and rugs;
- internal curtains and internal blinds;
- bedding, towels and other linen;
- kitchen items;
- pictures, prints, portraits, sculptures and artworks;
- gardening equipment and tools (but not tools of trade);
- lawn mowers and ride-on lawn mowers;
- swings, slides and other play equipment;
- desktop computers and computer hardware;
- keys to **your building**;
- above-ground or free-standing pools, including any accessories and decking that is not permanently fixed;
- water contained in tanks, pools or spas; and
- portable gazebos and clothes lines;

This definition of **your contents** also applies where the investment property is a strata titled property and includes fixtures and fittings (including built-in furniture) that are owned by **you**, or for which **you** are legally responsible by written agreement, and are not otherwise insured by the strata owner/s.

and it excludes:

- if the investment property is a strata titled property, anything located on common property;
- home office equipment;
- clothing and footwear;
- handbags, purses, wallets and travel bags;
- sunglasses and spectacles;
- binoculars and telescopes;
- baby capsules, children’s car seats and prams;
- books and toys;
- jewellery and watches;
- stamps, pins, medals and coins (whether or not in a set or collection);
- passports;
- sporting and recreation equipment;
- CD’s, DVDs, Blu-Ray discs, tapes, records and videos;
- cameras and video equipment;
- mobile phones;
- MP3 players, Walkmans and similar devices;
- e-book readers and similar devices;
- GPSs;

Investment Home Package - Contents Cover

- laptops and tablets, for example, iPads and similar devices;
- musical instruments;
- motor vehicle keys and other types of keys;
- indoor potted plants;
- firearms;
- cash, phone cards, gift vouchers or negotiable instruments of any kind;
- motor vehicles, motorcycles, caravans, aircraft, trailers, watercraft, and any other motorised self-propelled vehicles (other than lawn mowers or ride-on lawn mowers);
- accessories, components or parts of motor vehicles, motorcycles, caravans, trailers, aircraft, mechanically powered watercraft or motorised self-propelled vehicles that are not fitted or used with any of the above and which are contained in a **building** at **your insured address** (other than lawn mowers or ride-on mowers);
- motorised wheelchairs, motorised golf carts or buggies;
- food and alcohol;
- gold and silver bullion, or any type of unset precious gemstones;
- **domestic pet/s**, animal/s or livestock;
- electronically stored data, software or files;
- any item that is being kept at **your insured address** illegally;
- tools of trade, machinery, plant or other similar equipment;
- shipping containers;
- stock in trade or goods kept for display, sale, distribution or other business purposes, including merchandise samples;
- any item used in the course of a business unless agreed to in writing by **us** (other than the renting of **your building** for domestic use);
- portable or potted trees, plants or shrubs that are outside; and
- construction materials.

Portable Contents Cover

If **you** have purchased Portable Contents Cover the term **portable contents** in this PDS refers to any of the following items that are owned by **you**, or a **family member**, or for which **you** are legally responsible by written agreement:

- jewellery and watches (but not gold or silver bullion, or any type of unset precious and/or semi-precious gemstone);
- glasses, including prescription glasses, medical aids and their accessories;
- clothing items and accessories, including handbags and luggage (but not their contents unless they appear in this list);
- cameras and video cameras and accessories;
- laptops, personal music players, including radios, MP3 players, tablets, e-book readers and similar devices and personal portable computer hardware;
- mobile phones and electronic navigational devices, including Smart Phones and GPS (but not the sim or contract fees with mobile or other providers);
- sporting and recreational equipment, including golf clubs, surfboards, kayaks, fishing equipment and bicycles;
- tents and all non-electronic camping items;
- baby capsules, children's car seats, strollers and prams;
- binoculars and telescopes; and
- portable musical instruments.

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

and it excludes:

- any item used in the course of a business, profession or trade owned by:
 - **you**; or
 - any company, trust or other legal structure in which **you** have an interest (legal, beneficial or otherwise);
- electronically stored data and files; and
- software.

Please refer to pages 73 to 74 for further information about the Portable Contents Cover.

Insured Events

We will provide cover for the following Insured Events if they occur during the **Period of Insurance** and are not subject to a:

- General Exclusion (please refer to pages 75 to 78); or
- specific exclusion described under the Insured Event.

The following Insured Events apply to:

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

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

It is important that **you** understand what **we** insure as **your building** and/or **contents**.

Accidental glass breakage

What is covered

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

- windows;
- skylights;
- fixed ceramic or porcelain toilets;
- fixed ceramic or porcelain sinks;
- fixed glass panels including doors and cabinets;
- fixed mirrors;
- solar panels;
- shower screens;
- kitchen, bathroom or laundry splashbacks;
- cooktops and oven doors;
- glass balcony or pool fences;
- fixed glass in light fittings;
- glass table tops, whether fixed or not; or
- glass doors to a combustion fireplace.

We will also pay the reasonable costs of:

- repairing or replacing any other item forming part of **your building** and/or **contents** which has been damaged by the glass that was accidentally broken or fractured through its entire thickness; and
- disconnecting and reconnecting any electrical components to the damaged item.

What is not covered

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

- due to scratching, chipping, denting; or
- if the breakage or fracture is not through the entire thickness of the item.

Your building and/or **contents** are also not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Animal damage

What is covered

Your building and/or **contents** are covered for loss or damage caused by an animal that enters any part of **your building** which is ordinarily fully enclosed.

What is not covered

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

- caused by rats, mice and other vermin and insects including but not limited to cockroaches, termites, flies, moths, lice or bedbugs;
- caused by birds pecking, scratching, biting, nesting or soiling;
- caused by any animal/s kept by **you** at **your insured address**;
- caused by any animal/s kept by a person who lives at **your insured address**; or
- to any part of **your building** and/or **contents** that are outside or in the open.

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Burning out of electric motors and power surge

What is covered

Where an electrical appliance that forms part of **your building** for **building** cover and/or included in **your contents** for **contents** cover, **you** are covered for the cost of repairing or replacing:

- the motor of any electrical appliance that burns out; or
- any electrical appliance that is damaged by power surge from an identifiable and verifiable source.

We also pay the cost of:

- any service calls related to the repair or replacement of the electrical appliance; and
- replacing **your** food that is spoilt as a result of electrical appliance motor burn out or as a result of a power surge up to \$750 in total.

What is not covered

You are not covered under this Insured Event if the electrical appliance which is damaged by a power surge or the motor in the electrical appliance that burnt out is:

- more than 15 years old;
- covered by a guarantee or warranty;
- used for a business, trade or profession; or
- not kept at **your insured address**.

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

If the loss of or damage to **your building** and/or **contents** occurred as a result of fusion and/or power surge due to lightning, it will be assessed under the Insured Event 'Lightning'. Please refer to page 48.

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Where **you** have **contents** cover and **your** food is spoilt as a result of motor burn out of an electrical appliance or is spoilt as a result of a power surge from an identifiable and verifiable source to an electrical appliance the maximum amount **we** will pay to replace this food is up to \$750 in total.

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Earthquake

What is covered

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

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

What is not covered

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Escape of liquid

What is covered

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

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

If **we** have agreed to cover the loss or damage caused, **we** will also pay the reasonable cost of locating the source of the damage, where necessary, provided that:

- it is at **your insured address**; and
- **we** have agreed to pay this cost before **you** make arrangements for any work to commence.

You are only covered for up to \$500 for the repair or replacement of the item from which the liquid escaped if it formed part of **your building** or **contents**.

What is not covered

You are not covered under this Insured Event for:

- loss or damage caused by any escape of liquid of which **you** were aware and failed to notify **us** of within a reasonable period;
- loss or damage resulting from a leaking or faulty shower recess or shower base;
- loss or damage caused by any gradual escape of liquid;
- loss or damage to trees, plants and shrubs growing outdoors;
- the cost to replace the liquid which escaped; or
- exploratory or restoration costs if **we** have not accepted a claim under this Insured Event.

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

The most **we** will pay is up to \$500 for repair or replacement of the item from which the liquid escaped if it forms part of **your building** or **contents**.

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Explosion

What is covered

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

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

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

What is not covered

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

The most **we** will pay for the item that exploded if it forms part of **your building** or **contents** is up to \$1,000.

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Fire

What is covered

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

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

unless the **fire** was started with the intention of causing damage, or with reckless disregard of the consequences, by:

- **you** or a person who lives at **your insured address**;
- a person, who at the time of starting the **fire**, was at **your insured address** with **your** consent or the consent of a person who lives at **your insured address**; or
- a person with **your** consent or the consent of a person who lives at **your insured address**.

If **you** have selected the Investment Home Package, cover is also available for an additional premium for Malicious Damage or Theft by Tenants as described on page 72. If **you** have purchased this cover it will be stated on **your Certificate of Insurance**.

What is not covered

Your building and/or **contents** are not covered under this Insured Event for bushfire for the first 48 hours of this policy unless:

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

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Flood

What is covered

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

What is not covered

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

- any exterior blind, shade cloth or awning unless professionally installed in the last 10 years;
- pools, spas or in-ground tanks caused by hydrostatic pressure;
- pool and spa liners or covers;
- synthetic turf unless it forms part of a tennis court or bowling green;
- retaining walls; or
- pontoons, jetties, wharves or similar structures.

Your building and/or **contents** are not covered under this Insured Event for the first 48 hours of this policy unless:

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

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Legal liability

What is covered

If **you** have purchased **building** cover, **you** are covered for up to \$20 million for damages, legal fees and disbursements, costs and expenses that **you** are legally liable to pay another person/s as a result of an incident that occurs at **your insured address** that causes:

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

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

If **you** have purchased **contents** cover, **you** are covered for up to \$20 million for damages, legal fees and disbursements, costs and expenses that **you** are legally liable to pay another person/s as a result of an incident that occurs outside **your insured address** but within Australia that causes:

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

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

If **you** are a lessee, owner or occupier of a strata, group or community titled property, **we** will also cover **you** for incidents that occur at **your insured address** for which **you** are legally liable as lessee, owner or occupier of **your building**.

What is not covered

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

- the death or bodily injury of someone employed by:
 - **you**; or
 - a company, trust or other legal structure in which **you** have an interest (legal, beneficial or otherwise);
- any Workers' Compensation Legislation, industrial award or agreement, or statutory accident compensation scheme;
- damage to **your** property, or to any property in **your** physical or legal control;
- any business, trade or profession (other than the renting of **your building** for domestic use when **you** have selected Investment building cover);
- the terms of any agreement **you** have entered into (other than a tenancy agreement when **you** have selected Investment building cover);
- the use of any mechanically propelled vehicle (other than lawn mowers, ride-on lawn mowers, golf buggies and motorised wheelchairs) or aircraft or aerial device;

Legal liability

- the use of any mechanically propelled watercraft;
- any professional sporting activity;
- any construction, demolition, alterations or renovations at **your insured address**:
 - which have commenced and have not yet been fully completed; and
 - where their commercial value, when completed, could be reasonably expected to exceed \$25,000;
- the use, removal of or exposure to any asbestos product or products containing asbestos;
- **your** ownership of any land or premises other than **your building** or **your insured address**;
- the transmission, directly or indirectly, of any illness, disease or medical condition;
- any part of **your insured address** being used for farming;
- the actions of any animal other than **your domestic pet/s** (**we** will not, however, cover **you** for legal liabilities arising from or connected in any way with the actions of a dog declared to be dangerous by a relevant authority);
- **your** consumption of alcohol or drugs;
- the discharge, dispersal, release or escape of pollutants from **your building** or **your insured address** into or upon land, the atmosphere or any watercourse or body of water and any costs and expenses incurred in the prevention, removal or clean-up of such pollutants

unless they are caused by a sudden, identifiable, unexpected or unintended happening that takes place in its entirety at a specific time and place during the **Period of Insurance** stated on **your Certificate of Insurance**;

- the existence, use, operation or maintenance of electronic mail, an internet site or other internet based service;
- computer viruses, bombs, worms, trojans, malware, spyware or similar;
- libel, slander, defamation or breach of copyright; or
- a conflict of interest or duty.

Additionally, you are not covered under this Insured Event:

- for the payment of any fine, penalty or punitive or exemplary damages;
- if **you** admit liability;
- for actions brought against **you** in a court outside Australia or a court that applies law other than Australian law;
- as a result of an occurrence during any period in which **your building** is deemed uninhabitable by **us** or a regulatory authority (including any period of reconstruction);
- for incidents that occur on the common property (this only applies if **you** live in a strata, group or community titled unit);
- after **we** have paid a claim under this policy that is at least equal to the total sum insured for **your building** and/or **contents**; or

- for loss or damage caused directly or indirectly by or attributable in any way to any of the circumstances described in the General Exclusions on pages 75 to 78.

Excess

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

Limits

The most **we** will pay in relation to this Insured Event is:

- up to \$20 million for legal liability; and
- up to \$500,000 for the reasonable legal costs and expenses of **our** lawyers.

Lightning

What is covered

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

- a direct lightning strike; and/or
- a power surge at **your insured address** caused by a lightning strike.

What is not covered

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Malicious act including vandalism

What is covered

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

- caused by a **malicious act** including vandalism; and
- which **you** have reported to the police unless it was committed by:
- **you** or a person who lives at **your insured address**;
- a person with **your** consent or the consent of a person who lives at **your insured address**; or
- a person, who at the time of the loss or damage was at **your insured address** with **your** consent or the consent of a person who lives at **your insured address**.

If **you** have selected the Investment Home Package, cover is also available for an additional premium for Malicious Damage or Theft by Tenants as described on page 72. If **you** have purchased this cover it will be stated on **your Certificate of Insurance**.

What is not covered

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Riot and public disturbances

What is covered

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

- caused by a riot or a public disturbance; and
- which **you** have reported to the Police

unless **you** or a person who:

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

were participating in the riot or public disturbance.

If **you** have selected the Investment Home Package, cover is also available for an additional premium for Malicious Damage or Theft by Tenants as described on page 72.

If **you** have purchased this cover it will be stated on **your Certificate of Insurance**.

What is not covered

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Storm

What is covered

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

What is not covered

Your building and/or **contents** are not covered under this Insured Event for:

- loss of or damage to
 - any exterior blind, shade cloth or awning unless professionally installed in the last 10 years;
 - pools, spas or in-ground tanks caused by hydrostatic pressure;
 - pool and spa liners or covers;
 - synthetic turf unless it forms part of a tennis court or bowling green;
 - retaining walls;
 - pontoons, jetties, wharves or similar structures; or
- loss or damage caused by wind, rain, hail or snow which entered an ordinarily fully enclosed part of **your building** through an opening not created by the **storm**. This includes but is not limited to:
 - an open window or door; and
 - any opening made for the purpose of any renovation, repair or maintenance work, including where tarpaulins or other fixings have been set up.

Your building and/or **contents** are not covered under this Insured Event for the first 48 hours of this policy unless:

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

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Sudden impact

What is covered

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

- any rail or road vehicle, bicycle, watercraft, caravan, or trailer;
- any aircraft or spacecraft;
- space debris or debris from an aircraft, rocket or satellite;
- broken or collapsed communications, aerials, masts, satellite dishes and/or power poles; or
- falling trees or branches, unless the damage or loss is caused directly or indirectly by tree or branch lopping or felling by:
 - **you**;
 - a person who lives at **your insured address**; or
 - a person with **your** consent or the consent of a person who lives at **your insured address**.

What is not covered

You are not covered under this Insured Event for:

- damage to driveways, paths or other cement or concrete surfaces caused by the weight of a vehicle, watercraft, trailer, caravan or aircraft;
- the cost of removing any fallen items or objects where no claimable damage has occurred;

- the cost of removing tree stumps or any part of a tree that has not fallen; or
- the cost of repairing or replacing the item that caused the loss or damage to **your insured address**.

If the loss of or damage to **your building** and/or **contents** occurred as a result of the Insured Event '**Storm**', '**Flood**', '**Riot**' or 'Accidental glass breakage', it will be assessed under the relevant Insured Event as determined by **us**.

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Theft or attempted theft

What is covered

You are covered for loss of or damage to **your building** and/or **contents**:

- caused by theft or attempted theft; and
- which **you** have reported to the Police unless it was committed by:
- **you** or a person who lives at **your insured address**;
- a person with **your** consent or the consent of a person who lives at **your insured address**; or
- a person, who at the time of the theft or attempted theft, was at **your insured address** with **your** consent or the consent of a person who lives at **your insured address**.

If **we** have agreed to pay a claim under this Insured Event, and the keys to **your building** are stolen, **we** will also pay the costs of replacing the door locks and/or window locks operated by those keys.

Unauthorised use of your Credit Cards

Under the Residential Home Package – Contents Cover, if **we** have agreed to pay a claim under this Insured Event and **your** credit card/s are stolen due to the same incident, **we** will also pay up to \$5,000 in total for charges **you** are legally liable to pay because **your** credit card has been fraudulently used provided that **you**:

- have followed the terms and conditions of use for **your** credit card including in relation to safeguarding **your** PIN; and

- inform the financial provider who issued **your** credit card within 24 hours of discovering the fraudulent activity; and
- obtain written confirmation from the relevant financial provider that **you** remain liable to pay for the relevant credit charges which have been fraudulently incurred.

If **you** have selected the Investment Home Package, cover is also available for an additional premium for Malicious Damage or Theft by Tenants as described on page 72. If **you** have purchased this cover it will be stated on **your Certificate of Insurance**.

What is not covered

You are not covered under this Insured Event for loss of or damage to any portable or potted trees, plants or shrubs that are outside.

We will not cover costs incurred as a result of **your** credit card being stolen or used by a person who lives with **you** or a person **you** otherwise authorise to use **your** credit card.

Your building and/or **contents** are not covered under this Insured Event for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim as a result of this Insured Event, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Theft or attempted theft

Limits

If **you** have selected Residential Home Package Contents Cover and **we** agree to pay a claim for fraudulent use of **your** credit card, the most **we** will pay is up to \$5,000 but not more than the amount of money that has been accessed fraudulently and **we** will only pay one claim per **Period of Insurance**.

Any amount **we** agree to pay will be reduced by the amount the financial provider agrees to reimburse **you** in relation to the fraudulent activity.

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Additional Benefits

If **we** accept **your** claim for loss or damage, **you** may be entitled to the following Additional Benefits.

The following Additional Benefits apply to:

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

The type of cover **you** have purchased is stated on **your Certificate of Insurance** and this will determine what Additional Benefit/s apply.

Any event in respect of which a claim is made under an Additional Benefit must occur after the policy commenced and before it expired or was cancelled.

Alternative accommodation costs

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

If ***we*** agree to pay ***your building*** and/or ***contents*** claim as a result of an Insured Event and ***we*** agree that the damage at ***your insured address*** is so extensive that ***you*** can no longer live there, ***we*** will pay, up to a maximum of 52 weeks:

- ***your*** reasonable alternative accommodation costs if ***you*** own ***your insured address*** and have ***building*** cover; or
- ***your*** reasonable alternative accommodation costs if ***your contents*** in a strata titled property are insured by this policy; or
- if ***you*** rent ***your insured address***, the difference in rent incurred if higher rent is charged for equivalent rental accommodation for ***you*** in the same area for the time remaining on ***your*** original lease.

If ***we*** agree to pay ***your*** alternative accommodation costs, ***we*** will do so from the time ***your insured address*** becomes unliveable until it is repaired, rebuilt, replaced or liveable, for up to a maximum of 52 weeks.

Where ***your building*** and/or ***contents*** have been destroyed and ***you*** do not repair, rebuild or replace at the same ***insured address***, ***our*** payments for alternative accommodation will cease when ***we*** pay ***your*** claim.

What is not covered

Your building and/or ***contents*** are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

The amount ***we*** will pay is the amount ***we*** determine is reasonable and appropriate in ***your*** particular circumstances up to a maximum of 52 weeks.

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Contents in transit

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

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

What is not covered

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

Your contents are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

The maximum amount payable is up to 20% of ***your contents*** sum insured in any one claim.

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Damage by Emergency Services

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

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

What is not covered

Your building and/or ***contents*** are not covered for any loss or damage caused directly or indirectly by or resulting from the execution of any search warrant or right to enter ***your*** premises undertaken by the police or a law enforcement body, including the seizure of any ***contents***. This also applies in circumstances where the search warrant or right to entry is subsequently proven to be unlawful.

Your building and/or ***contents*** are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Demolition and debris removal costs

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is not covered

You are not covered for any costs that are not directly related to the damaged part of ***your building*** and/or ***contents***.

Your building and/or ***contents*** are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

What is covered

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

- demolish any part of ***your building***, if necessary, and removal of the debris; and
- remove any debris directly relating to ***your*** damaged or destroyed ***contents***.

Domestic pet cover

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

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

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

What is not covered

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

Your building and/or ***contents*** are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

The maximum amount payable in any one claim for:

- veterinary expenses provided by a qualified and registered veterinarian in relation to injuries to ***your domestic pet/s*** is up to \$1,000;
- alternative accommodation for ***your domestic pet/s*** is up to \$3,000.

Emergency work and temporary repairs

This Additional Benefit applies to:

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

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

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

For this benefit to be payable **we** must agree to pay this cost before **you** make arrangements for the work to commence.

What is not covered

We will not pay the cost of removing any fallen items or objects where no claimable damage has occurred.

Your building and/or **contents** are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

Building, contents and policy limits apply. Please refer to pages 10 to 15.

Loss of rent

This Additional Benefit applies to:

- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover for Strata Titled Properties only.

Please refer to **your Certificate of Insurance** for the type of cover **you** have purchased.

What is covered

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

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

The amount **we** pay is based on the average weekly rent paid over the 52 weeks immediately preceding the loss or damage.

We will pay this amount from the time **your insured address** becomes unliveable until it is replaced, rebuilt, repaired or liveable, up to a maximum period of 50 weeks.

We will also pay up to 2 additional weeks' rent after the repairs have been completed and **your insured address** is liveable, if a **tenant** is not immediately available to occupy it.

You are also covered for loss of rent caused by the loss of safe access by **your tenant** to **your insured address**.

The amount **we** pay is based on the average weekly rent paid over the 52 weeks immediately preceding the damage that prevented the safe access by **your tenant** to **your insured address**. **We** will pay this amount from the time safe access to **your insured address** is prevented until it becomes available, up to a maximum period of 50 weeks.

What is not covered

You are not covered:

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

Your building and/or **contents** are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

The amount of rent **we** will pay will be based on the average weekly rent paid over the 52 weeks period immediately before the Insured Event occurred up to a maximum period of 52 weeks.

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Mortgage discharge

This Additional Benefit applies to:

- Residential Home Package – Building Cover;
- Residential Home Package – Contents Cover for Strata Titled Properties only;
- Investment Home Package – Building Cover;
- Investment Home Package – Contents Cover for Strata Titled Properties only.

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

If ***we*** agree to pay a claim where ***your building*** has been destroyed and a payment results in ***your*** mortgage for ***your building*** being paid in full, ***we*** will pay the legal costs of discharging ***your*** mortgage.

What is not covered

Your building is not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Moving within Australia

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

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

What is not covered

Your contents are not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

Cover is available for no more than 14 days unless ***you*** contact ***us*** and ***we*** agree to cover ***you*** in writing.

If ***you*** are moving to a new home and ***you*** require insurance for longer than 14 days, ***you*** must contact ***us***.

Contents and general policy limits apply. Please refer to pages 10 to 15.

Storage fees

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

If ***we*** agree to pay ***your*** claim and, in order to repair or rebuild the part of ***your insured address*** that was damaged, some or all of ***your contents*** need to be stored off-site, ***we*** will pay the reasonable storage costs for those contents for up to 120 days.

This additional benefit is payable if ***your contents*** are stored away from ***your insured address*** but within Australia and contained in a registered storage facility.

What is not covered

We will not pay any storage fees if ***your contents*** can be stored safely and securely at ***your insured address***.

Your contents are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

This benefit is payable for no more than 120 days.

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Temporary removal of your contents

This Additional Benefit applies to:

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

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

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

- fully enclosed and lockable building where ***you*** are temporarily residing for 120 days or less;
- secured storage facility which is operated by a registered storage facility operator; or
- safety deposit box in a bank or financial institution.

What is not covered

We will not pay for loss of or damage to:

- cash, phone cards, gift vouchers or other negotiable instruments; or
- ***your contents*** whilst they are in a hotel room or other holiday accommodation.

Your contents are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limits

The maximum benefit payable is:

- up to 20% of ***your contents*** sum insured in any one claim; and
- no more than 120 days in a fully enclosed and lockable building where ***you*** are temporarily residing.

Contents and general policy limits apply. Please refer to pages 10 to 15.

Visitors' property

This Additional Benefit applies to:

- Residential Home Package
– Contents Cover.

Please refer to ***your Certificate of Insurance*** for the type of cover ***you*** have purchased.

What is covered

If ***we*** agree to pay ***your*** claim due to an Insured Event and property owned by a visitor at ***your insured address*** is lost or damaged as a result of the same Insured Event, ***we*** will pay up to \$2,000 to repair or replace the visitor's property.

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

What is not covered

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

You are also not covered under this Additional Benefit for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Limit

The maximum amount payable for the repair or replacement of visitors' property is up to \$2,000 in any one claim.

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Optional Covers

Depending on the Home Insurance Package **you** have purchased, **you** may be eligible to add one or more of the following covers to **your** policy.

The following Optional Covers are available under the:

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

If **you** have selected an optional cover and paid the additional premium it will be stated on **your Certificate of Insurance**.

Any event in respect of which a claim is made under Optional Covers must occur after the policy commenced and before it expired or was cancelled.

Accidental damage

This Optional Cover is available under the:

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

If **you** have selected this optional cover and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

You are covered for loss or damage to **your building** and/or **contents** caused by an accident at **your insured address**.

What is not covered

The following items are not covered under this optional cover:

- clothing or accessories;
- trees, plants or shrubs;
- jewellery or watches; or
- any of the following items whilst in use:
 - bicycles;
 - firearms;
 - sporting equipment;
 - musical instruments; or
 - fishing equipment.

Some items can be insured against accidental loss or damage under Portable Contents Cover. Please refer to page 73 to 74 for details.

You are not covered for loss or damage that is caused by:

- firearms while in use; or
- **domestic pet/s**, animals or livestock kept at **your insured address**.

If the cause of the loss or damage falls under an Insured Event in the policy, the loss or damage will be assessed under that Insured Event.

Your building and/or **contents** are not covered under this Optional Cover for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Domestic Workers' Compensation Cover

This Optional Cover is available under the Residential Home Package – Contents Cover when **your insured address** is in the Australian Capital Territory, Tasmania or Western Australia.

Domestic Workers' Compensation Cover provides cover for injury to domestic or similar workers such as maids, gardeners or domestic cleaners.

If **you** have selected this optional cover and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

This cover applies to person/s who are domestic workers or deemed workers under the relevant Workers Compensation Legislation in the states of Tasmania and Western Australia or the Australian Capital Territory.

The amount payable is governed by the laws of each State or Territory, and the terms and conditions that apply to **you** are those contained in the respective legislation and the policy.

The risk will be insured by **Allianz Australia Insurance Limited ABN 15 000 122 850 (Allianz)**, as the approved insurer under the relevant Workers Compensation Legislation in these jurisdictions, under the terms and conditions of an agreement **we** have with them as agent.

A copy of the full wording of the policy can be provided to **you** on request.

What is not covered

There is no cover for domestic workers who work for **you** in **your** own business, trade or profession.

The terms and conditions contained elsewhere in this policy do not apply to this part of the policy unless specified.

Limits

The relevant Workers' Compensation Legislation for **your** state or territory will determine the amount Allianz will pay in the event of a claim.

How to make a claim

If **you** have selected Domestic Workers' Compensation Cover and **you** wish to make a claim, please contact **us** in any of the ways listed on page 99.

Loss of rent extra

This Optional Cover is available under the:

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

If **you** have selected this optional cover and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

You are covered for up to 16 weeks' loss of rent, if **your tenant** has not paid any rent for at least 4 consecutive weeks; and

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

You are also covered for the reasonable expenses **you** incur when:

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

Any amount **we** agree to pay will be reduced by the rental bond if this has not already been exhausted by other **tenant** liabilities.

What is not covered

This Optional Cover is not available if **your insured address** is used as a seasonal rental property.

You are not covered if:

- **you** do not intend to re-tenant **your insured address**; or
- **your building** is used as a seasonal rental property.

You are also not covered under this Optional Cover for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

The maximum amount payable for:

- rent that has remained unpaid by **your tenant** is 16 times the weekly rent stated on **your Certificate of Insurance**;
- expenses to evict or attempting to evict **your tenant** is \$1,500;
- expenses incurred to re-tenant or attempting to re-tenant **your insured address** is \$500.

Malicious damage or theft by tenants

This Optional Cover is available under the:

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

If **you** have selected this optional cover and paid the additional premium it will be stated on **your Certificate of Insurance**.

What is covered

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

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

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

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

What is not covered

You are not covered for any loss or damage arising from or as a result of:

- cleaning, redecorating, painting or wall papering if there is no physical damage to **your building**;
- poor housekeeping or neglect by **your tenant** or any other person who resides with them at **your insured address**;
- gradual damage that occurs throughout the entire tenancy period and not as a result of an Insured Event; or
- **your building** being used as a seasonal rental property.

Your building and/or **contents** are not covered under this Optional Cover for loss or damage as described in the General Exclusions listed on pages 75 to 78.

Excess

If **we** agree to pay a claim, the amount **we** pay will be reduced by the applicable **excess**, as described on page 79 and stated on **your Certificate of Insurance**.

Limits

Building, contents and general policy limits apply. Please refer to pages 10 to 15.

Portable Contents Cover

Your Certificate of Insurance states whether **your portable contents** are covered by this policy.

It is important that **you** understand what **we** insure as **your portable contents**. Please refer to the definition of **portable contents** on page 35.

If **your contents** are covered under the Residential Home package, **you** do not need to include the value of **your portable contents** in **your contents** sum insured.

What is covered

Portable Contents Cover protects **you** against:

- theft of; and/or
- the accidental loss of or damage to **your portable contents** items which are typically worn or carried away from the home.

Your portable contents are covered if they are stolen, lost or accidentally damaged while they are:

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

There are 2 types of cover **you** can select:

- Customised; and/or
- Packaged Cover.

Customised Cover

You can choose to insure **your portable contents** and nominate their individual sums insured. The sums insured should be the total current cost of replacing each item including GST.

If **you** have selected Customised Cover, the sums insured **you** have nominated for each item will be stated on **your Certificate of Insurance**. If **we** agree to pay a claim made by **you** in respect of **your portable contents** under Customised Cover, **we** will pay the costs of repairing or replacing the item/s up to the nominated sum insured.

Packaged Cover

You can choose to insure **your portable contents** for a maximum of up to \$1,000 per item. If **we** agree to pay a claim made by **you** in respect of **your portable contents** under Packaged Cover, **we** will pay up to \$1,000 to repair or replace any one item.

The most **we** will pay for any one claim is limited. **You** can choose one of the following maximum claim limits:

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

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

Portable Contents Cover

What is not covered

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

- a computer virus;
- an intentional act, or an act committed with reckless disregard of the consequences, by:
 - **you**;
 - **your family member**;
 - a person with **your** consent;
 - a person who lives at **your insured address**; or
 - a person with the consent of a person who lives at **your insured address**.
- wear and tear, deterioration, depreciation, light, atmospheric conditions, mould, mildew or rot;
- electrical or mechanical breakdown or failure;
- overwinding;
- the process of cleaning, restoration or alteration; or
- rats, mice and other vermin and insects including but not limited to cockroaches, termites, insects, flies, moths, lice or bedbugs.

Excess

If **we** agree to pay a claim, the amount **we** pay will be reduced by the **Portable Contents Excess**, as described on page 79 and stated on **your Certificate of Insurance**.

General Exclusions

The following general exclusions apply to all sections of this policy excluding:

- Domestic Workers' Compensation Cover; and
- Portable Contents Cover.

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

1. defects, structural or design faults, faulty workmanship or faulty design;
2. damage to **your building** or part of **your building** that at the time it was built, renovated or installed was not compliant with the relevant local government regulations, or the requirements of any other statutory authority;
3. **your building** whilst in the process of renovation, alteration, extension or structural improvement with a total commercial value of more than \$25,000, unless **you** have told **us** in advance of these improvements and **we** have agreed to continue to insure **your building** and/or **contents**;
4. wear and tear and lack of maintenance, including rust, corrosion and deterioration (except in some instances relating to the Insured Events 'Escape of liquid' and 'Legal liability' claims);
5. water, including rainwater, after it has disappeared beneath the surface of the land at **your insured address**;
6. normal actions of the sea, ocean or other marine waters;
7. the gradual rising of the levels of the sea, oceanic waters or other marine waters due to any change in climate;
8. subsidence or landslide (except in the case of the Insured Events 'Earthquake' and 'Explosion' claims);
9. the vibration, settling, shrinking or expanding of earth or any **building**, foundation, wall, pavement or path (except in the case of the Insured Events 'Lightning' and 'Earthquake' claims);
10. erosion that occurs gradually;
11. tree lopping or felling at **your insured address** by:
 - **you**;
 - **your family member**;
 - a person with **your** consent;
 - a person who lives in **your insured address**; or
 - a person with the consent of a person who lives at **your insured address**.
12. the actions of trees, plants or their roots that occur slowly and gradually over time;
13. mould, toxic mould, mildew, wet or dry rot, rising damp or dampness;

General Exclusions

14. the action of light;
 15. birds or bats pecking, scratching, biting, soiling or nesting;
 16. rats, mice and other vermin and insects including but not limited to cockroaches, termites, flies, moths, lice or bedbugs;
 17. hydrostatic pressure;
 18. the storage of flammable substances where the quantities stored exceed statutory limits or other required limitations by a statutory authority;
 19. accidental scratching, chipping and/or denting (unless in the case of Accidental Damage where **you** have selected that Optional Cover);
 20. any cleaning process using chemicals;
 21. participation in illegal activities by **you** and/or a person who lives at **your insured address**. When **you** have selected Investment Home Package this exclusion will also apply to **your tenants** unless **you** have selected the Optional Cover Malicious Damage or Theft by Tenants.
 22. the consumption of alcohol or drugs, by:
 - **you**;
 - **your family member**;
 - a person with **your** consent;
 - a person who lives at **your insured address**; or
 - a person with the consent of a person who lives at **your insured address**.
 23. an act intended to cause damage, or an act committed with reckless disregard of the consequences, by:
 - **you**;
 - **your family member**;
 - a person with **your** consent;
 - a person who lives at **your insured address**; or
 - a person with the consent of a person who lives at **your insured address**.
- When **you** have selected the Investment Home Package this exclusion will also apply to **your tenants** unless **you** have selected any of the Optional Covers listed below and they apply to the circumstance:
- Loss of Rent Extra and/or
 - Malicious Damage or Theft by **Tenants**
24. lawful seizure, confiscation, requisition or damage to **your building** and/or **contents**;
 25. nuclear activities and radioactivity, including the use, existence or escape of nuclear fuel, weapons, material or waste. This includes nuclear pollution and contamination;

26. biological or chemical contamination from any source;
27. war, whether it is declared or not, including invasion, acts of foreign enemies, civil war, hostilities, rebellion and revolution. **You** are also not covered for loss or damage caused by or attributable to actions taken to suppress, prevent or control these acts;
28. looting, sacking or pillaging following any type of war;
29. any act of terrorism. Terrorism means an act or threat designed to influence or intimidate a government or the public (including any group of the public) with the intention of advancing a political, religious, ideological or similar purpose;
30. firearms which are unlicensed, unregistered, or which are not stored in accordance with current regulations;
31. any claim made for an event occurring before the policy commences or after it has expired, lapsed or is cancelled; or
32. computer viruses, bombs, worms, trojans, malware, spyware or similar.

We will also not cover:

33. the costs of obtaining a matching finish to any materials used to repair, rebuild or replace **your building** and/or **contents** that are lost or damaged by an Insured Event in order to align them with the finish of any undamaged parts of **your building** and/or **contents**;
34. any item that forms part of **your building** and/or **contents** if it has been mislaid and the cause of the loss is unknown;
35. gradual loss or damage of any kind;
36. consequential losses or loss of profit;
37. the demolition of **your building** or any part of it ordered by government or public or local authorities due to a failure to obtain the necessary permits in connection with **your building** or **your insured address**;
38. loss of/or damage to electronic equipment caused by user error or misuse;
39. re-recording, re-installing or replacing electronically stored data or files;
40. the removal of tree stumps or any part of a tree that has not fallen or caused damage to **your building** and/or **contents**;

General Exclusions

41. motor vehicles, caravans, trailers, aircraft or mechanically powered watercraft;
42. motorcycles, other than unregistered motorcycles with an engine capacity of 125cc or less;
43. motorised self-propelled vehicles (other than motorised wheelchairs, motorised golf carts or buggies, or lawn mowers);
44. pets, animals or livestock (unless covered under Domestic Pet Cover on page 60);
45. property which is not **yours** except as described on page 67 under Visitors' Property;
46. trade goods or stock kept for display, sale or distribution; or
47. home office equipment or furniture owned by an entity other than **you**.

Excesses

An **excess** is the amount **you** must contribute when **we** agree to pay a claim.

The **excess/es** that apply to **your** policy are stated on **your Certificate of Insurance**.

Where an **excess** applies **we** will:

- deduct the **excess** from any settlement amount **we** pay directly to **you** (or **your** credit provider); or
- deduct the **excess** from any invoice **we** receive from a repairer, which will mean that **you** will be responsible for paying the amount of the **excess** directly to the repairer; or
- require **you** to pay the **excess** to **us** prior to the settlement of **your** claim.

Excess/es that may apply when you make a claim

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

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

For more information about **excesses** and the amounts, please refer to **our** Premium, Excess and Discount Guide which can be found on **our** website or contact **us** for a copy.

How to make a claim

What you must do

You must:

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

Your responsibilities include:

- allowing **us** or anyone appointed by **us** to:
 - take action against an offender;
 - interview **you** in respect of **your** claim; and
 - inspect **your building, contents** and/or **your portable contents**;
- providing **us** with all information and documents **we** request in order to:
 - assess **your** claim;
 - assist **us** with the:
 - recovery from another person of any amount **we** have paid **you** under this policy; and/or

- defence of any claim made against **you** and in respect of which this policy requires **us** to indemnify **you**;
- forwarding all correspondence **you** receive from third parties in relation to **your** claim as soon as possible;
- agreeing that **we** may, in **your** name:
 - take legal action against another person to recover an amount **we** have paid to **you**;
 - defend any claim made against **you** and in respect of which this policy requires **us** to indemnify **you**; and
 - conduct any legal proceedings, actions and/or negotiations in connection with the above, including settling any actions, claims or proceedings; and
- attending court to give evidence if required and making **yourself** available to **our** lawyers **we** have appointed to represent **you**.

You must contact the police if **your** claim is due to:

- theft or attempted theft;
- **malicious act** including vandalism;
- sudden impact by a vehicle driven by someone other than **your family member**; or
- riot and public disturbances

You must keep a record of the incident number. **We** may require copies of the police report in order to process **your** claim.

What you must not do

You must not without **our** agreement:

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

If **you** do any of the above, **we** may refuse to pay **your** claim.

Proof of loss and ownership

You must provide **us** with all documents and information that **we** request in order to establish:

- that **you** have suffered loss of or damage to **your building, contents** and/or **portable contents**; that are the subject of **your** claim; and
- the details and value of **your building, contents** and/or **portable contents** that are the subject of **your** claim.

The types of documents and information that **we** may request include but are not limited to:

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

If **you** do not provide **us** with sufficient proof, **we** may refuse to pay all or part of **your** claim.

How we settle a claim

Building claims

If **we** agree to pay **your** claim, **we** will decide whether to:

- repair or rebuild the lost or damaged part of **your building**;
- replace **your building**;
- provide **you** with a store credit or voucher for the amount **we** determine to be the reasonable cost of repairing or rebuilding the lost or damaged part of **your building** up to the sum insured stated on **your Certificate of Insurance**; or
- pay **you** the amount **we** determine to be the reasonable cost of repairing or rebuilding the lost or damaged part of **your building** up to the sum insured stated on **your Certificate of Insurance**.

If **your building** is mortgaged or otherwise subject to finance, **we** may, at **our** discretion, pay all or part of **your** claim to **your** credit provider.

If **we** determine **your building** to be in poor condition at the time of the claim, **we** will determine a reasonable allowance to be deducted from the claim settlement, based on the condition of **your building** or that part of **your building** that is in poor condition.

If **you** are underinsured, **we** will pay up to a further 25% on top of the sum insured stated on **your Certificate of Insurance** towards the cost of repairing, rebuilding or replacing **your building**. This is called Gap Cover. Please refer to page 84 for further information on Gap Cover and how it works.

The amount **we** will pay will be reduced by any applicable **excess** and/or outstanding premium. If **you** have selected cover for both **your building** and **contents** and **we** agree to pay **your** claim for an Insured Event that causes damage to both, **you** will only need to pay one **excess**. Where the **excess** amount is different, only the higher **excess** will apply.

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

- alternative accommodation costs;
- **domestic pet** cover;
- loss of rent; and
- mortgage discharge.

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

Contents claims

If **we** agree to pay **your** claim, **we** will decide whether to:

- repair the damaged **contents**;
- replace the lost or damaged **contents**;
- provide **you** with a store credit or voucher for the amount **we** determine to be the reasonable cost of repairing or replacing the lost or damaged **contents** up to the sum insured stated on **your Certificate of Insurance**; or

- pay **you** the amount **we** determine to be the reasonable cost of repairing or replacing the lost or damaged **contents** up to the sum insured stated on **your Certificate of Insurance**.

If **your contents** are mortgaged or otherwise subject to finance, **we** may, at **our** discretion, pay all or any part of **your** claim to **your** credit provider.

If **you** are underinsured, **we** will pay up to a further 25% on top of the sum insured stated on **your Certificate of Insurance** towards the cost of repairing, rebuilding or replacing **your contents**. This is called Gap Cover. Please refer to page 84 for further information on Gap Cover and how it works.

The amount **we** will pay will be reduced by any applicable **excess** and/or outstanding premium. If **you** have selected cover for both **your building** and **contents** and **we** agree to pay **your** claim for an Insured Event that causes damage to both, **you** will only need to pay one **excess**. Where the **excess** amount is different, the higher **excess** will apply.

We will also pay the cost of the following Additional Benefits on top of **your** sum insured:

- alternative accommodation costs;
- **domestic pet** cover;
- loss of rent;
- storage fees;
- visitors' property; and
- mortgage discharge.

If **we** decide to replace the lost or damaged **contents**, or pay **you** the amount **we** determine to be the reasonable cost of replacing the lost or damaged **contents**, **we** will do so on a new for old basis.

This however, does not apply to **contents** that **we** determine:

- to have been in poor condition. In which case, **we** will only pay **you** the reasonable Australian market value of the **contents** immediately before they were lost or damaged; or
- are unique or irreplaceable. In which case, **we** will pay **you** the reasonable Australian market value as determined by independent valuation.

In the event of a claim for **your contents** items being part/s of a pair, set or collection, **we** will only pay the lesser amount of a:

- reasonable proportion of the sum insured for that item; or
- the value of that part of the pair, set or collection.

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

How we settle a claim

Gap Cover

Gap Cover applies to **your building** and/or **contents**.

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

Gap Cover does not apply to:

- Portable Contents Cover;
- Domestic Workers' Compensation Cover; and
- Legal liability Insured Event.

Portable Contents claims

If **we** agree to pay **your** claim, **we** will decide whether to:

- repair the damaged **portable contents**;
- replace the lost or damaged **portable contents**;
- provide **you** with a store credit or voucher for the amount **we** determine to be the reasonable cost of repairing or replacing the lost or damaged **portable contents** up to the sum insured/maximum claim limit stated on **your Certificate of Insurance**; or
- pay **you** the amount **we** determine to be the reasonable cost of repairing or replacing the lost or damaged **portable contents** up to the sum insured/maximum claim limit stated on **your Certificate of Insurance**.

The amount **we** will pay will be reduced by any applicable **excess** and/or outstanding premium.

If discount arrangements **we** have in place with suppliers result in **us** replacing **your portable contents** for less than the sum/s insured or their retail value, **we** will not refund any premium or pay the difference.

What happens to your policy after a total loss?

Building and Contents claims

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

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

Portable Contents claims

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

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

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

Payment of unpaid premium following a total loss claim

If **we** agree to pay **your** claim and pay **you** the total sum insured for **your building, contents** and/or **Portable Contents**:

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

Legal liability Insured Event

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

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

For a full explanation of legal liability please refer to pages 45 to 47.

Domestic Workers' Compensation Cover

The Workers' Compensation Legislation in **your** State or Territory will determine how much will be paid by Allianz. Please refer to page 70 for further information on Domestic Workers' Compensation Cover.

What happens to your policy after a total loss?

Rights of third parties

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

Depending on the circumstances, these third parties may include:

- visitors to **your insured address**;
- domestic workers who are working at **your insured address**; and
- credit providers.

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

These third parties:

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

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

Further, an act, statement or omission by **you** will be taken as an act, statement or omission by all people covered by this policy, including third parties.

Examples of how we may settle a claim

The following are examples where **your building, contents** and/or **portable contents** are stated as covered on **your Certificate of Insurance** and where the circumstances of the claim would be accepted under the terms and conditions of this policy.

Example 1

Your roof is damaged under the Insured Event ‘**Storm**’ and **you** have Residential Home Package – Building Cover.

We settle **your** claim by arranging for a builder to repair the roof of **your building**.

Claim details	Details
Building sum insured (nominated by you)	\$300,000
Residential Home Package – Building Cover monthly premiums paid to date	Yes
Basic excess	\$300
Repair costs	\$5,000

Settlement Calculation	Amount
Amount we pay the builder	\$4,700
We require you to pay the builder the basic excess	\$300

Examples of how we may settle a claim

Example 2

Your building is totally destroyed under the Insured Event '**Flood**' and **you** have Residential Home Package – Building Cover.

We settle **your** claim by arranging for **your building** to be rebuilt. It takes 6 months for **your building** to be rebuilt.

Claim details	Details
Building sum insured (nominated by you)	\$400,000
Residential Home Package – Building Cover annual premium paid in full	Yes
Basic excess	\$500
We determine the building is a total loss	Yes
We confirm the cost to rebuild is	\$350,000

Settlement Calculation	Amount
You choose to pay us the basic excess	\$500
We arrange to rebuild your building and pay the builder	\$350,000
We pay you alternative accommodation costs	\$7,800

Alternative accommodation costs are included in settlement as it took 6 months (26 weeks) to rebuild. In this example, **we** agree that **your** reasonable alternative accommodation costs are \$300 per week

$\$300 \times 26 \text{ weeks} = \$7,800.$

Example 3

Your building and **contents** are totally destroyed under the Insured Event '**Fire**' and **you** have Residential Home Package – Building and Contents Cover.

You have a mortgage over **your building** with a balance owing of \$300,000.

Your building is able to be rebuilt in 6 months.

Claim details <i>building</i>	Details
Building sum insured (nominated by you)	\$500,000
Residential Home Package – Building and Contents Cover annual premium paid in full	Yes
Basic excess	\$300
We determine the building is a total loss	Yes
We confirm the cost to rebuild (including demolition and debris removal) is	\$700,000

Building Settlement Calculation	Amount
Sum Insured	\$500,000
Since building is underinsured, Gap Cover (maximum of 25% of sum insured) applies.	\$125,000
We pay your credit provider	\$300,000
Less building excess	\$300
We pay you (balance of sum insured plus Gap Cover less excess)	\$324,700
We also pay you alternative accommodation costs	\$13,000

Continued Overleaf

Examples of how we may settle a claim

Claim details <i>contents</i>	Details
Contents sum insured (nominated by <i>you</i>)	\$60,000
We confirm the cost to replace <i>your contents</i>	\$60,000

<i>Contents</i> Settlement Calculation	Amount
Cost to replace <i>your contents</i> items	\$60,000
Less contents excess \$100	Does not apply
We pay <i>you</i>	\$60,000

In this example, *your building* was underinsured by \$200,000. The full amount of Gap Cover provided by *your* policy was \$125,000, leaving *you* a shortfall of \$75,000.

Alternative accommodation costs are also paid to *you* as it would take 6 months (26 weeks) to rebuild. In this example, **we** agree that *your* reasonable alternative accommodation costs are \$500 per week

$$\$500 \times 26 \text{ weeks} = \$13,000.$$

Only one **excess** has been charged, the higher of the *building* or *contents excess*.

Example 4

Your building is broken into and the television, jewellery, laptop and camera are stolen and **we** agree to pay **your** claim by replacing **your** stolen items through **our** suppliers. **You** have the Residential Home Package–Contents Cover.

Claim details	Details
Contents sum insured (nominated by you)	\$64,000
Residential Home Package – Contents Cover annual premium paid in full	Yes
Basic excess	\$500
The cost to replace the stolen television through our supplier	\$1,500
The cost to replace the stolen jewellery through our supplier	\$1,800
The cost to replace the laptop through our supplier	\$1,250
The cost to replace the camera through our supplier	\$350

Settlement Calculation	Amount
We pay our supplier to replace your electrical items less the basic excess : <ul style="list-style-type: none"> • television • laptop • camera 	\$2,600
We require you to pay the supplier the basic excess	\$500
We pay our supplier to replace your jewellery items (There is only one excess which has already been taken into account, as all items were stolen in the same theft)	\$1,800

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

Examples of how we may settle a claim

Example 5

Your sapphire ring is lost and never recovered whilst on holiday in New Zealand and **you** have selected Customised Portable Contents Cover. This is the only **Portable Contents** item covered under **your** policy.

Claim details	Details
Sum insured for the ring	\$5,000
Premium paid monthly with \$200 outstanding (remaining monthly instalments)	\$200
Portable Contents excess	\$100

Settlement Calculation	Amount
Sum Insured	\$5,000
Less outstanding premium	\$200
Less Portable Contents excess	\$100
Total amount payable by us	\$4,700

In this example **your** ring is the only item covered under **your** policy and **we** have paid the cost of replacing the ring.

Example 6

A visitor to **your building** slips and falls. The visitor makes a claim against **you** for \$50,000. **We** arrange legal representation for **you** and the matter goes to court. The court decides that **you** are liable to pay the visitor's claim in full.

Claim details	Details
Legal liability sum insured	\$20,000,000
Excess	Does not apply

Settlement Calculation	Amount
We pay visitors' claim	\$50,000
We pay the legal fees incurred	\$2,000
Total amount payable by us	\$52,000

Do you have a complaint?

Often, problems can be resolved quickly and simply by talking to **us**. Please contact **us** to discuss **your** concerns by any of the ways listed on page 99.

If **we** are unable to satisfy **your** complaint, **our** internal procedures will ensure that **your** complaint is referred to an appropriate person and receives prompt attention.

If **you** still remain dissatisfied, **we** have **our** own internal dispute resolution process. **You** can access it either by calling the Customer Relations number on **1800 805 605**, or by writing to:

Customer Relations Department
Commonwealth Bank Group
GPO Box 41
Sydney NSW 2001

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

When you make a complaint we will:

- acknowledge **your** complaint and make sure **we** understand the issues;
- do everything **we** can to fix the problem;
- keep **you** informed of **our** progress;
- keep a record of **your** complaint;
- give **you** the name and contact details of a person who works for **us**, together with a reference number, so that **you** can follow **us** up if **you** want to; and
- provide **you** with a final response within 45 days.

If **we** are unable to provide a final response to **your** complaint within 45 days, **we** will:

- inform **you** of the reasons for the delay; and
- advise **you** of **your** right to complain to the Financial Ombudsman Service (FOS) Australia and provide **you** with their contact details.

External dispute resolution

If **you** are not happy with the response **we** provide after **you** have dealt with **our** Customer Relations Department, **you** may refer **your** complaint to the FOS. **You** will need to make contact within 2 years of receiving **our** final decision. The FOS offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries.

You can contact the FOS by calling **1800 367 287**, writing to:

Financial Ombudsman Service Limited,
GPO Box 3,
Melbourne VIC 3001

or online at www.fos.org.au

Privacy of your personal information

'Customer information' is information about a customer. It includes personal information such as name, age, gender, contact details as well as **your** health and financial information.

Why we collect customer information

We collect personal information (including full names, addresses and contact details) so that **we** can administer **our** customer relationships, and give customers like **you** the products and services they request as well as information on the Commonwealth Bank Group's products and services.

The law may require **us** to identify **our** customers. When **we** do this, **we** do so by collecting and verifying information about **you**.

We may also collect and verify information about persons who act on **your** behalf.

Collecting and verifying information helps to protect against identity theft, money laundering and other illegal activities.

How we use it

We use **your** customer information to manage **our** relationship with **you**, give **you** the products and services **you** request and also tell **you** about the products and services offered by the Group, affiliated providers and external providers for whom **we** act as agent.

We may communicate **your** customer information to:

- brokers and agents who refer **your** business to **us**;
- any person acting on **your** behalf, including **your** financial adviser, solicitor

or accountant, executor, administrator, trustee, guardian or attorney;

- insurance reference agencies, other insurers, a lender if **your** insurance policy relates to credit provided by that lender, claims assessors, building specialists, investigators, trades persons and suppliers from whom **we** order goods on **your** behalf; and
- organisations, including overseas organisations, to whom **we** outsource certain functions.

If **we** have **your** email or mobile phone details **we** may contact **you**. **You** may also receive information on the Group's products and services electronically.

How we collect it

We can collect and verify customer information in different ways and we'll advise **you** of the most acceptable ways to do this. **We** may disclose **your** customer information in carrying out verification – e.g. **we** may refer to public records to verify information and documentation, or **we** may verify with an employer that the information **you** have given **us** is accurate.

What we collect

Depending on whether **you** are an individual or an organisation, the information **we** collect will vary. For instance, if **you** are an individual, the type of information **we** may collect and verify includes **your** full name, date of birth and residential address. If **you** are commonly known by two or more different names, **you** must give **us** full details of **your** other name or names.

Privacy of your personal information

Protecting customer information

We comply with the National Privacy Principles as incorporated into the Privacy Act 1988 (Cth). **We** disclose customer information to other members of the Commonwealth Bank Group (including overseas members), so that the Group may have an integrated view of its customers and to facilitate the integrated treatment of its customers. It also enables other members of the Group to give **you** information about their products and services.

Viewing your information

You can (subject to permitted exceptions) request access to **your** personal information by contacting:

Customer Relations
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2001

Telephone: **1800 805 605**
Facsimile: **1800 028 542**

We may charge **you** for providing access.

For more information about **our** privacy and information handling practices, please refer to the Commonwealth Bank Group Privacy Policy, which is available through **commbank.com.au** or on request from any Commonwealth Bank branch.

Financial Claims Scheme

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

General Insurance Code of Practice

The General Insurance Code of Practice has been designed to raise the customer service standards in the Australian insurance industry and protects the rights of policyholders. Developed in concert with consumers, business and the insurance industry, the Code is the General Insurance industry's promise to be open fair and honest in the way it deals with all its customers.

Whether **you** are taking out insurance, making a claim or have a complaint, the Code of Practice lets **you** know the standards of customer service **you** can expect from the insurance industry.

The General Insurance Code of Practice specifically addresses the following areas:

- Buying Insurance;
- Making a Claim;
- Time of Need;
- Repairing your Property;
- When Disaster Strikes;
- The Right Information.

Commlnsure is proud to be a signatory to the Code.

To read the General Insurance Code of Practice or obtain additional information, visit **codeofpractice.com.au**

How to contact us

If **you** have any questions or would like further information about **CommInsure** Home Insurance, **you** can contact **us** by:

- visiting any branch of the Commonwealth Bank;
- calling **our** Customer Service Centre and/or Claims Department on **13 24 23**;
- emailing **us** at: **contactus@comminsure.com.au**; or
- writing to **us** at:
PO Box 315,
Silverwater, NSW 2128.

You can also visit **our** website at **comminsure.com.au**

Call us now on 13 24 23
comminsure.com.au

KEY FACTS ABOUT THIS HOME BUILDING POLICY

CommInsure Home Insurance
Prepared on 30/09/2014

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy the maximum amount payable is the building sum insured you have nominated. We will pay no more than the sum insured unless we have stated differently under any of the Insured Events, Additional Benefits, Optional Covers or Gap Cover as set out in the PDS.

Event /Cover	Yes/ No/ Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Fire - Not covered for fire started with the intention of causing damage by you or a person who lives at your address. Explosion - You are covered up to the sum insured for explosion however, the most we will pay to repair or replace the item that exploded if it forms part of your building is up to \$1,000.
Flood	Yes	Not covered for loss or damage to retaining walls.
Storm	Yes	Not covered for loss or damage by wind, rain, hail or snow which entered your normally enclosed building through an opening not created by the storm.
Accidental breakage	Yes	Accidental Glass Breakage: Not covered for any loss or damage if the breakage is not through the entire thickness of the item.
Earthquake	Yes	Not covered for any loss or damage caused by Tsunami which occurs more than 72 hours after an earthquake.
Lightning	Yes	Not covered for replacing electronically stored data or files.
Theft and Burglary	Yes	Theft or Attempted Theft – Not covered for any loss or damage caused by you or a person who lives at your insured address.
Actions of the sea	No	
Malicious damage	Yes	Not covered for any loss or damage caused by you or a person who lives at your insured address.
Impacts	Yes	Sudden Impact - Not covered for damage to driveways caused by the weight of a vehicle, watercraft, trailer, caravan or aircraft.
Escape of liquid	Yes	Not covered for loss or damage resulting from a faulty shower base.
Removal of Debris	Yes	Demolition and Debris Removal Costs - Not covered for any costs that are not directly related to the damaged part of your building.
Alternative accommodation	Yes	This cover is available under the Residential Home Package only. You are covered if you own the insured address property and have building insurance for the amount we determine is reasonable and appropriate in your particular circumstances, up to a maximum of 52 weeks.

*The Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example under the event 'Explosion' we will pay up to \$1,000 in total for the item that exploded if it forms part of your building. To find out about these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example:

Cover:

- Residential Home Package - A basic excess applies. This is an amount chosen by you or imposed by us and will be stated on your Certificate of Insurance.
- Optional Cover 'Portable Contents' – A fixed \$100 excess applies.

If you have purchased both building and contents cover, where you lodge a claim for loss of or damage to your building and contents caused by the same Insured Event, only the highest excess will apply.

You may be able to increase these excesses to lower your premium. For more details, please read the PDS and other documentation.

Legal Liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000.

You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of the home including where:

- You set the maximum level of cover and your payout is limited to that amount* (*Sum Insured*)
- You set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*)
- The insurer will cover all the reasonable costs to rebuild your home (Total replacement)

*The insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: This Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on **13 24 23**

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Distributed by Commonwealth Bank of Australia/Commonwealth Insurance Limited
- Underwritten by Commonwealth Insurance Limited

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

CommInsure Home Insurance
Prepared on 17/08/2015

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the risks covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy the maximum amount payable is the contents sum/s insured you have nominated. We will pay no more than the sum/s insured unless we have stated differently under any of the Insured Events, Additional Benefits, Optional Covers or Gap Cover as set out in the PDS.

Event /Cover	Yes/ No/ Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Fire - Not covered for fire started with the intention of causing damage by you. Explosion - You are covered up to the sum insured for explosion however, the most we will pay to repair or replace the item that exploded if it forms part of your contents, is up to \$1,000.
Flood	Yes	Not covered for loss or damage to pool and spa liners or covers.
Storm	Yes	Not covered for loss or damage by wind, rain, hail or snow which entered the building through an opening not created by the storm.
Accidental breakage	Yes	Accidental Glass Breakage: Not covered for any loss or damage if the breakage is not through the entire thickness of the item.
Earthquake	Yes	Not covered for any loss or damage caused by Tsunami which occurs more than 72 hours after an earthquake.
Lightning	Yes	Not covered for replacing electronically stored data or files.
Theft and Burglary	Yes	Theft or Attempted Theft - Not covered for any loss or damage caused by you or a person who lives at your insured address.
Actions of the sea	No	
Malicious damage	Yes	Not covered for any loss or damage caused by you or a person who lives at your insured address.
Impacts	Yes	Sudden Impact - Not covered for the cost of removing any fallen items or objects where no claimable damage had occurred.
Escape of liquid	Yes	Not covered for loss or damage resulting from a faulty shower base.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Optional	Not covered for any loss or damage to gold or silver bullion.
Items away from insured address	Optional	Not covered for any loss or damage to electronically stored data.

*The Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example the maximum amount payable for jewellery and watches is up to 25% of the contents sum insured in total.

To find out about these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example:

Cover:

- Residential Home Package – A basic excess applies. This is an amount chosen by you or imposed by us and will be stated on your Certificate of Insurance.
- Optional Cover 'Portable Contents' – A fixed \$100 excess applies.

If you have purchased both building and contents cover, where you lodge a claim for loss of or damage to your building and contents caused by the same Insured Event, only the highest excess will apply.

You may be able to increase these excesses to lower your premium. For more details, please read the PDS and other documentation.

Legal Liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000.

You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- You set the maximum level of cover and your payout is limited to that amount* (*Sum Insured*)
- You set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*)

*The insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: This Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on **13 24 23**

For more information on choosing insurance and to better understand insurance visit the Australian Government website: **www.moneysmart.gov.au**

The policy this KFS relates to is:

- Distributed by Commonwealth Bank of Australia AFSL 234945 /Commonwealth Insurance Limited AFSL 235030
- Underwritten by Commonwealth Insurance Limited AFSL 235030