



SHARE THE PASSION

SHANNONS HOME & CONTENTS INSURANCE

PRODUCT DISCLOSURE STATEMENT

WELCOME AND THANK YOU FOR CHOOSING SHANNONS

This Product Disclosure Statement (PDS) is an important document that sets out what we cover under this policy, what we don't cover, the limits on cover, and the terms and conditions that apply. Read this PDS carefully before you decide whether our cover is right for you.

The information in this PDS is current on the date it was prepared. From time to time, we may update some of the information in the PDS that isn't materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we'll give to you.

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on **13 46 46**.

Using our products for financial abuse is unacceptable

An insurance policy and the rights under it, including making any claim or receiving claims proceeds, is no place for financial abuse or other types of abuse such as threatening, harassing, or controlling behaviour. Using the policy or the rights in an abusive way can have serious negative impacts on the abused.

We may report reasonable suspicions of financial or domestic abuse to relevant authorities, including law enforcement.

Date prepared: 17 February 2025

IMPORTANT INFORMATION ABOUT US

This 'Important information about us' statement was completed on 17/02/2025.

Who are we?

Shannons Pty Limited ABN 91 099 692 636 (Shannons), authorised representative No. 239594. The contact details for Shannons are on the back cover.

Who do we act for?

Shannons is an agent (acting under a binder) and authorised representative of AAI Limited ABN 48 005 297 807 (AAI Limited). AAI Limited holds Australian Financial Services Licence No. 230859. The contact details for AAI Limited are on the back cover. AAI Limited has authorised this 'Important information about us' statement.

AAI Limited has prepared this PDS and is the insurer of the policies referred to under 'What financial services do we offer' that are arranged by Shannons. Shannons is a wholly owned subsidiary of AAI Limited and both are members of the Suncorp Group. As AAI Limited is regulated by the Australian Prudential Regulation Authority (APRA) it's exempt from the requirement to hold professional indemnity insurance cover. AAI Limited as the insurer will receive the premiums paid for the policy.

Lack of independence

Shannons isn't independent, impartial, or unbiased because we:

- are a wholly owned subsidiary of AAI Limited
- only provide advice in relation to Shannons branded general insurance policies issued by AAI Limited.

What financial services do we offer?

Shannons is authorised by, and acts on behalf of AAI Limited to issue insurance under a binder, to arrange, vary and cancel insurance, handle and settle claims, and provide general and personal financial product advice in relation to Shannons branded general insurance policies issued by AAI Limited.

How are we paid for providing the financial services?

Shannons doesn't receive any commissions or benefits from AAI Limited for giving you advice or for the insurance policies it arranges. AAI Limited and other Suncorp Group companies provide Shannons with the resources it needs to provide the financial services, such as staff employed by the Suncorp Group of companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You won't be charged an additional fee as a direct result of this.

How we deal with a complaint

Shannons provides a complaint resolution process. For full details see the section in your PDS titled 'How to contact us with a complaint'.

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In this PDS you'll be referred to the Home & Contents Insurance Additional Information Guide.

This guide is available at www.shannons.com.au and contains further information about premiums, excesses, and claim examples. Please contact us for a free copy.



Some terms and words in this policy have special meanings (definitions) which apply to them. The terms and words with special meanings (definitions) are defined in section 10 'Terms and words with special meanings (definitions)' on pages 117 to 126. This section may also refer you to where that special meaning can be found in this policy.



Things to know upfront

KEY INFORMATION ABOUT SHANNONS HOME & CONTENTS INSURANCE

This is a summary only. Like all policies, there are conditions, limits, and exclusions that apply so you need to read your policy for full details.



Type of insurance

This policy provides cover for loss or damage to your home and contents.

When you own and live in a home, or you're responsible for a home you live in, you can choose either home or contents insurance (or both) and the cover you have will be shown on your certificate. When you live in a unit, or rent a house, you can insure your contents.

When you rent your entire home out you can only choose home insurance, and the cover will be shown on your certificate.

We don't cover your home and contents for all types of loss or damage.



What we pay

The most we'll pay for loss or damage to your home for any one incident is the home sum insured unless we say otherwise in your policy.

The most we'll pay for loss or damage to your contents for any one incident is the contents sum insured unless we say otherwise in your policy.

Legal liability cover

The most we'll pay for all claims arising from one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.

Additional and Optional covers

We'll pay up to the limits outlined under the relevant Additional and Optional cover.



What we cover

Insured events

We cover your home and contents for loss and damage caused by specific events like storms, floods, and fires (including bushfires).

Legal liability

We cover your legal liability to pay compensation for death, or bodily injury to other people (not you), or loss or damage to their property, in certain situations.



Additional cover that comes with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 59 for more information.












Optional cover you can pay extra for

There are some optional covers that you'll have to pay extra for. If an optional cover applies to your policy, it's shown on your certificate. See section 6 'Optional cover you can pay extra for' on page 87 for more information.










Summary of cover




Limits, conditions, and exclusions apply. Read your policy for full details.

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		Unspecified personal effects
		Specified personal effects

WHAT TO DO WHEN AN INCIDENT HAPPENS

We understand experiencing loss or damage or having a claim made against you can be stressful.

Here's what to do:



Step 1

Make sure everyone is safe.

For emergencies, call **000**.



Step 2

Try to prevent further loss, damage, or liability (for example, if there's a hole in the roof, arrange for it to be covered to prevent further water damage from the rain).



Step 3

Report any theft and malicious damage to the police as soon as possible.

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



Step 4

Contact us as soon as possible by calling **13 46 46**, using our Shannons App, or online.

If you unreasonably delay reporting your claim, we won't pay for any additional loss, damage, or liability caused by your delay. When you contact us, describe details of what has happened (for example, a window broken in a storm). For electrical items, please have details about the make and model. If the damage to your home, contents, or enthusiast items was caused by another person, then if possible, please provide us their name and address and if applicable, their vehicle registration number.

WHO WE MEAN BY 'YOU'

When you own and occupy your home or unit, or you're a tenant renting a home or unit

When we say 'you' or 'your' we mean the person or persons named as the insured on your certificate. 'You' extends to include members of your family (see page 121) who normally live with you at the insured address.

If the insured shown on your certificate is a company, trustee of a trust, or body corporate, then 'you' or 'your' means that company, trustee, or body corporate. 'You' or 'your' extends to the following if they normally live at the insured address:

- any company director, company owner, or trust beneficiary
- their respective family members.

When you rent your entire home to a tenant

When we say 'you' or 'your' we mean the person or persons named as the insured on your certificate.

If the insured shown on your certificate is a company, trustee of a trust, or body corporate, then 'you' or 'your' means that company, trustee, or body corporate and any company director, company owner, or trust beneficiary.

WHO WE MEAN BY 'WE'

When we say 'we', 'us', 'our', or 'Shannons' we mean Shannons on behalf of the insurer, AAI Limited.

OUR AGREEMENT WITH YOU

Your policy is a legal contract of insurance between you and us. If you buy this product from us and you're named as the insured on your certificate, you'll have entered into the contract of insurance with us. Your policy is made up of your certificate, this PDS, and any SPDS that we've given you.

COOLING OFF PERIOD

You can contact us to return the policy within **21** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you haven't made a claim during this period, we'll refund in full the money you paid for your policy (including GST if applicable). However, you won't have any cover under the policy. If you have made a claim, see below.

You can also cancel your policy at any time

Alternatively, you can cancel your home or combined home and contents policy at any time while you're insured unless you have made a claim that might result in payment of the full home sum insured. This is because all the cover under the home policy stops if the home is a total loss and there is no refund of that premium. You can otherwise cancel your policy as at the date you contact us, a future date, or another date if we agree, and you'll have cover up until that date. For more information see 'What happens with cancellations or removal of cover' on page 113 for details.

THERE ARE SOME THINGS THAT WE DON'T COVER

Like every insurance policy, there are exclusions, conditions, and limits that apply to your policy. There are some things we don't cover whatever the circumstances. These are found in section 3 'General exclusions' on pages 28 to 42. There are also specific things we don't cover explained in sections 4 to 6 on pages 43 to 92 which are particular to the cover provided under your policy.



In this PDS we use ✓ and ✗ icons to help describe what's covered and what's not covered.

WHEN WE MAY REFUSE TO PAY A CLAIM OR REDUCE THE AMOUNT WE PAY

Where the effect of a term in this policy is that we may refuse to pay a claim (either in whole or in part) by reason of something you or another person did or didn't do after this policy was entered into then, in accordance with the Insurance Contracts Act 1984 (Cth), we may either:

- refuse to pay a claim, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

We may also cancel your policy.

SOMETIMES WE CAN PROVIDE EXTRA SUPPORT

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation, or cultural background. If you're comfortable, you can tell us about your situation, and we'll work with you to arrange support.

THESE ARE YOUR RESPONSIBILITIES DURING THE PERIOD OF INSURANCE

Things you need to do:

- follow all of the terms and responsibilities set out in your policy
- tell us if your home or unit won't be occupied (see page 123) for **60** consecutive days or more (see also page 36) during the period of insurance
- take steps to prevent theft, loss, damage, or legal liability (for example, ensuring there are working smoke detectors in your home or unit)
- maintain door locks and window locks in good working condition
- ensure that any security devices we asked about and you have told us are installed, are in fact installed
- provide honest and complete information for any claim, statement, or document supplied to us
- don't behave in a way that's abusive, dangerous, hostile, improper, or threatening when engaging with us and our service providers

- ensure that your home complies with local council requirements and building laws and regulations when construction, alterations, or repairs are undertaken (for example, ensure you obtain all required permits before the works begin and ensure that all requirements, including height limits, are met) (see also page 36)
- if your home is tenanted, ensure that regular and routine inspections of your home (including at tenant entry and exit) are undertaken, and evidence of those inspections kept (including photographs).

Keeping your home, unit, and contents well maintained and in good condition:

The following responsibilities are also linked to some general exclusions. You need to:

- fix any inherent defect, faulty design, structural defect, structural fault, or faulty or poor workmanship at the insured address as soon as possible after you identify it or are told about it (see also page 32)
- keep your home or unit (including all sheds, outbuildings, and other structural improvements at the insured address) structurally sound and safe and fit to live in (see also page 34)
- fix things that are blocked, broken, damaged, loose, have fallen down, are missing, are rusted through, or are in a general state of disrepair (for example, the roof leaks when it rains, there are holes in walls, there are rings (jewellery) where the claw (surrounding the stone) is damaged or worn) (see also page 34)
- keep your home or unit free of infestation from vermin and termites (see also page 34)
- remove mould (see also page 35).

If you're a tenant, you must comply with your responsibilities to the extent you're required to correct, repair, or maintain the home or unit under your tenancy rental agreement.

WE CAN REDUCE OR DENY COVER IF YOU DON'T MEET YOUR RESPONSIBILITIES

Your policy may not provide cover if you haven't met your responsibilities, and it may lead us to reduce or refuse to pay your claim (see page 12).

If you don't meet your responsibilities, we may cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

HOW WE'LL KEEP IN CONTACT WITH EACH OTHER

Communicating with you by post

We may send your policy documents and policy related communications by post unless you've consented to receiving these electronically (see below).

Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email, other types of electronic communication (for example, SMS), or both. We'll obtain your express or inferred consent to do so. Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Let us know if your contact details change

You must keep your contact details, including your Australian Mobile number, postal address, and email address up to date. If we don't have up to date contact details, you might not receive your important policy documents which could impact whether you have cover in place.

How to contact us

Call us on **13 46 46**.

When you must contact us

During the period of insurance, you must tell us as soon as possible about any of the following:

- your home or unit won't be occupied (see page 123) for **60** consecutive days or more (see also page 36)
- you've been convicted of a criminal act or offence
- you've had another insurer cancel, decline, or not offer to renew an insurance policy, impose specific conditions on a policy, or refuse a claim
- you start to operate or intend to operate a business activity at the insured address
- you start farming, manufacturing, or undertaking repair work at or from the insured address
- there are changes to any business activity you operate at the insured address, for example, the type of business activity changes, people start to come to the insured address, business signage is installed, or chemicals are kept at the insured address
- any detail on your certificate isn't accurate, for example, the description of your home or the insured address isn't correct
- when you're permanently changing your insured address (see page 15)
- you intend to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order
- you've demolished your home and construction of a new home has or will commence
- if your home is being raised, repositioned, or relocated
- you lease or rent any part of the insured address to tenants or paying guests
- you move out and lease or rent the entire home or unit to tenants or paying guests
- trespassers or squatters use or stay at the insured address
- your home is no longer used as a rental property, for example, you have moved back into your home.

Tell us about any of these matters from previous periods of insurance

If you haven't told us about any of the above matters having occurred in any other period of insurance you held this policy with us, you must also tell us as soon as possible.

What we'll do when you contact us

When you tell us about any of the above matters, an additional excess, additional premium, or special condition may be applied to your policy. In some cases, in accordance with the Insurance Contracts Act 1984 (Cth), it may lead us to either:

- refuse to pay a claim by reason of something you or another person did, or failed to do, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

If what you tell us means we can no longer insure you, we'll cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

If you don't contact us when you should

If you don't notify us when you need to, then in accordance with the Insurance Contracts Act 1984 (Cth), we may do either of the following:

- refuse to pay a claim by reason of something you or another person did, or failed to do, however, only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, however, only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

This includes a failure to notify us of a change in accordance with this clause.

It may also lead us to cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).



When changing insured address

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

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

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

ABOUT YOUR SUM INSURED

Make sure your sum insured meets your needs if your home or contents are damaged or destroyed

Underinsurance, where your sum insured is insufficient to cover your home or contents being damaged or destroyed, can expose you to serious financial loss. It's your responsibility to select a sum insured for both your home and contents that meets your needs in the event your home or contents are damaged or destroyed.

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

You can also choose to seek the services of an architect, builder, quantity surveyor, valuer, or other suitably qualified professional for an expert opinion.

Personal effects that we've agreed to insure under optional cover Personal effects don't need to be included in the contents sum insured. See page 26 for more details.

Review your sums insured regularly

For you to ensure your sums insured meets your needs if your home or contents are damaged or destroyed, it's important for you to review your sums insured regularly, being mindful of any additions, enhancements, or renovations that you may make, or any items purchased recently and ask us to change the sums insured if required. For example, upgrading the size and standard of your home or adding a granny flat may increase the cost to rebuild your home.

We don't pay extra because you over-insure

We won't pay more than the sums insured for your home or contents for loss or damage to your home or contents. We also won't pay more than the amount of the assessed quote to rebuild or repair your home or to repair or replace your contents. We won't refund any premium paid for over-insuring, where your sums insured are higher than the assessed quote to rebuild or repair your home or to repair or replace your contents.

We may adjust your sum insured at your renewal offer

We may choose to adjust your home or contents sums insured shown on your certificate as part of your renewal offer. We do this to account for various factors including inflationary trends. We won't change the sums insured for any items insured as personal effects. We also won't change any limit you have chosen for your Itemised Contents and Collectables. Please contact us if you need to make changes to the sums insured or limits.

Limits and amounts we pay include Goods and Services Tax (GST)

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

HOW YOUR EXCESS WORKS WHEN YOU MAKE A CLAIM

What's an excess?

An excess is the amount you must pay towards the cost of your claim for each incident covered by your policy. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your certificate or in this PDS.

Excess Type

Home excess	This excess applies to all home claims unless your policy states otherwise.
Contents excess	This excess applies to all contents claims unless your policy states otherwise.
Personal effects excess	Personal effects have their own excess that applies instead of your contents excess: <ul style="list-style-type: none">• unspecified personal effects excess• specified personal effects excess.
Enthusiast items excess	Enthusiast items has its own excess that applies instead of your contents excess.



Refer to the Home & Contents Insurance Additional Information Guide for more information about excesses.

The higher excess applies when claiming for both home and contents

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

When your claim is for contents and personal effects

When your claim is for both contents and personal effects, the higher of your contents or personal effects excess applies (plus any other applicable excess).

How to pay your excess

If any excess(es) applies to your claim, we'll do one of the following:

- deduct the amount of the excess(es) from any cash payment we make
- require you to pay the amount of the excess(es) to us. We'll let you know when and how to pay.

We won't cover any legal or other costs that arise because of any delay in paying the excess.

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What and where we cover – the basics

WHERE WE COVER

The insured address is the land within the boundaries of the address/location shown on your certificate. It also includes all land adjoining the insured address that you have a legal right to occupy (for example, an easement), if the land adjoining the insured address isn't subject to any communal or common property conditions (for example, community title/strata title arrangements). The insured address doesn't include common property.

We can also provide cover away from the insured address for an extra premium, see 'Unspecified personal effects' on page 91 and 'Specified personal effects' on page 92.

YOUR HOME

✓ We cover as your home

We cover your home at the insured address that you own or are responsible for and use primarily for domestic purposes and described as 'Your home' on your certificate (if it shows a description of 'Your home'). We include the following located on or within the boundaries of the insured address as your home:

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

X We don't cover as your home

Home doesn't include any of the following:

- anything that's contents
- any building (or part of a building) that's covered under an insurance policy taken out by any owners corporation or similar body and/or is required to be insured by any owners corporation or similar body under the strata or community title laws applicable to that state or territory
- common property
- any new building in the course of construction
- any part of your home used for farming of any description (including buildings used in relation to hobby farm activities) such as, but not limited to, a barn, dairy, shearing shed, silo, or stable. This limitation doesn't include any building which could be used for farming, however, it isn't used for that purpose
- any temporary or mobile structures, including caravans, houseboats, watercraft, motorised vehicles, or craft of any type
- inflatable or portable swimming pools and spas and their accessories
- any fixed or temporary dead weight moorings, mushroom moorings, or screw in moorings
- any carpets, rugs, internal blinds and shutters, drapes, or curtains
- air conditioners attached within a window
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel (including on roads, driveways, and tracks), pebbles, rocks, or granular rubber
- used or applied chemicals, fertilisers, or pesticides
- plants, trees, shrubs, or hedges in the ground (unless covered under additional cover 'Damage to gardens and plants', see page 67)
- any electrical or electronic items that are no longer able to be used for the purpose they were intended.

The most we'll pay for loss or damage to your home

The most we'll pay for loss or damage to your home caused by any one incident is the home sum insured, unless stated otherwise in your policy.

An example of when the policy states otherwise is when you rent your home to tenants and loss or damage is caused by the insured event 'Malicious acts and vandalism by tenants or their visitors' and cover is limited to **\$25,000** (see page 56).

Home items with fixed limits

Some items also have fixed limits that can't be increased and these limits (shown in the table below) are the most we'll pay for those items.

Fixed limits apply to	Limits for any one incident
Uninstalled building fixtures, fittings, and materials (for example, tiles stored in the shed or an oven that is not yet installed)	Up to \$1,000 in total

YOUR CONTENTS

✓ We cover as your contents

We cover your contents at the insured address that are your household items you own or are responsible for and use primarily for domestic purposes.

Contents are items which aren't permanently attached to your home or insured address such as, but not limited to:

- furniture, furnishings, manchester, kitchenware, clothing, shoes, books
- home computers, laptops, electronic tablets (for example, iPads)
- mobile phones
- unfixed electrical goods and appliances not housed in a cabinet
- internal blinds and shutters, drapes, or curtains
- carpets, rugs
- pot plants and their pots
- medical equipment and aids.

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

- a golf cart or buggy, wheelchairs, mobility scooters, or medical aids designed to assist with physical disabilities or the elderly
- ride-on mowers
- go-karts and motorcycles **up to and including 100ccs** including trail bikes, pee wee bikes, quad bikes, and scooters all of which don't require registration
- remote controlled model or toy motor vehicles
- surfboards, sailboards, kite surfing equipment, canoes, kayaks, and non-motorised surf skis
- remote controlled model or toy watercraft
- remote controlled model or toy aircraft with a wingspan up to **1.5** metres
- personal transportation vehicles (see section 10 'Terms and words with special meanings (definitions)' on page 123)
- drones (see section 10 'Terms and words with special meanings (definitions)' on page 120).

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



When contents are insured in a unit

We also cover items that are permanently attached to the unit which are your household items and you use primarily for domestic purposes, unless the item(s) is common property (see page 119 for the meaning of common property). These items may include the following:

- lino or vinyl flooring installed in the unit, whether permanently attached or not
- floating floors
- air conditioners (ducted or split system) and spas for the sole use of the unit owner or occupier
- wall paint and paper.

Make sure that your contents sum insured meets your needs by checking with your body corporate, owners corporation, or similar body what is and isn't covered by the policy taken out by them. For example, if you've installed floating floors check to see if the body corporate, owners corporation, or similar body insurance policy covers this as you may need to increase your contents sum insured.



If contents are insured in a property that isn't a unit and you're a tenant

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

✗ We don't cover as your contents

Contents doesn't include any of the following:

- items covered under additional cover 'Enthusiast items' (see page 80)
- go-karts and motorcycles **over 100ccs** including trail bikes, pee wee bikes, quad bikes, and scooters
- common property
- any part of your home, unless 'If contents are insured in a property that isn't a unit and you're a tenant' applies to you
- electrical or electronic items that are no longer able to be used for the purpose they were intended (for example, a television that can't be watched)
- floating floors unless covered under 'When contents are insured in a unit', see page 23
- any pets or animals
- electronic files for which you don't have a licence
- items that are or were stock or samples related to any business activities
- loose or compacted soil, sand, lawn, grass, artificial grass, gravel, pebbles, rocks, granular rubber, or water
- plants, trees, shrubs, or hedges in the ground
- used or applied chemicals, fertilisers, or pesticides

Continued on next page.

- a motor vehicle, motorbike, motorcycle, or any other vehicle of any type other than those covered in 'We cover as your contents' (see page 22)
- any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer, or horse float
- unfitted accessories of any watercraft or aircraft including keys (and keyless electronic starters)
- any unregistered firearms
- any item that's covered under a strata insurance policy that you didn't enter into or the item is required to be insured under the relevant strata state or territory law
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection)
- any form of cryptocurrency or non-fungible tokens (NFTs), including any devices, wallets, or programs for sending, receiving, storing, transferring, or trading cryptocurrency or NFTs
- uncut gems, unset gems, gold or silver nuggets, bullion, and ingots (not jewellery).

The most we'll pay for loss or damage to your contents

The most we'll pay for loss or damage to your contents caused by any one incident is your contents sums insured shown on your certificate (which includes any Itemised Contents and Collectables), plus any personal effects sums insured, unless stated otherwise in your policy.

THE DIFFERENT WAYS WE CAN COVER YOUR CONTENTS

The type of cover we offer, where we provide that cover, and the limits that apply, differ depending on the types of contents you are insuring.

General contents with no individual limit

Some contents have no limit (other than the total contents sum insured). For example, furniture, electrical appliances (fridge, TV), clothes and manchester.

Contents with fixed limits

There are some categories of contents items that have fixed limits that can't be changed. These limits, in the table below, are the most we'll pay for contents items in those categories in total.

The most we'll pay for contents with fixed limits:

Items/Category	Limits for any one incident
Tools of trade and equipment used for a business activity (not home office equipment)	Limited to \$3,000 for all items in total
Refrigerated food, frozen food, and medicines	Limited to \$500 for all items in total

Items/Category	Limits for any one incident
Contents in the open air	Limited to a total of 20% of the contents sum insured (shown on your certificate)
Important documents such as jewellery valuations, passports, wills, the land title to the home, driver licences, citizenship certificates, or marriage and birth certificates	Limited to \$500 for all items in total

For example, if you have refrigerated food, frozen food, and medicines that are worth **\$1,000**, cover for these items is limited to **\$500** because in this policy, refrigerated food, frozen food, and medicines are a contents item with a fixed limit. Your refrigerated food, frozen food, and medicines are covered for a maximum of **\$500** in total at the insured address.

Contents with flexible limits

Some categories of contents have flexible limits. These are items where you can choose to increase their limit for an extra premium. When you do this, they become 'Your Itemised Contents and Collectables' and are shown on your certificate. The most we'll pay for an item shown on your certificate for any one incident is the amount shown on your certificate. If you haven't asked us to increase the limit, the most we'll pay is the limit shown for the item in the following table.

The most we'll pay for contents with flexible limits:

Items/Category	Limits for any one incident
Jewellery and watches	\$2,000 per item or set
Carpets or rugs that are hand woven or hand knotted	\$2,000 for all items in total
Commercially produced audio and video media, and computer and game console software	\$3,000 for all items in total
Paintings, pictures, works of art, antiques, sculptures, ornaments, and art objects	\$5,000 per item or set
Collections, sets, and memorabilia, including stamp collections, collector's pins, medals, and currency no longer in circulation	\$3,000 per collection, set, or memorabilia item

For example, you have a diamond ring worth **\$8,000**. Jewellery has a flexible limit of **\$2,000** per item. You ask us to increase cover to **\$8,000** and pay the extra premium. This diamond ring is now shown on your certificate as an individual item under 'Your Itemised Contents and Collectables' and is covered for a maximum of **\$8,000** at the insured address.

Enthusiast items cover

These are enthusiast items that we automatically insure for **\$10,000** and you can ask us to increase this amount and if we agree, and you have paid the extra premium this will be shown on your certificate, see page 80 for more details.

Optional cover for personal effects – cover at and away from the insured address

Personal effects optional cover provides cover for accidental loss or damage to your valuable personal belongings anywhere in Australia and New Zealand. This means they are covered both at and away from the insured address. We also cover jewellery and watches anywhere else in the world for up to **30** consecutive days, however, only while being worn by you or while in a secure safe. For what we cover as valuable personal belongings see 'Unspecified personal effects' on page 91 and 'Specified personal effects' on page 92 for more information.

There are two types of personal effects cover to choose from. An extra premium applies to both.

Unspecified personal effects

You can choose a sum insured from the options we offer, however, there's a **\$1,000** limit per item, pair, set, or collection. The most we'll pay for all unspecified personal effects in total is the sum insured shown on your certificate.

With this cover you don't have to individually list items on your certificate, however, there are only certain items we cover as an unspecified personal effect. See page 90 for details.

Specified personal effects

You can ask us to insure an item by giving us the full description and replacement value. If we agree, the item will be listed individually on your certificate together with the sum insured. See page 92 for details.

Using 'Unspecified personal effects' when a policy limit applies

You can use the 'Unspecified personal effects' optional cover you've purchased to claim the remaining balance of the value of the item(s) if a fixed or flexible contents limit applies to that item. This is subject to the limits and sum insured you've selected.

When you can do this

You can do this when a contents claim for loss or damage caused by an insured event at the insured address is covered under your policy, and the item(s) being claimed are subject to a fixed or flexible limit in your contents cover and all the following apply:

- the fixed or flexible limit isn't high enough to fully cover the item(s)
- the item(s) is a personal effect (see page 90)
- the item(s) isn't listed on your policy as a specified personal effect.

For example, if you have a jewellery item that is valued at **\$3,000** (however, the limit for this item is **\$2,000**) and you've purchased 'Unspecified personal effects' you can claim the remaining balance of **\$1,000** on this purchased cover.



General exclusions

Some things are never covered by this policy. These are known as 'General exclusions' and apply to the whole policy.

X Actions or movements of the sea

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any actions or movements of the sea.

X Agreements you enter into

We don't cover legal liability for or caused by, connected with, or arising from any agreement or contract you enter into. However, this exclusion doesn't apply:

- if legal liability would have existed had you not entered into the agreement or contract
- when your legal liability is to your landlord under a tenancy rental agreement for damage caused by:
 - liquid escaping from:
 - your washing machine
 - your dishwasher
 - any pipes connected to the above
 - water overflowing from blocked baths or tubs
 - accidental breakage of glass to the extent it's covered under 'Accidental breakage of glass' (see page 69).

X Aircraft and their shock waves

We don't cover legal liability for or caused by, connected with, or arising from you using or owning any aircraft or the facilities to land or store aircraft, unless the aircraft is either of the following:

- a remote controlled model or toy aircraft with a wingspan up to **1.5** metres (however, not a drone)
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (for example, a surf kite).

We also don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds.

X Animals

We don't cover legal liability for or caused by, connected with, or arising from any animal other than your domestic dog, cat, or horse.

X Asbestos

We don't cover legal liability for or caused by, connected with, or arising from exposure to, or potential exposure to asbestos in any form.

X Biological, chemical, other pollutant, or contaminant

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

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

However, we'll cover either:

- loss or damage that's covered by insured event 'Fire (including bushfire)' on page 48
- your legal liability that's covered by 'Legal liability' cover on page 56, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

X Breaking the law

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

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

X Building works

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from building works to your home or unit or parts of your home or unit (other than the cover available under 'Legal liability' see page 56 and below), including any of the following:

- damage caused by cracking, collapse, or subsidence, caused fully or partially by the building works
- damage caused by storm, flood, or water entering your home or unit through any openings (whether such openings were created by you or another person) in the walls or roof or other unfinished parts of your home or unit under construction, and whether or not they were temporarily covered at the time of the damage
- theft or damage by someone who enters or leaves through an unlockable part of your home or unit that's under construction.

We also don't cover legal liability for or caused by, connected with, or arising from building works, including construction and demolition of building structures, being carried out at the insured address where the total cost of the building works is more than **\$50,000**.

X Buildings, property, structures, or land not at the insured address

We don't cover legal liability for or caused by, connected with, or arising from you owning, occupying, leasing, or renting any building, property, structure, or land not at the insured address except for any of the following:

- a jetty or pontoon which begins or terminates on government owned land adjoining the insured address and the jetty or pontoon is for your use (see 'Legal liability' page 56)
- the common property at the insured address when you insure the contents in that unit under this policy
- residential land that is covered under 'Additional legal liability cover for a new vacant block of residential land' on page 57.

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

We don't cover loss or damage to, or caused by, connected with, or arising from, or liability caused by, connected with, or arising from a bushfire, storm, storm surge, flood, or tsunami in the first **72** hours of cover. But we will cover these events if this policy began on the same day:

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

X Business activity

We don't cover legal liability for or caused by, connected with, or arising from any business activity. However, we'll cover both of the following:

- part-time or casual babysitting where you don't need to be registered or licensed to do this
- liability for death or bodily injury to a tenant.

X Caravans and trailers

We don't cover legal liability for or caused by, connected with, or arising from using or towing a caravan, mobile home, or trailer.

X Chemical damage when cleaning

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

X Committee members or officials

We don't cover legal liability for or caused by, connected with, or arising from your actions or duties as a committee member or director of a club or association, as a coach, referee, official, or medical officer at a game or organised sporting activity.

X Communicable Disease

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any loss, damage, claim, cost, expense, legal liability, or other sum, directly or indirectly arising out of, or attributable to, a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease.

X Confiscation or damage by a legal authority

We don't cover loss or damage from confiscation, nationalisation, requisition, or damage caused by the police, a government authority, or someone with the legal authority to do this. However, we'll cover loss or damage caused by the police or other emergency services in attempting to obtain entry at the insured address in connection with an insured event.

X Death or injury

We don't cover legal liability for or caused by, connected with, or arising from death or injury of any of the following:

- you
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto, or partner
- your pets
- anyone who usually lives at the insured address (who isn't a tenant, paying guest, or boarder).

X Defamation or copyright

We don't cover legal liability for or caused by, connected with, or arising from defamation or breach of copyright.

X Defects, faults, workmanship

We don't cover either:

- loss, damage, or legal liability caused by, connected with, or arising from inherent defects, faulty design, structural defects, structural fault, or faulty or poor workmanship, if you knew or should've reasonably known about it (for example, because the defect or fault was able to be observed by you or because it was identified in a pre-purchase building inspection report)
- any loss or damage to the part of your home with an inherent defect, faulty design, structural defect, or faulty or poor workmanship, whether or not you knew or should reasonably have known about it.

For details about 'How we deal with inherent defects, faults, and poor workmanship' as part of the repair or rebuilding process see page 106.

For example, poor workmanship might have resulted in the removal of structural posts, beams, or load bearing walls without taking into account structural engineering requirements.

X Deliberate damage to a reservoir or dam

We don't cover loss or damage caused by, connected with, or arising from any deliberate or malicious acts causing damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

X Deliberate or reckless actions

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from an act or omission by you, your family, anyone living at the insured address, any owner or part owner of your home, contents, or enthusiast items or anyone acting with your given or implied consent, which is any of the following:

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

X Drones

We don't cover legal liability for or caused by, connected with, or arising from aerial devices, drones, and other autonomously piloted aircraft.

X Extra costs or other losses following an incident covered by your policy

We don't cover your extra costs or other losses (financial and non-financial loss) suffered or incurred by you (and not a third party) following an incident covered by your policy, including, however, not limited to any of the following:

- loss of your income, rental income, or wages unless stated otherwise in your policy
- your medical expenses
- your costs, including the cost of your time, to prove your loss or to help us with your claim (for example, phone calls, postage) unless stated otherwise in your policy
- your cost of hiring appliances after yours suffer loss or damage
- professional, expert, legal, consulting, or valuation costs unless you obtained our prior authority to incur these costs

- your cost of replacing or reapplying pest control chemicals and baits in or around the insured address
- your travel costs
- your cleaning costs unless stated otherwise in your policy
- any increase in your electricity costs not directly arising from an incident covered by your policy.

X Fines, penalties, and other damages

We don't cover civil or criminal penalties or fines or aggravated, exemplary, punitive, or multiple damages.

X Ground movement

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover landslide or subsidence that's specifically covered under the following insured events:

- 'Flood' on page 45
- 'Storm' on page 46
- 'Storm surge' on page 47
- 'Earthquake and tsunami' on page 49
- 'Escape of liquid' on page 51
- 'Explosion' on page 54.

X Hacking, cyber-attack, or cyber incident

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- unauthorised, malicious, or criminal act (including any threat or hoax) involving access to, processing, use or operation of any computer system (including computer hacking, cyber-attack, any computer virus). However, we'll cover loss or damage to the home or contents caused by theft, if that theft results from a thief hacking your home or unit security system to open doors and gain unauthorised entry into your home or unit
- error or omission involving access to, processing of, use of or operation of any computer system, or any unavailability or failure to access, process, use, or operate any computer system
- destruction, distortion, erasure, corruption, alteration, misinterpretation, or misappropriation of electronic data; or inability or failure to receive, send, access or use electronic data; or error in creating, amending, entering, deleting or using electronic data; or loss of use, reduction in functionality, repair, replacement, restoration or reproduction of electronic data (including the value of any electronic data).

X Hazardous materials

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any hazardous materials if not stored or used in accordance with the relevant law, controls, and manufacturer's instructions.

X Home, unit, or contents not in good condition

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any part of your home, unit, or contents not being in good condition, such as, however, not limited to any of the following:

- the roof leaks when it rains
- there are blocked gutters
- there are areas of the roof that are rusted through
- there is wood rot, termite, or ant damage to your home or unit
- there are holes in floors, walls, ceilings, or any other parts of your home or unit (for example, external wall cladding, internal plaster, or floorboards)
- there are boarded up or broken windows
- there are steps, gutters, flooring, walls, ceilings, gates, fences, or any other areas of your home or unit that are loose, falling down, missing, or rusted through or otherwise in disrepair
- previous damage including damage caused by flood hasn't been repaired
- your home or unit is infested with vermin
- your home (including all sheds, outbuildings, and other structural improvements at the insured address) isn't structurally sound or is unsafe or unfit to live in
- plant matter is growing on your home (for example, walls, windows, or gutters)
- there are rings (jewellery) where the claw (surrounding the stone) is damaged or worn.

If you're a tenant, in relation to your 'home or unit', this exclusion applies to the extent you're required to maintain the home or unit under your tenancy rental agreement.

X Illegal drugs and other chemical or poisonous substance

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any unintentional or intentional use, existence, or contamination by, or due to either of the following:

- illegal drugs including but not limited to the manufacture, storage, use, possession, consumption, or distribution of any illegal drugs (or illegal drug precursors)
- any other chemical or poisonous substance.

X Legal actions in other countries

We don't cover any legal actions or legal claims brought against you, decided, or heard in countries outside Australia or New Zealand.

X Mechanical or electrical breakdown or failure

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from mechanical or electrical failure or breakdown or anything that fails to operate properly. However, we'll cover damage caused by any of the following:

- fire spreading from an electrical fault to other parts of your home, contents, or enthusiast items to the extent it's covered under insured event 'Fire (including bushfire)' on page 48
- lightning to the extent it's covered under insured event 'Lightning' on page 48
- motor burnout to the extent it's covered under the 'Motor burnout' additional cover on page 73.

X Medical equipment and aids

We don't cover any medical equipment, item, or aid which is designed to be either wholly or partially within the body, either permanently or temporarily. By 'within the body' we mean medical equipment, items, or aids which require a specific incision to be made in the body to enable them to be implanted, however, we'll cover hearing aids and external components of cochlear implants.

X Motor vehicles or motorcycles

We don't cover legal liability for or caused by, connected with, or arising from the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it unless at the time of the incident, it was being used legally and didn't have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws and was any of the following:

- a remote controlled motor car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- a personal transportation vehicle
- domestic gardening equipment (for example, ride-on mower).

X Mould or mildew

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from mould or mildew at the insured address unless it was directly caused by an insured event and there's no evidence of pre-existing mould or mildew in the area of your home or unit where the loss or damage has occurred.

X Not complying with building laws or regulations

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any component of your home that wasn't built, constructed, renovated, altered, or repaired in compliance with the applying local council requirements or relevant building laws or regulations (non-complying building component) except those laws or regulations introduced after your home was originally built or after the construction, repairs, renovations, or alterations were undertaken. Non-complying building components include, however, aren't limited to any of the following:

- you build an additional bathroom without obtaining appropriate permits or with plumbing that doesn't meet building laws or regulations
- non-habitable parts of your home converted to habitable rooms (as defined by the Building Code of Australia), where legal height requirements haven't been met
- basement area conversions without building approval and with evidence of inadequate ventilation, drainage, or waterproofing (as required under relevant building laws or regulations)
- incorrect slab height in relation to the outside ground level (for example, there must be a step down to outside as required under the relevant building laws or regulations)
- poorly designed and non-approved external structures, like decks, gazebos, or carports, without obtaining appropriate permits and that don't meet building laws or regulations.

If you're a tenant, this exclusion applies to the extent you were responsible under your tenancy rental agreement to comply with building laws or regulations, when the construction, repairs, renovations, or alterations were undertaken.

X Not occupied for more than 60 continuous days

We don't cover loss or damage if your home or unit hasn't been occupied for **60** continuous days or more at the time of the insured event. However, we'll cover loss or damage if any of the following apply:

- you've obtained our written consent and paid any additional premium required by us
- the loss or damage is caused by any of the following insured events:
 - 'Storm' see page 46
 - 'Storm surge' see page 47
 - 'Flood' see page 45
 - 'Lightning' see page 48
 - 'Earthquake and tsunami' see page 49
 - 'Riot, civil commotion, or public disturbance' see page 55
 - 'Impact' see page 53
- you can prove your home or unit has been occupied. An example of how you can prove the occupancy is providing us with copies of bills or other documents demonstrating the usage of utilities that are connected to your home or unit.

X Nuclear and radioactive materials and contamination

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from any of the following:

- ionising radiation or contamination by radioactivity, or the use, existence, or escape of, nuclear fuel, nuclear material, or any nuclear waste or from the combustion of nuclear fuel
- any weapon, device, material, operations or action employing nuclear fission or fusion or other like reaction or radioactive force or matter, including detonation of any nuclear device, nuclear weapon or the use, handling or transportation of such weapon, device or material
- any property on the site of a nuclear power station, on any other nuclear reactor installation or on any site used, or having been used, for the generation of nuclear energy or the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of nuclear material and/or radioactive material
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or nuclear component thereof, or radioactive matter
- the use of any nuclear reactor, atomic piles, particle accelerators, generators or similar devices
- the use, handling, transportation of any radioactive material
- any action taken by a public authority to prevent, limit, or remedy the actual or threatened release of any radioactive or nuclear materials
- any looting or rioting following these incidents.

X Photographs, electronic data, and images

We don't cover repairing, replacing, or fixing either:

- electronic data or files that are corrupted, damaged, or lost, including software, photographs, films, music, or other visual images or audio files stored electronically or on any other medium, unless both of the following apply:
 - the device that they're stored on was lost or damaged in an insured event covered by your policy
 - the electronic data or files were legally purchased, and you can't restore them free of charge
- hard copies of photographs, films, or other visual images that are damaged or lost. However, we'll cover the cost of reproducing hard copy photographs you've purchased from, or had produced by, a professional photographic business or retail outlet.

X Power surge

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from power surge unless the surge or the loss or damage caused by the surge is covered under any of the following:

- 'Flood' on page 45
- 'Storm' on page 46
- 'Storm surge' on page 47
- 'Lightning' on page 48
- 'Fire (including bushfire)' on page 48
- 'Impact' on page 53
- 'Motor burnout' additional cover on page 73.

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

We don't cover legal liability for or caused by, connected with, or arising from damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the insured address unless they are a tenant
- belongs to someone else and is in your physical or legal custody or control
- is owned by your employer (for example, you accidentally damage office equipment at your workplace).

However, we'll cover your legal liability to your landlord under a tenancy rental agreement for damage caused by:

- liquid escaping from:
 - your washing machine
 - your dishwasher
 - any pipes connected to the above
- water overflowing from blocked baths or tubs
- fire damage to your landlord's property
- accidental breakage of glass to the extent it's covered under 'Accidental breakage of glass' (see page 69).

X Replacement of water

We don't cover the loss, storage, and replacement of water in any tank, container, pool, spa, and any other storage vessel unless specifically covered under insured event 'Fire (including bushfire)' on page 48.

X Revolution, war

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from either of the following:

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup, hostile acts of sovereign or government state sponsored entities
- any looting or rioting following these incidents.

X Roots of trees, shrubs, and plants

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from the roots of trees, shrubs, or plants. However, we'll cover damage to your home, contents, or enthusiast items caused by:

- liquid escaping or overflowing from pipes or drains that are blocked or damaged by these roots to the extent the loss or damage is covered under insured event 'Escape of liquid' on page 51
- roots from a fallen tree to the extent the loss or damage is covered under insured event 'Impact' on page 53.

X Rust or corrosion

Unless stated otherwise in the policy we don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from rust or corrosion.

X Sale of your contents, enthusiast items, or personal effects

We don't cover any of the following:

- loss (including theft) of your contents, enthusiast items, or personal effects (or the proceeds of sale) by a person authorised to offer your contents, enthusiast items, or personal effects for sale
- loss of your contents, enthusiast items, or personal effects (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your contents, enthusiast items, or personal effects for sale
- loss (including theft) of your contents, enthusiast items, or personal effects (or the proceeds of sale) when you, or a person you authorised, sell them online.

X Sanctions

We won't provide any cover, pay any claim, make any payment (including any refund), or provide any benefit under this policy, if doing so will contravene or violate any sanction, prohibition, restriction, proscription or prevention under any sanctions, laws or regulations, including but not limited to sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom or the United States of America or those set out in any United Nations resolutions.

X Scooters, skateboards, e-bicycles, unicycles, hoverboards, one-wheels, or segways

We don't cover legal liability for or caused by, connected with, or arising from riding any battery driven or electric scooters, skateboards, e-bicycles, unicycles, hoverboards, one-wheels, or segways.

X Seepage of water

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from water seeping or running in any of the following situations:

- through the earth (hydrostatic water seepage)
- down the sides of earth or earth fill that's up against your home
- down the sides, against the sides, or underneath swimming pools, spas, or underground tanks
- against or through retaining walls
- from agricultural or overflow pipes.

X Short-term rental, holiday letting, or house sharing

We don't cover any loss, damage, cost, expense, or liability when anyone is staying at your home or unit under a short-term rental, holiday letting, or house sharing arrangement, including an arrangement booked through any online booking platform.

X Silica and its derivatives

We don't cover legal liability arising directly or indirectly out of, or caused by, through, or in connection with, or for the actual, alleged, threatened, or suspected presence, ingestion, inhalation, or absorption of silicon dioxide (occurring in crystalline, amorphous/non-crystalline and impure forms), silica particles, silica dust or silica compounds or any mixture or combination of silica and other dust or particles.

X Squatters or trespassers

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from squatters or trespassers using or staying at the insured address.

X Structural improvements of units

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from structural improvements:

- owned by your body corporate or equivalent body
- located on common property, however, we'll cover fixtures owned by you as a tenant which will be removed by you when vacating a unit.

X Terrorism

We don't cover loss, damage, cost, expense, or legal liability of any nature, directly or indirectly caused by, resulting from, in connection with, or arising from either:

- any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- any action taken in controlling, preventing, suppressing, retaliating against, responding to or in any way relating to any act of terrorism.

X Tree lopping

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from trees being lopped, felled, or transplanted by you or someone authorised by you.

X Watercraft

We don't cover legal liability for or caused by, connected with, or arising from using or owning any watercraft unless it's a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski, or remote controlled model watercraft.

X Wear, tear, and deterioration

We don't cover loss or damage caused by, connected with, or arising from, or legal liability for or caused by, connected with, or arising from wear, tear, and deterioration of your home, unit, or contents from either of the following:

- their ordinary use
- the ordinary effects of natural forces such as weather, action of light, atmospheric or climatic conditions, and rising damp.

Examples include, however, aren't limited to:

- tiles and their adhesive or grouting breaking down
- weathering of roof tiles or roof ridge capping
- weathering and breakdown of bricks, mortar, or concrete
- wear, tear, or fading of carpets, furniture, and furnishings (including curtains and drapes)
- weathering of pot plants and their pots.

X Your employees

We don't cover legal liability for or caused by, connected with, or arising from death or injury of your employees or damage to their property including while they're working for you at the insured address.

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What we cover – the details

WHAT YOU'RE COVERED FOR

✓ We cover

If you have home cover

We cover loss or damage to your home at the insured address caused by an insured event in the period of insurance.

If you have contents cover

We cover loss or damage to your contents at the insured address caused by an insured event in the period of insurance.

The insured events we cover are set out on pages 45 to 58.

Limit

If you have home cover

If the loss or damage is covered under your policy the most we'll pay for any one incident is the home sum insured unless we say otherwise in your policy.

If you have contents cover

If the loss or damage is covered under your policy the most we'll pay for any one incident is the contents sum insured unless we say otherwise in your policy.



Flood

✓ **We cover**

Loss or damage caused by flood.

✗ **We don't cover**

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not caused by erosion, structural fault, or design fault
- loss or damage to retaining walls, sea walls, revetments, garden borders, and free-standing outdoor walls
- cracking to sealed paths, sealed roads, and sealed driveways. However, we'll cover them if they're washed away by the flood
- loss or damage to a sporting surface or court including a tennis court, squash court, or multi-court surface
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they're washed away by the flood
- damage to external paintwork of your home, if that's the only home damage caused by the flood
- loss or damage to gates or fences that a reasonable person in the circumstances would have considered was in an obvious state of disrepair before the loss or damage occurred
- the cost of cleaning your undamaged contents.



Storm

✓ We cover

Loss or damage caused by a storm.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm and not caused by erosion, structural fault, or design fault
- loss or damage to retaining walls, sea walls, revetments, garden borders, and free-standing outdoor walls
- cracking to sealed paths, sealed roads, and sealed driveways. However, we'll cover them if they're washed away by the storm
- loss or damage to a sporting surface or court including a tennis court, squash court, or multi-court surface
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they're washed away by the storm
- damage to external paintwork of your home, if that's the only home damage caused by the storm
- loss or damage to gates or fences that a reasonable person in the circumstances would have considered were in an obvious state of disrepair before the loss or damage occurred
- the cost of cleaning your undamaged contents.

A storm includes a cyclone. See section 10 'Terms and words with special meanings (definitions)' on page 125.



Storm surge

✓ We cover

Loss or damage caused by a storm surge that happens at the same time as other insured damage caused by storm.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm surge that happens at the same time as other insured damage caused by storm and not caused by erosion, structural fault, or design fault
- loss or damage to retaining walls, sea walls, revetments, garden borders, and free-standing outdoor walls
- cracking to sealed paths, sealed roads, and sealed driveways. However, we'll cover them if they're washed away by the storm surge
- loss or damage to a sporting surface or court including a tennis court, squash court, or multi-court surface
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they're washed away by the storm surge
- damage to external paintwork of your home, if that's the only home damage caused by the storm surge
- loss or damage to gates or fences that a reasonable person in the circumstances would have considered were in an obvious state of disrepair before the loss or damage occurred
- the cost of cleaning your undamaged contents.

Actions or movements of the sea has a special meaning. It doesn't mean tsunami or storm surge. See section 10 'Terms and words with special meanings (definitions)' on page 118.

Continued on next page.



Lightning

✓ We cover

Loss or damage caused by lightning (including power surge caused by lightning).

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

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



Fire (including bushfire)

✓ We cover

Loss or damage caused by either of the following:

- fire (including bushfire)
- heat, ash, soot, and smoke that's the direct result of a fire within **100** metres of the insured address.

Extra costs cover in the event of bushfire

If, during the period of insurance there's a bushfire in your area, we also cover the following costs even if there's no actual physical loss or damage to your home and contents:

- the cost of replacing water in any tank, container, pool, spa, and any other storage vessel where the water has either:
 - been used to limit the spread of bushfire in your area
 - become contaminated due to the use of fire retardant at the insured address
- the cost of cleaning fire retardant off your home.

If your claim is for these extra costs only, no excess applies. The most we'll pay under extra costs cover in the event of bushfire in your area is **\$1,000** for any one incident.



Fire (including bushfire) (cont.)

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage arising from any of the following:

- arcing, scorching, melting, or cigarette burns unless a fire spreads from the initial burn spot (for example, cigarette burns to carpet where no fire has spread)
- pollution or vapour from a home heater or a cooking appliance unless a fire spreads from the heater or cooking appliance
- gradual exposure to fire, heat, ash, soot, and smoke due to recurring incidents of fire or bushfire.



Earthquake and Tsunami

We cover

Loss or damage caused by an earthquake or tsunami.

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage caused by actions or movements of the sea or storm surge
- loss or damage that occurs more than **72** hours after the earthquake or tsunami
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an earthquake or tsunami and not caused by erosion, structural fault, or design fault.

Tsunami isn't an action or movement of the sea. See section 10 'Terms and words with special meanings (definitions)' on page 118.



Theft or burglary by people who aren't tenants or their visitors

✓ We cover

Loss or damage caused by thieves or burglars.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage caused by any of the following:

- you or someone, including a tenant, who lives at the insured address
- someone who entered the insured address with either:
 - your consent
 - the consent of someone, including a tenant, who had your authority to allow them access to the insured address
- someone entering your insured address without signs of forced entry from any of the following areas: common property, shared clothes line areas, storage areas, a car parking lot on or within the insured address, or garages (however, not from a fully enclosed car garage which is restricted for your use only).



Theft or burglary by tenants or their visitors

✓ We cover

Loss or damage caused by theft or burglary by your tenants or their visitors during the period of insurance.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage when we've accepted a previous claim under this cover in relation to the same tenant in the period of insurance
 - loss or damage if you don't have a rental agreement in place.
-



Limit

The most we'll pay for all incidents in the period of insurance is **\$25,000**.



Escape of liquid

✓ We cover

Sudden and unexpected loss or damage

We cover sudden and unexpected loss or damage caused by liquid escaping from any of the following:

- a drain, sewage system, or fixed pipe (not forming part of a shower floor or base or shower cubicle wall, and not overflow drains or pipes)
- a water main, fire hydrant, or the main water supply pipe to the insured address
- fixed tanks
- swimming pools or spas
- a bath, sink, toilet, basin, or a tap spindle (not forming part of a shower floor or base or shower cubicle wall)
- fixed heating or cooling systems
- a refrigerator, freezer, dishwasher, or washing machine
- a waterbed or an aquarium.

Gradual loss or damage

We also cover loss or damage, caused by liquid escaping from the items above, that has occurred gradually when the loss or damage, that was occurring, wasn't easily visible to a reasonable person in the circumstances.

Exploratory costs and related repair work

If your claim for loss or damage is covered under this insured event, we'll cover the reasonable cost of locating, at the insured address, the source of the escape of liquid and to repair and restore the damage to your home caused by the exploratory work. If we don't accept your claim under this insured event, we may provide limited cover for exploratory costs under additional cover 'Exploratory costs where liquid escaping isn't covered under insured event 'Escape of liquid'', see page 51.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage caused by any of the following:
 - flood, storm, or storm surge
 - erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence you can prove happened within **72** hours of, and directly because of, liquid escaping and not because of erosion, structural fault, or design fault



Escape of liquid (cont.)

- loss or damage caused by any of the following:
 - rust or corrosion unless the rust or corrosion wasn't easily visible to a reasonable person in the circumstances
 - liquid from a portable container, such as a pot plant, vase, terrarium, fishbowl (however, not an aquarium), beverage container, saucepan, bucket, or watering can
 - liquid from a watering system, garden hose, agricultural pipes, or overflow drains or pipes
- loss or damage to, or caused by, liquid escaping from a shower floor or base, shower cubicle walls, shower glass screening or doors, open shower floor areas
- loss or damage to retaining walls
- costs if before we can inspect the damaged area of your home and find the cause, you do any of the following:
 - strip, remove, or dispose of materials or items without our consent. However, this doesn't apply if this was necessary for health and safety reasons, or it was done without your knowledge or against your instructions
 - carry out repairs or renovations. However, we'll cover temporary work required to make the damaged or destroyed home and insured address safe
- the cost of repairing or replacing the item from which the liquid escaped, for example, a cracked pipe or split water tank
- in relation to exploratory costs, if the source of the liquid escaping can be located without invasive work (for example, using a thermal camera) we won't pay any further exploratory work costs (or loss or damage related to any further exploratory work) after this point.

If a claim under 'Escape of liquid' is covered we'll also pay to match or complement undamaged wall tiles or undamaged window and flooring contents (for example, curtains, carpet, lino, or vinyl flooring) in the same room, hallway, stairs, or passageway where the damage occurred. See page 104. The most we pay for any one incident is **\$750** extra if your claim is for home cover and **\$750** extra if your claim is for contents cover.



✓ **We cover**

Loss or damage caused by impact (or by power surge caused by impact) at the insured address from any of the following:

- a falling tree or part of a falling tree including the roots. However, not when any of these are being carried in or by water or water is causing them to move (for example, a fallen tree being carried in a river)
 - power poles
 - TV antennas or satellite dishes, communication aerials, or masts
 - drones
 - watercraft, aircraft, motor vehicles, or trailers (however, not if any of these are stationary)
 - an object falling from a motor vehicle or aircraft
 - space debris or meteorites.
-

✗ **We don't cover**

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage caused by flood or storm surge
- loss or damage to driveways, paths, paving, or underground services caused by a road vehicle, crane, or earthmoving equipment
- loss or damage to any portion of a fence that isn't owned by you (see page 98)
- loss or damage caused by trees being lopped, felled, or transplanted by you or someone authorised by you
- removing or lopping trees or branches that haven't damaged your home or contents
- the removal of tree stumps or roots still in the ground.



Damage by an animal

✓ We cover

Loss or damage caused by an animal when it either:

- becomes accidentally trapped inside your home or unit
 - is inside your home or unit and you didn't know, or a reasonable person in the circumstances couldn't have known, it was there.
-

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage caused by any of the following:

- any animal owned by you or that you're responsible for
- any animal allowed onto the insured address by you or anyone, including a tenant, living at the insured address
- insects, vermin, or rodents. However, we'll cover damage they cause if it's covered under 'Fire (including bushfire)' on page 48 or 'Escape of liquid' on page 51.



Explosion

✓ We cover

Loss or damage caused by an explosion.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- the cost of repairing or replacing the item or container that exploded
- loss or damage caused by nuclear or biological devices
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage, or any other earth movement. However, we'll cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an explosion and not caused by erosion, structural fault, or design fault.



Riot, civil commotion, or public disturbance

✓ **We cover**

Loss or damage to your home or contents caused by riot, civil commotion, or public disturbance, for example, damage caused by a violent crowd moving down your street.

✗ **We don't cover**

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage caused by any of the following:

- you or someone, including a tenant, who lives at the insured address
- someone who entered the insured address with either:
 - your consent
 - the consent of someone, including a tenant, who had your authority to allow them access to the insured address
- nuclear or biological devices.



Malicious acts and vandalism by people who aren't tenants or their visitors

✓ **We cover**

Loss or damage to your home or contents caused by malicious acts and vandalism. For example, vandals damaging your letterbox or painting graffiti on your home.

✗ **We don't cover**

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage caused by either:

- you or someone, including a tenant, who lives at the insured address
- someone who entered the insured address with either:
 - your consent
 - the consent of someone, including a tenant, who had your authority to allow them access to the insured address.

Continued on next page.



Malicious acts and vandalism by tenants or their visitors

✓ We cover

Loss or damage caused by malicious acts or vandalism by your tenants or their visitors during the period of insurance.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- accidental or unintended loss or damage
 - the cost of cleaning, repairing, or restoring your home caused by neglect, or untidy, unclean, or unhygienic habits of the tenant or their visitors, such as the cost of cleaning, repairing, or removing:
 - liquid (including urine) or food stains
 - odours
 - abandoned items or rubbish
 - drawing or painting on walls
 - water damage and stains from over-watering plants
 - water damaged carpets, flooring, cupboards, or vanity units caused by water splashing from showers, sinks, or baths
 - loss or damage when we've accepted a previous claim under this cover in respect of the same tenant
 - loss or damage if you don't have a rental agreement in place.
-



Limit

The most we'll pay for all incidents in the period of insurance is **\$25,000**.



Legal liability

✓ We cover

Home legal liability

If you have home cover, we cover your legal liability to pay compensation for death of or bodily injury to other people (not you), or loss or damage to their property, resulting from an incident which happens during the period of insurance in connection with either:

- you owning your home, and the incident and death, injury, loss or damage occurs wholly within the boundaries of the insured address



Legal liability (cont.)

- a jetty or pontoon either:
 - located within the boundaries of the insured address
 - where part of its structure begins or terminates on the insured address or is on government owned land adjoining the insured address, and the jetty or pontoon is for your use.

Contents legal liability

If you have contents cover, we cover your legal liability to pay compensation for death of or bodily injury to other people (not you), or loss or damage to their property, resulting from an incident which happens anywhere in Australia or New Zealand during the period of insurance if the incident is any of the following:

- unrelated to your ownership of your home, unit or land at the insured address
- you own and/or occupy the unit at the insured address and your legal liability isn't covered under a building or strata policy which covers that unit
- a jetty or pontoon either:
 - located within the boundaries of the insured address
 - where part of its structure begins or terminates on the insured address or is on government owned land adjoining the insured address, and the jetty or pontoon is for your use.
- resulting from fixtures attached to the insured address and that you're legally responsible for under a rental agreement.

If a claim is made against you for compensation for death or bodily injury to others or for damage to their property and your legal liability to pay compensation in respect to that claim is covered by your policy, we'll also pay all legal costs associated with defending that claim. We need to first agree to pay the legal costs before they're covered. If you incur legal costs before we first agree to pay them then in accordance with the Insurance Contracts Act 1984 (Cth) we may reduce our payment of those legal costs by an amount that fairly represents the extent to which our interests are prejudiced by you not seeking our agreement.

Additional legal liability cover for a new vacant block of residential land

We'll also cover your legal liability to pay compensation for death of or bodily injury to other people (not you), or loss or damage to their property resulting from an incident which happens during the period of insurance on a vacant block of residential land in Australia. We'll do this if all the following apply:

- you own the block of land
- the land is zoned for residential housing and is no more than **20** acres
- you intend to build your future home there.

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

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



Legal liability (cont.)

Additional cover for your block of land when your home was damaged

We'll also cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property resulting from an incident which happens at the insured address during the period of insurance. We'll do this when all the following apply:

- both your home and contents are insured with us at the time your home was damaged or destroyed by an insured event
- we agreed to pay you the cost to repair or rebuild your home and your home cover has ended.

You must take reasonable steps to keep the insured address free of obvious hazards for anyone coming onto the insured address. This includes fencing off or securing damaged buildings and fencing any swimming pools. If you don't, then in accordance with the Insurance Contracts Act 1984 (Cth), we may either:

- refuse to pay a claim by reason of something you or another person did, or failed to do, but only to the extent that such act or failure caused or contributed to the loss which gives rise to the claim
- reduce our payment of a claim by reason of something you or another person did, or failed to do, but only by an amount that fairly represents the extent to which our interests are prejudiced by the act or failure.

It may also lead us to cancel your policy.

We only provide this cover for incidents that happen in the **12-month** period from the time we paid your home claim, however, cover ends immediately when either of the following occur:

- you sell the land
- any building or repair work commences at the insured address.

X We don't cover

We don't cover anything in section 3 'General exclusions' on pages 28 to 42.



Limit

The most we'll pay for all claims from any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.



Additional cover that comes with your policy

When a claim for loss or damage to your home or contents is covered, you may be entitled to the additional cover in this section. The limits shown are paid in addition to your home or contents sum insured, unless stated otherwise.

Some covers can also be claimed on separately to a claim for loss or damage by an insured event. All the conditions of your policy and the section 3 'General exclusions' apply to the additional covers.

In some circumstances, we may make an additional cover available to you before your claim is confirmed as covered under your policy. This doesn't mean that your claim is accepted or will be paid.



Emergency repairs and other repair/rebuilding costs

✓ We cover

When you have home cover

Emergency repairs and make safe

When your home or parts of your home have been damaged in an insured incident, we'll cover the reasonable and necessary costs of any temporary work required to make the damaged or destroyed home and insured address safe from further immediate loss or damage. For example, placing safety fencing around the damaged parts of your home.

Other repair/rebuilding costs

If loss or damage to your home is covered under your policy, we'll cover the reasonable and necessary costs for any of the following:

- for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address
- to make the damaged building components covered under your policy comply with current home building regulations and laws. We only pay these costs if those building components complied with home building regulations and laws when they were built or when construction, repairs, renovations, or alterations were undertaken on those components
- demolishing and removing any damaged parts of your home covered under your policy, but that aren't part of the scope of works, from the insured address
- removing debris, including fallen trees or branches, if the following both apply:
 - the debris has damaged your home and that damage is covered under your policy
 - removal of the debris is required in order to repair your home.

When you have contents cover

If loss or damage to your contents is covered under your policy, we'll cover the reasonable and necessary costs to dispose of those damaged contents.



X We don't cover

When you have home cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover the cost of any of the following:

- removing tree stumps and roots still in the ground
- removing debris, including fallen trees or branches, or lopping trees or branches that haven't damaged your home
- upgrading undamaged parts, sections, or components of your home to comply with the current home building regulations and laws
- making your home (see page 36) comply with current home building regulations and laws if it wasn't compliant with the relevant home building regulations and laws when your home was originally built or when construction, repairs, renovations, or alterations were undertaken. For example, we won't pay to raise your home if renovations under your home didn't comply with height limits or requirements when the renovations took place
- making your home comply with current multi-residential building or fire safety regulations where either of the following apply:
 - they didn't exist when your home was originally built or when construction, repairs, renovations, or alterations were undertaken
 - your home wasn't correctly classified with your local council as a multi-residential building prior to the loss or damage occurring
- any professional fees (for example, architect's fees) related to a change in the design of your home (or to upgrade parts of it) that you choose to make.

When you have contents cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover the disposal, storage, or removal of anything that isn't contents.



Limit

When you have home cover

The most we'll pay for any one incident is up to **15%** of the home sum insured.

If 'Emergency repairs and other repair/rebuilding costs' covered under this additional cover don't reach this limit under this additional cover, and the home sum insured isn't sufficient to cover the scope of works, we'll pay any amount remaining under the limit of this additional cover for that scope of works.

When you have contents cover

The most we'll pay for any one incident is up to **10%** of your contents sum insured.



✓ We cover

When you are covered for loss or damage to your home to the extent that your home can't be lived in, we'll pay for your reasonable and necessary temporary accommodation costs while your home is being repaired or rebuilt so that it can be lived in again. We'll also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

The most we'll pay is the reasonable and necessary costs for both:

- short term accommodation, up to **4** weeks, agreed to by us (for example, standard rates for a hotel, motel, or serviced apartment), then if reasonable and necessary
- residential accommodation of a similar standard to your home and in a similar location (for example, if the insured home is a **3**-bedroom home we'll aim to put you in a **3**-bedroom home in the same or similar location to your home).

We'll also cover some expenses related to temporary accommodation

When you are covered for temporary accommodation, we'll also pay the reasonable and necessary costs for any of the following:

- redirection of mail from the insured address for up to **52** weeks
- utility connection costs such as water, electricity, gas at the temporary accommodation residence
- relocating your contents to and from the temporary accommodation residence if you have contents cover with us. We also extend the cover under your contents policy for those contents while they're at the temporary accommodation residence
- assistance with bond payment if required, however any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you
- if applicable, break fees associated with early termination of the lease or other rental agreement at your temporary accommodation arising if you're able to return to your home in accordance with this additional cover before the term of the lease or rental agreement ends.



We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42 or other costs related to any business activity operated at the insured address. We also don't cover temporary accommodation costs for any of the following:

- if damage to your contents is the reason why you can't live at your home
- if you don't intend to repair or rebuild your home
- if before the loss or damage occurred, you had planned to demolish your home
- if you don't need to pay for temporary accommodation
- if your home wasn't your principal place of residence at the time of the loss or damage
- if you had not intended to be living at your home during the repair or rebuild period (had your home not been damaged)
- once your home can be lived in again
- if you unreasonably delay the commencement or duration of the repairs or rebuild
- any amounts you're able to recover for your temporary accommodation under another insurance policy you haven't entered into.

Limit

The most we'll pay for any one incident is up to **10%** of the home sum insured.

Temporary accommodation costs during delays out of your control

If the limits under this additional cover have been reached, and all of the following from 1. to 4. apply, we'll pay for your reasonable and necessary temporary accommodation costs above the limits under this additional cover for the period of the delay(s):

1. your home still cannot be lived in due to loss or damage covered under your policy
2. we have engaged a builder to repair or rebuild the building and the builder we are paying directly is undertaking the repair or rebuild
3. the reason you are still in temporary accommodation provided for under this additional cover is due to delay(s) to the repair or rebuilding covered by your claim
4. the delay(s) is or was out of your control and you did not contribute to the delay(s) by your conduct.

Examples of delays are:

- delays due to trade or material shortages
- delays due to the local council approval process or government related grant applications beyond your control.

Delays do not include delays due to any pre-existing damage.

The most we'll pay for temporary accommodation costs due to the delay(s) is up to an extra **5%** of the home sum insured.



✓ We cover

You can make a claim under this cover independently of a claim for loss or damage to contents.

When you have contents cover and you can't live at the insured address while it's being repaired or rebuilt as a result of it being damaged by an insured event then:

- if you own and live in a unit, we'll pay your reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address
- if you're a tenant who needs to move out temporarily, we'll pay any reasonable extra rent costs for temporary accommodation for you and your pets that you normally keep at the insured address.

We'll also cover some expenses related to temporary accommodation

When we've agreed to cover accommodation, we'll also pay the reasonable and necessary costs for any of the following:

- redirection of mail from the insured address
- utility connection costs such as water, electricity, or gas at the temporary accommodation residence
- relocation of your contents to and from the temporary accommodation residence
- assistance with bond payment if required, however, any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you
- if applicable, the break fees associated with early termination of the lease or other rental agreement for our temporary accommodation, if you are able to return to your home in accordance with this additional cover, before the term of the lease or rental agreement ends.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover temporary accommodation costs for any of the following:

- any amounts you're able to recover for temporary accommodation under another insurance policy that you didn't enter into, including any insurance policy taken out by a body corporate or similar entity
- if you don't need to pay for temporary accommodation
- if the insured address wasn't your principal place of residence at the time of the loss or damage



Temporary accommodation for tenants or strata title owners (cont.)

We don't cover

- if you hadn't intended to live at the insured address during the repair or rebuild period
- beyond the period it should take to rebuild or repair the home or unit so the home or unit can be lived in again
- if you unreasonably delay the commencement or duration of the repairs or rebuild
- related to any business activity operated at the home or unit.

Limit

The most we'll pay for any one incident is **10%** of your contents sum insured.



Environmental improvements

We cover

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

- loss or damage to your home caused by an insured event is covered by your policy
- the amount of the assessed quote to repair or rebuild the home totals more than **80%** of the home sum insured
- your home doesn't already have the relevant environmental improvement(s)

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any amount covered under 'Emergency repairs and other repair/rebuilding costs' to comply with the latest building regulations.

Limit

The most we'll pay for any one incident is **\$2,500**.



Paraplegia or quadriplegia assistance

✓ We cover

We'll pay the reasonable and necessary costs of modifications to your home so that you can continue to live there or to assist your relocation to a new residence (if required) if all the following occur:

- you become injured as a direct result of an insured event at the insured address
 - the injury results in permanent paraplegia or permanent quadriplegia
 - a claim for loss or damage to your home resulting from the same insured event has been covered by your policy.
-

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42.



Limit

The most we'll pay for any one incident is **\$20,000**.



Fatal injury compensation

✓ We cover

If you suffer a fatal injury as a direct result of an insured event at the insured address and both the following apply:

- we've paid a claim for loss or damage to your home or contents resulting from the same insured event
- death occurs within **12** months of the insured event

we'll pay the amount shown under 'Limit'.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42.



Limit

The most we'll pay for any one incident is **\$5,000**.



Damage to gardens and plants

✓ We cover

If a claim for loss or damage to your home is covered by your policy, we'll pay the cost of replacing trees, shrubs, plants, hedges, or garden beds at the insured address that are damaged as a result of the same insured event with ones that we consider are reasonably similar to the ones lost or damaged.

We'll settle the claim by paying you by direct deposit. This means that we won't repair or replace or arrange for a service.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage:

- to lawns, grass, or pot plants
 - caused by the following insured events:
 - 'Flood' (see page 45)
 - 'Storm' (see page 46)
 - 'Storm surge' (see page 47)
 - 'Escape of liquid' (see page 51).
-



Limit

The most we'll pay for any one incident is **\$2,000**.

Under 'Damage to gardens and plants', we'll pay the cost of replacing trees, shrubs, plants, hedges, or garden beds with similar ones. However, they may not be the same maturity as the trees, shrubs, hedges, or garden beds that were damaged. For example, if you have a fully grown orange tree that has been damaged, and this was the only plant damaged, we'll pay up to the limit to replace the orange tree, however, it may not be as fully grown as your damaged orange tree.



Storage of undamaged contents

✓ We cover

If loss or damage to your contents is covered under your policy and the undamaged contents can't be kept at the insured address, we'll also pay the reasonable costs for both of the following:

- to store the undamaged contents until your contents can be kept at the insured address
 - to pack, unpack, and transport the undamaged contents from the insured address to the temporary place of storage (and back to the insured address).
-

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover storage costs:

- once your contents can be returned to the insured address
 - for contents stored outside of Australia
 - if your temporary accommodation is the place of storage.
-



Limit

The most we'll pay for storage of undamaged contents from any one incident is up to **10%** of your contents sum insured.

Under 'Storage of undamaged contents', we'll pay for any loss or damage to the undamaged contents caused by an insured event while they're at the place of storage, however, only up to the contents sum insured shown on your certificate less any amount paid for loss or damage to your contents as part of the original claim. This cover stops when your policy is cancelled or we stop paying for storage, whichever happens first. All the conditions, limits, and exclusions of this policy apply to this cover.



Accidental breakage of glass

✓ We cover

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

When you have home cover

We cover the accidental breakage, that happens during the period of insurance, of the following glass or ceramic items:

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

When you have contents cover

We cover the accidental breakage, that happens during the period of insurance, of fitted glass in furniture and unfixed hung mirrors.

When you're legally responsible as a tenant under a lease, we also cover accidental breakage during the period of insurance of any of the following:

- fixed glass in windows and other fixed glass that is part of your home or unit (including tinted glass, if fitted)
- glass in a fixed light fitting
- any glass in a fixed cooking or heating appliance
- any glass in a cook top or cooking surface
- sinks, basins, baths or shower-bath combinations, cisterns, and toilets.

When we pay for the whole appliance, top, or surface

If we can't replace the glass in a cooking or heating appliance or the whole cook top or cooking surface because it isn't available (for example, it's obsolete or just unavailable at the time), then we'll pay you as a cash settlement to replace the whole appliance, top, or surface.

We'll cover frames if necessary to replace glass

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

Continued on next page.



Accidental breakage of glass (cont.)

X We don't cover

When you have home cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- glass in a glasshouse, greenhouse, or conservatory
- ceramic tiles
- shower bases (tiled or otherwise)
- the cost to modify any part of your home to fit any replacement cooking or heating appliance if the dimensions differ
- the cost to remove broken glass from carpets or other parts of your home or contents
- any loss or damage if the breakage doesn't extend through the entire thickness of the damaged item (for example, chips or scratches)
- any loss or damage caused by the broken ceramic or glass item including scratches, dents, cracks, or chips caused to another item or your home (for example, scratches to floorboards or cracked tiles)
- loss or damage that's covered under an insured event listed on pages 45 to 58, as you can make a claim for loss or damage under the applicable insured event.

When you have contents cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- any accidental breakage which has occurred while the items are in the open air
- any loss or damage caused by the broken ceramic or glass item. For example, scratches or dents caused to another item or your home or unit
- drinking glasses and any glass or crystal items normally carried by hand, or handheld mirrors
- the screen or glass of any computer, television set, or other type of visual or audio electronic device
- glass that's part of a vase, decanter, jug, fishbowl, ornament, or light globe
- the cost to remove broken glass from carpets or other parts of your home, unit, or contents
- any loss or damage if the breakage doesn't extend through the entire thickness of the damaged item (for example, chips or scratches)
- glass in a glasshouse, greenhouse, or conservatory
- ceramic tiles or shower bases (tiled or otherwise)
- the cost to modify any part of your home to fit any replacement cooking or heating appliance if the dimensions differ



Accidental breakage of glass (cont.)

- loss or damage that's covered under an insured event listed on pages 45 to 58 as you can make a claim for loss or damage under the applicable insured event.



Limit

The most we'll pay are your reasonable and necessary costs. This limit's paid within your home or contents sum insured (where relevant).



Lock replacement



We cover

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

If you have home or contents cover and your home isn't tenanted or wasn't recently tenanted

We'll cover the necessary costs you incur to replace or recode locks to the external doors or windows of your home or unit at the insured address if the keys to those locks are stolen anywhere in Australia or New Zealand during the period of insurance.

If you have home cover and your home is tenanted or was recently tenanted

We'll cover the costs of rekeying or replacing (whichever is less) keys, locks, and cylinders on external doors and windows, and replacing remote control garage opening devices at the insured address if your tenant:

- permanently leaves the insured address without giving you or your agent the notice required by the rental agreement
- is legally evicted from the insured address

during the period of insurance and the tenant hasn't returned the keys or remote control garage opening device to you or your agent.

If you make a claim under this additional cover no excess applies. We'll settle the claim by paying you by direct deposit. This means that we won't repair or replace or arrange for a service.



We don't cover

If you have home or contents cover and your home isn't tenanted or wasn't recently tenanted

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover either of the following:

- the cost of replacement keys
- claims if your home is tenanted.

Continued on next page.



Lock replacement (cont.)

If you have home cover and your home is tenanted or was recently tenanted

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- spare sets of keys

X We don't cover

- the replacement of keys, locks, and cylinders when we've accepted a previous claim under this cover in respect of the same tenant
- costs in either of the following situations:
 - if you don't have a rental agreement in place
 - when your home is rented under a short-term rental, holiday letting, or house sharing arrangement (including through an online booking platform).



Limit

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



Damage caused by emergency services

✓ We cover

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

If you have home cover, we'll pay the reasonable costs to repair damage to your home caused by emergency services in the case of an emergency that happens during the period of insurance.

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



Limit

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



✓ We cover

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

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

- your home, if you have home cover
- your contents, if you have contents cover.

Cover includes the reasonable cost to repair or replace the following:

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

We'll aim to engage a member of our supplier network to repair or replace your motor (see below). If you have obtained your own quote or repaired or replaced the motor refer to the section 'Paying you' (page 74) for how we will settle your claim.

Repairing your motor

We'll engage a repairer within our repairer network who is able to complete the repairs to your motor to provide a quote. If the quoted cost to repair the electric motor or motor in an appliance is less than the cost of replacement, we'll authorise the repairs. If you don't accept the offer to repair, we'll pay you the quoted cost.

We'll replace your motor in some circumstances

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement, the motor can't be repaired, or the motor isn't available (for example, it's obsolete or just unavailable at the time), you have the option for a replacement of an equivalent motor or motor in a sealed unit of the same specification and standard available at the time of the loss or damage.

If you don't accept the offer, you'll be paid the value of our replacement motor. This may be less than what it would cost you to arrange the replacement in the market as we're able to secure supplier discounts from within our supplier network.

Continued on next page.



Motor burnout (cont.)

✓ We cover

Replacing the whole appliance

If a member of our supplier network determines that the cost to repair or replace the motor is more than the cost to replace the whole appliance containing the motor, you have the option for a replacement of the whole appliance of the same specification and standard available at the time of the loss and damage, sourced through our supplier network. If you don't accept the offer, you'll be paid our suppliers quoted cost to replace the item through our supplier network. This may be less than what it would cost you to arrange the replacement in the market as we're able to secure supplier discounts from within our supplier network.

Paying you

If you have obtained a quote, we or a member of our supplier network will review this quote and we'll pay you the reasonable cost to repair or replace the motor or to replace the whole appliance containing the motor (if the cost to repair or replace the motor is more than the cost to replace the whole appliance).

If you've already had the motor repaired or replaced when you lodge a claim, this means we're not able to repair or replace the motor or arrange for someone to do this and we'll pay you the reasonable cost of the repair or replacement of the motor. This also means the second dot point under the heading 'What you must not do' on page 94 doesn't apply to motor burnout.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

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

Limit

The most we'll pay for any one incident is **\$2,000**.



Contents in commercial storage

✓ We cover

You can make a claim under this cover independently of a claim for loss or damage at the insured address.

If you have contents cover, we'll cover your contents while stored in a secure commercial storage facility for loss or damage caused by an insured event during the period of insurance. This cover is only provided if the commercial storage facility meets all the following criteria:

- is lockable
 - only accessible by you or someone authorised by you
 - is fully enclosed by walls (including doors), floor, and roof.
-

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage to the following:

- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection)
 - contents in storage after your contents policy at the insured address ceases
 - from theft when there's no forced entry into your storage facility
 - contents stored outside Australia
 - food of any kind.
-



Limit

The most we'll pay for any one incident is your contents sum insured, less any contents sum insured amount we've already paid or is payable under your policy for the same insured incident. All the limits of your contents policy also apply.



Cover for contents while moving to a new address

✓ **We cover**

You can make a claim under this cover independently of a claim for loss or damage at the insured address.

If you have contents cover and you're permanently moving to a new address in Australia, we'll cover your contents while they are being moved, for loss or damage during the period of insurance caused by:

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

✗ **We don't cover**

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection).



Limit

The most we'll pay for any one incident is the contents sum insured, less any contents sum insured amount we've already paid or is payable under your policy for the same insured incident. All the limits of your contents policy apply.



Contents temporarily removed

✓ We cover

You can make a claim under this cover independently of a claim for loss or damage at the insured address.

If you temporarily remove your contents from the insured address to either of the following:

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

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

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage:

- caused by theft without forced entry into the temporary residence
 - to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection)
 - to contents in a motorised vehicle, caravan, motorhome, camper trailer, slide-on camper, slide-on trailer, mobile home, trailer, or horse float
 - caused to contents while in transit. Cover may be available under 'Cover for contents while moving to a new address', see page 76
 - that isn't covered by the insured event
 - where we've already agreed to cover the relevant loss or damage under another additional cover or optional cover.
-



Limit

The most we'll pay for any one incident is **20%** of your contents sum insured.

Note: Cover may be available if the item damaged is insured under personal effects, see pages 90 to 92 for details.



Food and medication spoilage

✓ We cover

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

If you have contents cover, we'll cover spoilage of refrigerated food, frozen food, and refrigerated medicines at the insured address during the period of insurance caused by any of the following:

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

If you make a claim under this additional cover no excess applies. We'll settle the claim by paying you by direct deposit. This means that we won't repair or replace or arrange for a service.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss or damage:

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



Limit

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



Exploratory costs where liquid escaping isn't covered under insured event 'Escape of liquid'

✓ **We cover**

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

If you have home cover, we'll cover exploratory costs for the following:

- locating the source of liquid escaping at the insured address
- repairing and restoring the damage to your home caused by the exploratory work if the escape of liquid first happens during the period of insurance.

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

✗ **We don't cover**

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. If the source of the liquid escaping can be located without invasive work (for example, using a thermal camera), we won't pay any further exploratory work costs, or loss or damage related to any further exploratory work after this point.



Limit

The most we'll pay are the reasonable and necessary exploratory costs for each incident.



Enthusiast items

✓ We cover

If you have contents cover, we'll cover enthusiast items (see page 120) that you own for loss or damage caused by an insured incident while they're stored inside your home at the insured address.

This additional cover has its own excess that's shown on your certificate. The contents excess doesn't apply.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- any amount more than the enthusiast sum insured shown on your certificate
 - loss or damage to automotive spare parts, tools, instruments, and accessories while in use
 - any registered or unregistered motor vehicle or motorcycle
 - any enthusiast item not stored within your home at the insured address at the time of the loss or damage
 - any item that falls outside of the definition of enthusiast items
 - loss or damage caused by:
 - tenants, paying guests, or boarders
 - someone who entered the insured address with either:
 - your consent
 - the consent of someone who had your authority to allow them access to the insured address.
-



Limit

The most we'll pay for any one event is up to **\$10,000** in total unless you have asked us to increase the limit and have paid the extra premium. Your certificate shows the total enthusiast items sum insured.



Landlord furnishings

This additional cover only applies when you have home cover and your entire home is tenanted under a rental agreement (see 'Terms and words with special meanings (definitions)' on page 124).

✓ We cover

We'll cover loss or damage to domestic furnishings, furniture, and carpets in your home that are there for your tenant's use, caused by an insured event in the period of insurance.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- accidental loss or damage of any kind
- TVs, stereos, VCRs, DVD players, and entertainment systems
- undamaged carpets, rugs, internal blinds and shutters, drapes, or curtains that aren't in the room or rooms in which the loss or damage occurred
- loss or damage if the insured address was your place of residence at the time of loss or damage
- loss or damage not caused by the insured event.

💰 Limit

The most we'll pay for any one event under this cover is **5%** of the home sum insured.

Loss of rent following an insured event

This additional cover only applies when you have home cover and your entire home is tenanted under a rental agreement (see 'Terms and words with special meanings (definitions)' on page 124).

We cover

If loss or damage to your home is covered under your policy and as a result of that loss or damage your home can't be lived in or can't be re-leased, we'll pay the weekly rental amount for the time it should take to repair or rebuild your home so it can be lived in again or re-leased.

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover the costs of any of the following:

- loss of rent:
 - if you don't intend to repair or replace your home
 - if the tenant still has an obligation to pay the rent
 - if your home is rented, or intended to be rented, under a short-term rental, holiday letting, or house sharing arrangement (including any arrangement booked through an online booking platform)
 - once the insured address is able to be lived in again or be re-leased because the repair or rebuilding process for the damage covered under this policy is complete
 - if you've made a claim for the same incident under additional cover 'Loss of rent – tenant default' (see pages 83 to 86) and have already been compensated for your loss under that additional cover
 - if you don't have a rental agreement
 - if the insured address wasn't occupied by a paying tenant at the time the loss or damage occurred. However, we'll provide cover if it would have been rented during the time taken to repair, replace, or rebuild the building. You may be able to show this by a signed tenancy agreement from a tenant that was due to move in
- to the extent permitted by law, any amounts you're able to recover for loss of rent under another insurance policy not entered into by you, including any insurance policy taken out by a body corporate or similar entity.

Limit

The longest period we'll pay for one incident is **52** weeks and the most we'll pay in total is up to **20%** of the home sum insured.



Loss of rent – tenant default

This additional cover only applies when you have home cover and your entire home is tenanted under a rental agreement (see 'Terms and words with special meanings (definitions)' on page 124).

You can make a claim under this cover independently of a claim for loss or damage caused by an insured event.

Under 'Loss of rent – tenant default' there's no cover for an amount less than four **(4)** times the weekly rental amount. This means you'll need to have suffered loss (or damage) of an amount equivalent to, or greater than, four **(4)** times the weekly rental amount before you have cover. This doesn't apply when your claim relates to the death of a sole tenant (see item 3. below).

This amount isn't an excess that you pay to us. An excess doesn't apply to this additional cover.

1. Tenant stops paying rent but doesn't leave

✓ We cover

If your tenant stops paying the weekly rental amount in the period of insurance but doesn't leave, then subject to the most we'll pay below, we'll pay the weekly rental amount for a period up to either:

- **14** weeks if your rental agreement is on a fixed term basis
- **4** weeks if your rental agreement is on a periodic basis.

Cover will commence from the date the tenant stops paying any rent until the earliest of the following times:

- the date you re-let the insured address
- the date the tenant's rental agreement comes to an end
- the **14** week or **4** week limit (whichever applies) is reached.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss of rent if:

- the tenant hasn't breached your rental agreement by failing to pay rent
- we've paid a previous claim under 'Loss of rent – tenant default' in respect of the same tenant in the same period of insurance
- the rent was already in arrears when you first purchased this policy
- you've agreed to a reduction in rent with the tenant
- you don't have a rental agreement in place with the tenant
- you've already been compensated for your loss under the additional cover 'Loss of rent following an insured event', see page 82

Continued on next page.



Loss of rent – tenant default (cont.)

We don't cover

- you haven't taken all steps available to you under the Residential Tenancies Act, or other relevant state or territory legislation, to remedy non-payment and evict the tenant. For example, sending any notices for non-payment, filing an application to recover funds, and seeking an order to evict the tenant from the relevant Tribunal or court or terminating the rental agreement
 - your home is rented under a short-term rental, holiday letting, or house sharing arrangement (including any arrangement booked through an online booking platform).
-



Limit

The most we'll pay for any one incident is **\$10,000**.

2. Tenant stops paying rent and permanently leaves

We cover

If your tenant permanently leaves during the period of insurance without giving you notice as required under your rental agreement, then subject to the most we'll pay below, we'll pay the weekly rental amount if it's not paid to you for a period up to either:

- **14** weeks if your rental agreement is on a fixed term basis
- **4** weeks if your rental agreement is on a periodic basis.

Cover will commence from the date the tenant stops paying any rent until the earliest of the following times:

- the date you re-let the insured address
 - the date the tenant's rental agreement comes to an end
 - the **14** week or **4** week limit (whichever applies) is reached.
-

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss of rent if:

- the tenant hasn't breached your rental agreement by failing to pay rent
- the rental agreement could have been legally terminated by you
- we've paid a previous claim under the 'Loss of rent – tenant default' in respect of the same tenant in the same period of insurance
- the rent was already in arrears when you first purchased this policy



Loss of rent – tenant default (cont.)

We don't cover

- you've already been compensated for your loss under the additional cover 'Loss of rent following an insured event' see page 82
- you don't actively seek a new tenant. This may include advertising the property for rent and arranging for the property to be viewed by prospective tenants
- your home is rented under a short-term rental, holiday letting, or house sharing arrangement (including any arrangement booked through an online booking platform).



Limit

The most we'll pay for any one incident is **\$10,000**.

3. Death of a sole tenant

We cover

If your tenant is a sole tenant, and that person dies during the period of insurance and before the end of their rental agreement, we'll pay the weekly rental amount for **4** weeks from the date of their death.

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover loss of rent when your home is rented under a short-term rental, holiday letting, or house sharing arrangement (including any arrangement booked through an online booking platform).



Limit

The most we'll pay is the weekly rental amount for **4** weeks.

4. Tribunal order

We cover

If your rental agreement is legally terminated by a Residential Tenancies Tribunal or another relevant authority on the grounds of hardship on the part of the tenant during the period of insurance, we'll pay the weekly rental amount for up to **4** weeks.

Cover will commence from the date the Tribunal order takes effect for up to the earliest of the following times:

Loss of rent – tenant default (cont.)

- the date you re-let the insured address
- the limit for this cover is reached.

We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover when your home is rented under a short-term rental, holiday letting, or house sharing arrangement (including any arrangement booked through an online booking platform).

Limit

The most we'll pay is the weekly rental amount for **4** weeks.

Legal costs to recover unpaid rent

This additional cover only applies when you have home cover and your entire home is tenanted under a rental agreement (see 'Terms and words with special meanings (definitions)' on page 124).

We cover

If we cover your claim under 'Loss of rent – tenant default' and before incurring any legal costs you obtained our permission to incur legal costs to recover unpaid rent, we'll pay the reasonable and necessary:

- legal costs to recover the rent owed to you
- costs your agent charges to attend a court or tribunal to try to recover the unpaid rent.

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

We don't cover

We don't cover legal costs:

- not related to recovering rent from the tenant
- if we've paid a previous claim under this additional cover for the same tenant.

Note: 'Same tenant' means at least one common person was usually residing at the insured address both times the rent ceased being paid.

Limit

The most we'll pay for all claims in relation to any one tenant is **\$5,000** in total.

If you recover any amount in excess of your loss, you must repay the rent or proportion of the rent we previously paid under 'Loss of rent – tenant default'.



Optional cover you can pay extra for

If an optional cover applies to your policy, it will be shown on your certificate. All of the conditions of your policy apply to the optional covers. When you take out cover, we tell you your premium, which includes the cost of any optional covers you have chosen.

Optional covers are only available if you have home cover and live in your home, or if you have contents cover, as applicable.



Accidental loss or damage cover

This optional cover isn't available when you lease your home under a rental agreement.

✓ We cover

When you have home cover, we cover your home for accidental loss or damage (for example, breaking or damaging a component of your home) at the insured address during the period of insurance.

When you have contents cover, we cover your contents and enthusiast items for accidental loss (for example, accidentally dropping a ring down the drain and you're unable to retrieve it) and accidental damage (for example, accidentally dropping a laptop causing damage to it) at the insured address during the period of insurance.

Accidental loss or damage doesn't include loss or damage that's caused by any of the insured events.

✗ We don't cover

We don't cover anything in section 3 'General exclusions' on pages 28 to 42. We also don't cover any of the following:

- loss or damage:
 - that's covered under an insured event listed on pages 45 to 58, as you can make a claim for loss or damage under the applicable insured event
 - that's covered under an additional cover listed on pages 60 to 86
 - that's occurred gradually, except to the extent it's covered under insured event 'Escape of liquid' see page 51
 - if you're unable to establish the accidental loss or damage took place at a certain time and date
- loss or damage to any of the following:
 - retaining walls, sea walls, revetments, garden borders, and free-standing outdoor walls
 - shower bases (tiled or otherwise), including loss or damage from liquid escaping
 - sporting surfaces or court including a tennis court, squash court, or multi-court surface



X We don't cover

- boat jetties, pontoons, mooring poles and their attachments and accessories
- swimming pool liners or covers
- gates or fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred
- your home caused by earthworks or construction undertaken by a neighbour
- driveways, paths, paving, or underground services caused by road vehicles, cranes, or earthmoving equipment
- loss or damage arising from:
 - scorching or burning by cigars, cigarettes, or pipes
 - pollution or vapour from a home heater or cooking appliance
 - insects, vermin, or rodents
 - failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this
 - liquid escaping from agricultural pipes or overflow pipes
 - animals or birds pecking, biting, clawing, scratching, tearing, or chewing your home, contents, or enthusiast items or damage caused by their urine or excrement
 - building, renovating, or altering your home or unit (except for spilling paint)
- loss or damage caused by:
 - wear, tear, deterioration, rust, fading, rising damp, mould, mildew, corrosion, and rot
 - physical assaults or death
 - tenants, paying guests, or boarders
- the cost:
 - to modify any part of your home to fit replacement cooking or heating appliances if the dimensions differ
 - of repairing or replacing tanks or containers that burst or leak, such as a hot water tank bursting or leaking
- cracking of sealed paths, sealed driveways, and sealed roads
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps
- sporting, recreational and leisure goods while in use. However, we'll cover bicycles while in use provided they aren't being used for racing or pace-making
- wear, tear, and deterioration.

Continued on next page.



Accidental loss or damage cover (cont.)



Limit

The most we'll pay for any one incident is the home sum insured (if you have home cover), contents sum insured (if you have contents cover), or the enthusiast items sum insured shown on your certificate.



If a claim is covered under this optional cover, you may be entitled to the additional covers shown on pages 60 to 86.



Personal effects

You can ask us to add either the 'Unspecified personal effects' optional cover or the 'Specified personal effects' optional cover or both to your contents policy. These optional covers have their own excess shown on your certificate. The home or contents excess doesn't apply.

We cover items you list as personal effects separately, so you don't need to include them in your contents sum insured.



What we cover as personal effects

A personal effect is a contents item that is normally carried with you away from the insured address such as:

- jewellery and watches
- handbags and wallets
- mobile phones, laptops, electronic tablets (for example, iPads)
- portable electronic and electrical items and their accessories
- sporting, recreational and leisure goods when not in use (however, not an e-bicycle, see 'personal transportation vehicles'). However, we'll cover bicycles while in use provided they're not being used for racing or pace-making
- photographic and optical equipment.
- a wheelchair, mobility scooter, or similar medical aids designed to assist with physical disabilities or the elderly.

Where we cover personal effects

We cover personal effects anywhere in Australia and New Zealand. We also cover jewellery and watches anywhere else in the world for up to **30** consecutive days, however, only while you're wearing them or while they're in a secure safe.



Unspecified personal effects

✓ We cover

We'll cover accidental loss or damage to personal effects up to the sum insured shown on your certificate during the period of insurance in the locations shown and subject to the limits described under 'Where we cover personal effects' (see page 90).

✗ We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage to:
 - sporting, recreational and leisure goods while in use. However, we'll cover bicycles (not an e-bicycle, see 'personal transportation vehicles' below) while in use provided they're aren't being used for racing or pace-making
 - personal transportation vehicles (see section 10 'Terms and words with special meanings (definitions)' on page 123)
 - drones (see section 10 'Terms and words with special meanings (definitions)' on page 120)
 - an item that's used primarily for a business activity
- tools of trade
- items in any of the following situations:
 - on exhibit or up for sale
 - being packed, carried, or transported from your current address to a new address on a permanent basis. However, some incidents are covered by the additional cover 'Cover for contents while moving to a new address' on page 76
 - listed as 'Specified personal effects' see page 92
- accessories (including keys and keyless electronic starters) to any of the following:
 - motor vehicle, motorcycle, or trailer
 - powered watercraft
 - sailing craft unless it's an accessory to a sailboard
 - aircraft unless it's an accessory to a model aircraft with a wingspan no longer than **1.5 metres**
- restoration of your electronic records unless the electronic data or files were legally purchased and you can't restore them free of charge
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders, or stamps (not in a set or collection)
- motorised golf carts with **4** wheels.

Continued on next page.



Unspecified personal effects cont.)



Limit

The most we'll pay for any one incident is **\$1,000** per item, pair, set, or collection, up to the total sum insured shown on your certificate for 'Unspecified personal effects'.



Specified personal effects



We cover

We'll cover accidental loss or damage to personal effects up to the sum insured for each item shown on your certificate during the period of insurance in the locations shown and subject to the limits described under 'Where we cover personal effects' (see page 90).

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



We don't cover

We don't cover anything in section 3 'General exclusions' see pages 28 to 42. We also don't cover any of the following:

- loss or damage to:
 - sporting, recreational and leisure goods while in use. However, we'll cover bicycles (not an e-bicycle) while in use provided they aren't being used for racing or pace-making
 - motorised golf carts with **4** wheels while in use
 - items that are primarily used for any business activity
 - drones while in use (see page 120 for the meaning of drone)
- items in any of the following situations:
 - on exhibit or up for sale
 - being packed, carried, or transported from your current address to a new address on a permanent basis. However, some incidents are covered by the additional cover 'Cover for contents while moving to a new address' on page 76
- restoration of your electronic data or files unless the electronic data or files were legally purchased and you can't restore them free of charge.



Limit

The most we'll pay for any one incident is the sum insured shown on your certificate for each item.



Making a claim

MAKING A CLAIM

What you must do

You must do the following:

- make your claim within a reasonable period of time of the loss or damage occurring
- allow us to inspect your damaged home, contents, enthusiast items, or any combination of these
- allow us to arrange for experts to assess your damaged home, contents, enthusiast items, or any combination of these and to quote on repair or replacement
- arrange for all contents to be moved and stored to facilitate repairs to your home. Note: if you have contents cover with us, some cover may be available under 'Storage of undamaged contents' on page 68
- provide us with a quote(s) for repair or replacement if we ask you to
- provide us with any inspection report you might have obtained prior to purchasing your home
- when requested, provide us with proof of loss, ownership, and value
- provide us with information, co-operation, and assistance in relation to the claim (including attending interviews or giving evidence in court if required)
- allow us, or a person nominated by us, to recover, salvage, or take possession of the following:
 - parts of your home when we replace or pay you the full sum insured
 - your contents or enthusiast items when we replace or pay you the full sum insured for an item.

When we ask, you must send any items to us, or cooperate in our collection or retrieval of such items.

What you must not do

You must not do any of the following:

- dispose, or instruct someone to dispose, of any damaged parts or items of your home, contents, or enthusiast items without our consent unless either:
 - it's necessary for health and safety reasons
 - you can show it was done without your knowledge or against your instructions
- carry out or authorise repairs without our consent unless you can't contact us and need to make emergency repairs to protect your home, contents, or enthusiast items or it's necessary for health and safety reasons
- wash, clean, or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or it's necessary for health and safety reasons
- admit liability or responsibility to anyone else unless we agree
- negotiate, pay, or settle a claim with anyone else unless we agree
- accept payment from someone who admits fault for loss or damage to your home, contents, or enthusiast items. Refer them to us instead.

Legal liability claims

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

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

If you make a legal liability claim under your policy we can decide to defend you, settle any claim against you, or represent you at an inquest, official inquiry, or court proceedings. If we decide to defend you, settle any claim against you, or represent you, then you must give us all the help we need, including after your claim has been settled.

If you don't comply

If you don't comply with 'What you must do' and 'What you must not do' or what you must do under 'Legal liability claims' we can do either or both of the following:

- reduce or refuse to pay your claim (see page 12)
- cancel your policy in accordance with the Insurance Contracts Act 1984 (Cth).

If you unreasonably delay reporting your claim, we won't pay for any additional loss, damage, or liability caused by your delay.

If we decline a claim or don't pay your claim in full

We'll provide reasons for our decision to decline the claim or not pay it in full. We'll send you written confirmation of our decision.

How to establish your loss

Establish an incident took place

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

We may obtain either of the following from the police:

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

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

Describe your loss or damage

You must give us accurate and full details of what was lost, stolen, or damaged.

Proving loss, ownership, and value

You must give us proof of loss, ownership, and value of the items claimed when we request it.

Allowing us, a repairer, or an expert appointed by us, to look at what is damaged is usually all that's needed to prove your loss. Sometimes we might ask you to produce a copy of the most recent plans and drawings for your home, photographs of your home, contents, or enthusiast items, or other proof that supports the extent of the loss you've suffered.

Continued on next page.

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

The type of proof we might ask for includes the following:

- proof of purchase (for example, a sales receipt that has the item description or code, a purchase price, date purchased and where the item was purchased)
- proof of inheritance
- a valuation from a qualified professional valuer
- original operating manual, manufacturer's box
- certificate of authenticity
- close-up photograph
- a full description of the item (for example, brand, model).

For more valuable items including jewellery, watches, paintings, pictures, works of art and sculptures, we'll ask for more evidence to substantiate your claim than we might for less expensive items. For an individual item over **\$3,000**, we'll ask for proof of purchase (for example, a sales receipt), a valuation from a qualified professional valuer and a close-up photograph of the item as a minimum.

We won't accept a statutory declaration as proof of your ownership and value if that's the only proof you have.

How we settle home claims

We'll aim to use a member of our supplier network to repair or rebuild the damage to your home. This isn't always possible, for example, if there is pre-existing damage. This will determine how the home claim will be settled. If we settle your claim by paying you, we'll pay you by direct deposit.

When a member from our supplier network can complete the repair or rebuild

When your claim for loss or damage to your home is covered, we'll engage a builder from our supplier network to prepare a scope of works and provide a quote on the cost to replace any damaged component or part of your home or to repair or rebuild your home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we'll arrange for it to be assessed. This will involve reviewing the quote to make sure that the quote is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method (including the required earthworks to support the repair method), labour and material costs, and overall cost effectiveness.

If the amount of our builder's assessed quote to repair or rebuild your home on a 'new for old' basis is less than the home sum insured we'll offer you the choice to have your home repaired or rebuilt (based on the recommendation of our builder).



If you accept the offer



The builder we engage will be authorised to complete the repair or rebuild on a 'new for old' basis.



If you choose to not accept the offer



You'll be paid the amount of our builder's assessed quote to repair or rebuild on a 'new for old' basis.

Note: this amount to repair or rebuild may be less than what it would cost you to arrange the repairs or rebuild with your own builder. We're able to secure supplier discounts from within our supplier network.

If the amount of our builder's assessed quote to repair or rebuild is more than your home sum insured, the damage won't be repaired or rebuilt.



You'll be paid the home sum insured.

When a member of our supplier network is unable to complete the repair or rebuild

When your claim for loss or damage to your home is covered and a member of our supplier network is unable to complete the repair or rebuild, we'll ask you to engage a builder to provide a scope of works and provide a quote on the cost to repair or rebuild your home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we'll arrange for it to be assessed. This will involve reviewing the quote to determine it's appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method (including the required earthworks to support the repair method), labour and material costs, and overall cost effectiveness.

If your builder's assessed quote is appropriate and reasonable for the scope of works, we'll then pay you the amount of your builder's assessed quote. If it isn't, the quote may be adjusted. This may include, adjusting the scope of works or the quote. We'll then pay you the adjusted amount of the quote.

When we settle your home claim

We won't do any of the following:

- pay more than the relevant sum insured or policy limit
- pay extra because you paid more for an item when it was originally purchased
- pay extra to repair or rebuild your home to a better standard, specification, or quality than it was before the loss or damage occurred except as stated in 'New for old' (see page 100) or unless stated otherwise in your policy
- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that aren't covered by your policy (see section 3 'General exclusions' on page 32)
- fix or pay to fix pre-existing damage (unless your policy provides otherwise).

Shared fences

If we pay a claim for loss or damage to shared fences, we'll only settle the claim by paying you the amount of your repairer's/supplier's assessed quote to repair or replace them on a 'new for old' basis. This means that we won't repair or replace or arrange for a service. A shared fence is one that is on a boundary line between two properties and ownership is shared equally by the owners. We'll only pay you for your proportion of the ownership of a shared fence.

How we settle contents claims

When your claim for loss, theft, or damage to your contents is covered, your contents may be replaced, repaired, or we may pay you. We'll aim to use a member of our supplier network to repair or replace damaged contents. This isn't always possible or practical, and this will determine how your contents claim will be settled. If we settle your claim by paying you, we'll pay you by direct deposit.

This won't be possible or practical where:

- there's pre-existing damage to your contents item(s) or it's unsafe to repair them
- we don't have a supplier for the lost or damaged items (or we don't have a supplier available in your area)
- the lost or damaged items can't be itemised or measured (for example, items that have been completely destroyed or clothing that needs to be fitted)
- there's no expertise available in Australia to repair the item (for example, artwork)
- the contents are consumables or low value items
- replacement(s) for your contents item(s) aren't available readily at a supplier(s) convenient to you.

We'll tell you if this is the case and we'll settle your claim by paying you, see 'Paying you' on page 99.

How we settle will depend on the circumstances of the claim including the cost of repair or replacement, your sum insured and any lower policy limits.

If the cost of repair or replacement exceeds your contents sum insured or limit, you'll be paid your contents sum insured or the applicable limit.

Repairing your contents

We'll engage a repairer within our supplier network who is able to complete the repairs to your contents to provide a quote and we'll assess that quote (see below). If the assessed quote to repair the item is less than the cost of replacement, we'll authorise the repairs.

Replacing your contents

If the assessed quote to repair is more than the cost of replacement on a 'new for old' basis or if your contents item can't be repaired, you have the option to accept a replacement on a 'new for old' basis sourced through our supplier network. See page 100 for what 'new for old' means.

Paying you

We'll pay you to settle your claim:

- if you don't accept an offer to repair the contents item, you'll be paid our supplier's assessed quote to repair the item
- if you don't accept an offer to replace your contents item, you'll be paid the amount of our supplier's assessed quote to replace the item through our supplier network. This may be less than what it would cost you to arrange the replacement in the market. We're able to secure supplier discounts from within our supplier network
- if it isn't possible or practical for us to repair or replace damaged contents, you'll be paid the amount of your repairer's/supplier's assessed quote to repair or replace them on a 'new for old' basis.

To work out the amount of the assessed quote we'll review the quote(s) provided by our supplier or if it isn't possible or practical for us to repair or replace the damaged contents, the quote(s) you've provided to repair or replace your damaged contents, and assess those quote(s) to make sure that each quote is appropriate and reasonable for the scope of services or goods. This includes a consideration of the appropriateness of materials, repair method, labour and material costs, and overall cost assessed to repair or replace your contents on a 'new for old' basis.

We'll pay you by direct deposit, or if available, you can choose to be paid with a voucher, store credit, or stored value card.

When we settle contents claims

We won't do any of the following:

- pay more than the relevant sum insured or policy limit
- pay extra to replace your contents item to a better standard, specification, or quality than it was before the loss or damage occurred except as stated in the meaning of 'New for old' on page 100
- fix or pay to fix pre-existing damage
- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that aren't covered by your policy (see section 3 'General exclusions' on page 27), other than a defect or fault that we guarantee under this policy
- pay extra because you paid more for an item when it was originally purchased

Continued on next page.

- pay for any decrease in the value of a pair, set, or collection when the damaged or lost item forms part of the pair, set, or collection. We pay only for the repair or replacement of the item which was damaged or lost.

‘New for old’

‘New for old’ means all the following:

- rebuild, replace, or repair with new items or new materials that are reasonably or readily available at the time of rebuild, replacement, or repair from Australian suppliers
- rebuild, replace, or repair regardless of age, with no allowance for depreciation
- rebuild, replace, or repair to the same type, standard and specification (however, not brand) as when new. If the same isn’t reasonably available from an Australian supplier, we’ll rebuild, replace, or repair with items or materials of a similar type, standard, and specification as when new. We can rebuild, replace, or repair with items that are a different brand.



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

‘New for old’ doesn’t mean either of the following:

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



Note: This is important when insuring your jewellery. We’ll not pay more because of the brand of your jewellery. We’ll replace to the same type, standard, and specification, however this doesn’t mean same brand.

When ‘new for old’ may differ

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

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

Obsolete electrical appliances

For obsolete electrical appliances that are part of your home or are contents items such as outdated computers or TVs, ‘new for old’ means replacing or repairing that item to an equal specification (however, not brand). If this isn’t available, it means to the nearest better specification available. It can be a different brand. We don’t repair or replace, or pay you for, electrical or electronic items that were no longer able to be used for the purpose they were intended prior to the incident covered by your policy (for example, a TV that can no longer be watched).

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

For these items, 'new for old' means that if the item can't be replaced 'new for old' or repaired, we'll pay you what it would have cost to buy the item immediately before the loss or damage occurred, up to the relevant limit in your policy. We may engage an expert to help determine this.

Contents items that can't or won't be replaced 'new for old'

Replacing CDs and DVDs

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

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

We don't cover the costs of replacing electronic files or data for which you don't have a licence.

Home claims

When we authorise the repair or rebuilding of your home

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

Repairing or rebuilding damaged parts

Only parts that are damaged (where this damage is covered by your policy) will be repaired or rebuilt. Apart from the limited circumstances where undamaged parts will be repaired or rebuilt (see 'When we'll pay extra in relation to undamaged parts' on page 102) this policy doesn't cover you to replace undamaged parts, such as when:

- **one garage door is damaged**
only the damaged door will be repaired or replaced, not other doors.
- **roof tiles are damaged**
only the damaged tiles will be repaired or replaced, not the undamaged tiles, even if the undamaged tiles are faded or have a different profile and don't match to the new ones used for repairs.
- **roof sheeting is damaged**
only the damaged roof sheeting will be repaired or replaced, not the undamaged roof sheeting, even if the closest match available is a different shade, colour, finish, material, or profile to the undamaged roof sheeting.
- **an external wall is damaged**
only the damaged parts of the wall will be repaired or replaced, not undamaged areas of the wall or other sides of your home.

When we can't match materials to undamaged parts

If we can't find new materials to match undamaged parts, then under 'New for old' we'll offer to repair or rebuild using new materials of a similar type, standard, and specification to the damaged parts of your home when new and that are reasonably commercially available in Australia and compliant with current home building regulations. It may not be the same brand, line, or product.



If you're not satisfied with the materials we find, you have two further options before we commence the repair or rebuild:



You can pay the extra cost of replacing the undamaged part to achieve a uniform appearance with the materials we've found. See also 'When we'll pay extra in relation to undamaged parts' below as there are some limited circumstances where we'll pay extra to repair or rebuild undamaged parts.



We can pay you our builder's assessed quote for repairing or rebuilding using materials that are the closest match available that has been quoted by one of our suppliers based on the materials we've found.

This assessed quote may be less than what it will cost you to arrange the repairs or rebuild within the building market. We're able to secure supplier discounts from our supplier network.

When we'll pay extra in relation to undamaged parts

If we can't match the materials with the undamaged parts, we'll pay extra to rebuild or repair undamaged parts to achieve a uniform appearance in the following limited circumstances:

- **wall tiles are damaged**
we'll pay to replace undamaged wall tiles in the same room, stairs, hallway, or passageway* so they match or complement new tiles used for repairs.
- **other wall coverings are damaged**
(for example, paint, wallpaper, and wood panels, however, not tiles) we'll pay extra to paint, wallpaper, or replace undamaged wall coverings in the same room, stairs, hallway, or passageway* where the damage occurred.
- **floor coverings are damaged (including tiles)**
we'll pay extra so that continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway, or passageway* where the damage occurred will have a uniform appearance. This doesn't mean that we'll always replace the undamaged floor coverings. Sometimes a repair (for example, sanding or other floor treatment) may be possible to achieve a uniform appearance.
- **kitchen cabinets, cupboards, or benchtops are damaged**
we'll pay extra to replace undamaged parts of the same cabinet, cupboard, or benchtop so that they match the repaired parts.

*See pages 104 to 105 for 'What we mean by same room, stairs, hallway, or passageway'.



Same cabinet, cupboard, or benchtop means all the following:

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

See the case study below for a visual explanation.

The same cabinet, cupboard, or benchtop doesn't include a separate kitchen island, however, it does include a cabinetry tower (for example, a pantry) (including any upper or lower cabinets joined to the cabinetry tower) if they are continuously joined to the damaged part and made out of the same materials. For the avoidance of doubt, we consider cabinetry that connects to a cabinetry tower in this manner is on the same level and is the same cabinet and cupboard.



Sometimes replacing the benchtop, door fronts, or drawers in the undamaged area is all that's necessary to create a uniform appearance.



In relation to a claim under insured event 'Escape of liquid' page 51, the most we'll pay under 'When we'll pay extra in relation to undamaged parts' for wall tiles is **\$750**.

Kitchen case study

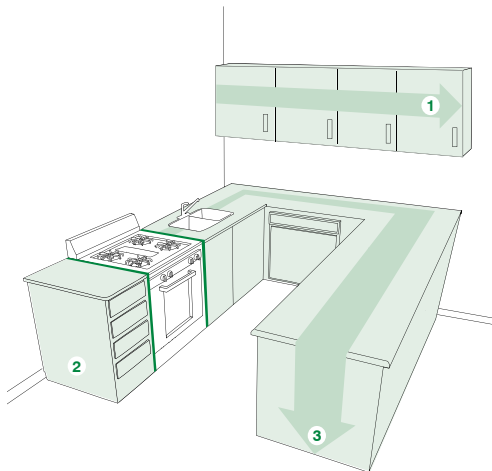
The extent of repairs carried out to match undamaged areas in a kitchen.

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

- continuously joined
- on the same level
- made of the same material.

In this kitchen case study Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (for example, if only section 2 is damaged, we won't pay to replace sections 1 and 3).

If this kitchen case study included an undamaged kitchen island that was entirely separate to all other cabinetry shown, it would also be considered separate sections.



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

Same room

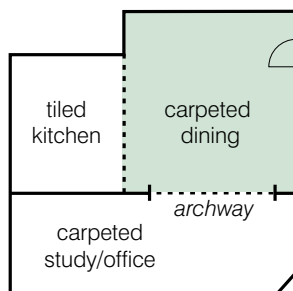
A room is an area starting and finishing at any of the following:

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

A room isn't the same room if there's a change in floor elevation in the room flooring.

A hallway next to a room isn't the same room, even if it has the same continuously joined floor covering.

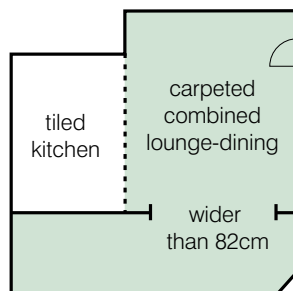
Any archway or similar opening separates a room unless it's a combined lounge-dining room (see below).



Combined lounge-dining room

We'll only combine rooms with a shared doorway, archway, or similar opening when all the following apply:

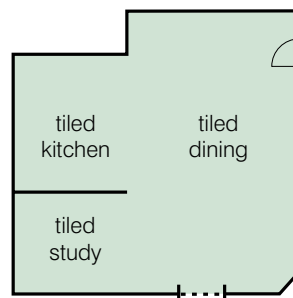
- they're lounge and dining rooms
- the elevation in the flooring is the same in both rooms
- the shared doorway, archway, or similar opening is wider than **82cm**
- the floor or wall covering is the same in both rooms.



Open plan areas

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

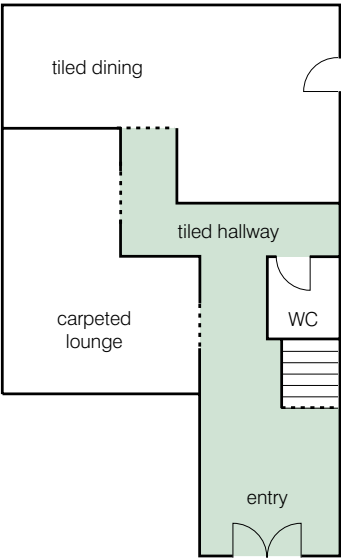
- a change in the floor or wall covering
- there's a change in elevation in the floor
- the start of a hall or passageway
- the nearest wall, doorway, archway, or similar opening.



Same passageway or hallway

A passageway or hallway has the same meaning as a room. We won't combine a hallway and a room.

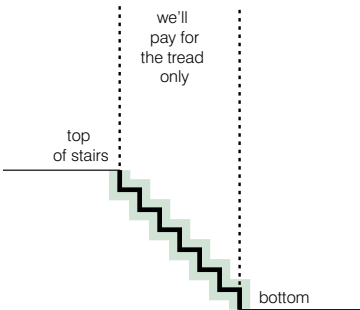
A passageway or hallway isn't the same passageway or hallway, if there's a change in elevation in the passageway or hallway flooring.






Same stairs

Side view of stairs

The same stairs is the top of the treads only on the stairs and not the room (or the landing) at the top of the stairs.



Legend

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

How we deal with inherent defects, faults, and poor workmanship

There are different ways we manage inherent defects, faults, and poor workmanship during the repair or rebuilding process:

- if your home has an inherent defect, fault, or poor workmanship (see section 3 'General exclusions', on page 27), it isn't covered and we won't pay to fix it. This is the case whether you knew about the inherent defect or fault (or not). For example, we wouldn't fix structural posts, beams, or load bearing walls that have been removed without taking into account structural engineering requirements.
- if an inherent defect or fault (or poor workmanship) causes or contributes to loss or damage to your home, that resultant damage isn't covered, however, only if you knew about the inherent defect or fault or should have reasonably known about it (see 'General exclusions', on page 27). For example, your roof has a fault (and you knew about the fault because you have been told about it by a tradesperson) and this allows rain to enter during a storm, we won't pay to fix that resultant water damage.
- if a member of our supplier network is unable to complete the repairs or rebuild damage covered by your policy (for example, because an inherent defect, fault, or poor workmanship in any building component won't support the repairs) we'll pay in accordance with 'How we settle home claims', on page 96 as if the building component didn't have the inherent defect, fault, or poor workmanship. This is the case whether you knew about the inherent defect, fault, or poor workmanship (or not). For example, a defective load bearing wall won't support the repairs needed to the ceiling. We pay you the cost to repair the damage to the ceiling as if your home didn't have the defective load bearing wall.

How we deal with the presence of asbestos

We don't cover the cost to remove asbestos or its derivatives from the insured address unless the cost is incurred to repair or rebuild loss or damage to your home covered under your policy. However, only to the extent removal is necessary to repair the insured home damage or for demolition if your home is required to be rebuilt.

Changes to the home

If you want to change the design of your home

When repairing or rebuilding your home, if we agree, you can change the design of your home or upgrade parts of it, provided you pay all extra costs of doing this including all costs related to the construction and all professional fees (for example, architects' fees). If you want to downsize your home for less cost than you're entitled to claim, we won't pay more than the assessed quote provided from a member of our supplier network to rebuild your downsized home. For example, if your three bedroom home is damaged in a storm and has to be rebuilt, and you choose to downsize to a smaller two bedroom home, the most we'll pay is the assessed quote from our builder to rebuild the smaller two bedroom home.

Choosing to rebuild on another site

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

Contents claims

Undamaged contents

Apart from the limited circumstances where we'll repair or replace undamaged contents (see 'When we'll pay extra in relation to undamaged parts' below) we won't replace undamaged contents. For example, if a lounge chair which is part of a suite is damaged beyond repair, we'll pay to replace that chair, not the whole lounge suite.

When we can't match materials to undamaged parts




When we'll pay extra in relation to undamaged parts

If we can't find new materials to match undamaged parts, we'll pay extra to repair or replace undamaged parts to achieve a uniform appearance in the following limited circumstances:

- **internal blinds and shutters, drapes, or curtains**
we'll pay extra to replace undamaged internal blinds and shutters, drapes, or curtains in the same room, stairs, hallway, or passageway* where the damage occurred.
- **carpets or other floor coverings**
we'll pay extra so that continuously joined undamaged and matching carpets and other floor coverings (that are covered as a contents item) in the same room, stairs, hallway, or passageway* where the damage occurred will have a uniform appearance. This doesn't mean that we'll always replace the undamaged carpets and flooring. Sometimes a repair may be possible.

*See pages 104 to 105 for 'What we mean by same room, stairs, hallway, or passageway'.



In relation to claims under insured event 'Escape of liquid' page 51, the most we'll pay under 'When we'll pay extra in relation to undamaged parts' to match or complement undamaged window or flooring contents (for example, curtains, carpet, lino, or vinyl flooring) is **\$750**.

Deductions from your home claim

If we pay the full sum insured to you, we'll deduct the following where applicable, from the amount we pay you for any of the following:

- unpaid excesses
- unpaid premium including any unpaid or remaining instalments for the unexpired period of insurance (if any)
- input tax credit entitlement, see page 113.

After we pay your claim

Guarantee on work we authorise

We guarantee the quality of the workmanship for all authorised repairs if we have selected and directly authorised a supplier.

Potential impact on cover and premiums

After a home claim

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

If we pay the full sum insured to you or pay you, all cover under your home policy stops on the day we pay your claim or otherwise finalise your claim.

There is no refund of premium.

After a contents claim

If we pay part of, or the full contents sum insured, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost.

After claiming for Specified personal effects or Itemised Contents and Collectables

If we pay you the sum insured for any Specified personal effects or Itemised Contents and Collectables (for example, a **\$5,000** diamond necklace listed on your certificate), or pay to replace it, cover for that item stops and there's no refund of unused premium. If you want to cover any new replacement item, you'll need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a contents item (a jewellery item is covered to a maximum of **\$2,000** (see page 25) as a contents item).

After claiming for Unspecified personal effects

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

Salvaged home and contents items

If we replace or pay you the full sum insured for an item, we then own the damaged or recovered item. We'll need you to make the damaged or recovered item available to us.

Our right to recover from those responsible

We can take legal action in your name to recover your loss

We have the right (and your permission) to take action or start legal proceedings to recover your loss from any person or entity who is or would be liable to you for that loss. We can do this if both of the following apply:

- you've suffered loss or damage or incurred a legal liability as a result of an incident covered by this policy
- you've made a claim with us for that incident.

'Your loss' means your insured, underinsured, or uninsured loss or damage or legal liability, costs, payments made, and expenses in relation to the incident.

When we take action or start legal proceedings

Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We'll have full discretion over the conduct and any settlement of the recovery action.

We can take over and continue legal action you've already started

We also have the right (and your permission) to take over and continue any action or legal proceedings you've already started against any person or entity who is or would be liable to you for your loss, if you make a claim with us for your loss. We can exclude your loss from a class or representative action.

If your loss is part of any class or representative action that hasn't been started under our instructions, we also have the right (and your permission) to exclude your loss from that class or representative action.

We'll do this so we can instead include your loss in any separate legal proceedings which are or will be started under our instructions.

You must help us recover your loss however you reasonably can

You must provide us with all reasonable assistance, co-operation, and information to help us recover your loss.

This may include any of the following:

- providing a more detailed version of events, and possibly completing a diagram, statement, or affidavit
- providing us with any documents we need to prove your loss
- providing copies of any available photographs or footage of the incident
- lodging a police report or obtaining relevant documents (for example, applying for records from the police, fire and rescue, councils, and other entities (when we can't request them ourselves))
- attending court or meetings with our legal and other experts (only if required)
- providing evidence and documents relevant to your claim and signing such documents, including signed statements and affidavits we reasonably request.

We'll pay the cost of filing the police report and relevant searches to locate the third party.

We'll also cover costs you incur to attend court up to **\$250** in total per claim.

You must not agree or admit to anything that can limit your and our rights to recover your loss

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.



Important things to know – our contract with you

ABOUT YOUR PREMIUM

The amount you pay for this insurance is called the premium. Your premium includes any applicable GST, stamp duty, other government charges and any levies that apply.

The premium will be shown on your certificate as the total premium or, if you pay by monthly instalments, as the monthly amount.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your home and contents to calculate the premium.



Refer to the Home & Contents Insurance Additional Information Guide for more information.

You must pay your premium to be covered

You must pay the premium by the due date to get this insurance cover. We'll tell you how much to pay and when payment is due on your certificate.

If we agree, you can pay the premium by monthly instalments, or by half-yearly or quarterly payments.

If you ask to pay the premium by debiting your account or card, we'll automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

Late annual, half-yearly or quarterly payments

If you don't pay the premium due on renewal by the due date, you have no cover from the due date. If your half-yearly or quarterly payment is overdue during the period of insurance, we can cancel your policy by giving you advance notice of the cancellation.

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue, we'll let you know, and under the Insurance Contracts Act 1984 (Cth) we can cancel your policy either:

- by giving you at least **14** days advance notice of the date of cancellation
- without advance notice, once an instalment is **1** month (or more) overdue.

ALL JOINT POLICYHOLDERS CAN ADMINISTER THIS POLICY

When you insure your home, contents, or both in the names of more than one person, and all of those people are named as the insured on your certificate, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reason for this is that joint policyholders each have an interest or ownership in your home, contents, or both.

We'll treat a statement, act, omission, claim, request, or direction (including a request to change or cancel your policy) made by one policyholder (either before the purchase of this policy or during the period of insurance), as a statement, act, omission, claim, request, or direction by all policyholders. A policyholder means a named insured on your certificate.

However, if at the time you ask us to action certain changes to your policy (for example, when you ask us to cancel your policy, remove an item, or remove another policyholder), your circumstances indicate you may no longer have authority to act on behalf of another joint policyholder, then we might ask all joint policyholders before we action that request or direction.

WE'LL CONSIDER THE CONDUCT OF OTHERS WHEN YOU MAKE A CLAIM

When we consider a claim under this policy, we'll have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we're not legally required to do so. If we do, we'll limit the claim in relation to the person claiming to an amount which is fair in the circumstances.

HOW THE GOODS AND SERVICES TAX (GST) AFFECTS THIS INSURANCE

You must tell us about the input tax credit (ITC) you're entitled to for your premium and your claim, each time you make a claim. If you don't give us this information or if you tell us an incorrect ITC, we won't pay any GST liability you incur.

Our liability to you will be calculated taking into account any ITC to which you're entitled for any acquisition which is relevant to your claim, or to which you would've been entitled had you made a relevant acquisition.

In respect of your policy, where you're registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only.

You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

WHAT HAPPENS WITH CANCELLATIONS OR REMOVAL OF COVER

Cancellation by you or removal of cover

For each policy you cancel or cover you remove (unless your chosen cover can't be removed), we'll refund the premium already paid for the remaining period of insurance for that policy or cover, less any non-refundable government charges. We won't give a refund if the refund is less than **\$10**.

If you pay by instalments, on cancellation you agree to pay us any portion of the premium that's owing. You authorise us to deduct any unpaid instalments by direct debit from the account or card you previously nominated for payment.

Continued on next page.

Cancellation by us

We can cancel your policy in line with the requirements under the Insurance Contracts Act 1984 (Cth). For each policy cancelled, we'll refund the premium already paid for the remaining period of insurance for that policy, less any non-refundable government charges. We won't refund amounts less than **\$10**. If we cancel your policy due to fraud, we won't refund any money to you.

GENERAL INSURANCE CODE OF PRACTICE

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

The Code Governance Committee is an independent body which monitors and enforces the Code and has powers to impose sanctions on Code subscribers for non-compliance.

REPORT INSURANCE FRAUD

Insurance Fraud isn't a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims.

Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

To report suspected insurance fraud call: 1300 881 725.

Let's work together to reduce the impact of insurance fraud on the community.

9

What to do if you have a complaint

HOW TO CONTACT US WITH A COMPLAINT

Let us know

If you experience a problem, aren't satisfied with our products or services or a decision we've made, let us know so that we can help.

Contact us:

By phone: 13 46 46

By email: enquiries@shannons.com.au

In writing: Write to your local Shannons branch (addresses on Shannons website)

Complaints can usually be resolved on the spot or within **5** business days.

Review by our Customer Relations Team

If we're not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1300 240 664

By email: idr@shannons.com.au

In writing: Shannons Internal Dispute Resolution,
PO Box 14180,
Melbourne City Mail Centre, VIC 8001

Customer Relations will contact you if they require additional information or if they've reached a decision.

When responding to your complaint you'll be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that's free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You don't have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

By visiting: www.afca.org.au

10

TERMS AND WORDS WITH SPECIAL MEANINGS (DEFINITIONS)

Some terms and words in this policy have a special meaning (definition) which applies to them.

It's important to read this section because it gives the meaning which applies to those terms and words which can impact how your policy is interpreted. If a term or word doesn't have a special meaning, then it just has its ordinary meaning.

AAI Limited

The means AAI Limited ABN 48 005 297 807, AFSL No. 230859.

Accidental loss or damage

This term means sudden loss or damage that you didn't intend or expect to happen.

Actions or movements of the sea

This term means any of the following:

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

It doesn't include a tsunami or storm surge.

Aquarium

This word means a large glass tank filled with water in which people keep animals (usually fish) and unlike a fishbowl, isn't easily carried or moved.

Automotive memorabilia and collectables

This term means collectable items valued for their connection with motoring.

Bicycle

This word means a standard bicycle that can only be propelled by pedalling. It isn't an e-bicycle.

Business activity

This term means either of the following:

- activity specifically undertaken for the purposes of earning an income
- activity registered as a business and which you're obliged by law to register for GST purposes.

It doesn't mean the tenancy of your home or unit under a rental agreement.

Can't be lived in

This term means destroyed or made completely or partially unfit to live in. This might include if the utilities aren't available, or it isn't safe to live in.

Can't be re-leased

This term means unable to be leased again.

Certificate

This term means the latest certificate, including the insurance account, we've given you. It's an important document as it shows the covers you've chosen and other policy details.

Collection

This word means a set of items gathered together and which collectively have a special value above that of the items if individually separated.

Common property

This term means land or building (or any part of the building) on strata title or community title at the insured address which is required to be insured by the owners corporation or similar body under the relevant strata laws and/or is insured under an insurance policy taken out by the owners corporation or similar body (for example, common property in a multi-dwelling development).

Communicable Disease

Communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent can be of any kind and includes, but is not limited to, respiratory droplet, saliva, bodily waste, blood, a virus, bacterium, parasite, other organism, or any variation thereof, whether deemed living or not
- the method of transmission, whether direct or indirect, includes but isn't limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Components (or building component)

This word means a building element which is manufactured as an independent unit, that can be joined or blended with other elements to form a more complex item. For example, the roof (sheeting or tiles) is a component, the fire wall within the roof space is another component.

Computer system

This term means any computer, hardware, software, communications system, electronic device (including, but not limited to, any smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, or data storage device, networking equipment, or back up facility.

Contents

See 'We cover as your contents' on page 22 and 'We don't cover as your contents' on page 23.

Contents sum insured

This term means the amount stated as the contents sum insured on your certificate. See page 24.

Contents with fixed limits

See the table on page 24.

Contents with flexible limits

See the table on page 25.

Course of construction

This term means from the time that construction of a new building at the insured address commences until the time that both the following apply:

- the building is ready to be moved into, and electricity and water services are connected
- there is no outstanding work or the only remaining work to be done is the following:
 - installation of floor coverings (for example, carpets or floating floors)
 - internal painting
 - installation of light fittings.

Damage(d)

This term means physical damage, unless stated otherwise in your policy.

Drone(s)

This word means an unmanned aircraft that can be remote controlled or fly autonomously.

e-Bicycle

This word means a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.

Electronic data

This term means information, facts, concepts, code, or any other information of any kind that's converted, recorded, or transmitted in a form to accessed, communicated, displayed, distributed, interpreted, processed, transmitted, or stored or used in or by a computer system.

Enthusiast items

This term means any of the following:

- automotive memorabilia and collectables
- automotive spare parts and accessories
- automotive tools, instruments, and accessories.

Environmental improvements

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

Excess

See page 17.

Family

Family means any of the following:

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

Fence

This word means a structure built, using various materials, to enclose a space (partially or fully), mark a boundary or restrict access. For fences built on a property boundary line with shared ownership see page 98.

Fire (including bushfire)

This word means burning with flames.

Fixtures

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

Floating floors

This term means flooring (real or imitation) that isn't nailed down or glued to the layer beneath.

Flood

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

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

Free-standing outdoor wall(s)

This term means a standalone wall that isn't connected at either end to a building or other structure, and not restrained along the top. Brick fences are a typical example of a free-standing outdoor wall.

Home

See 'We cover as your home' on page 20 and 'We don't cover as your home' on page 21.

Home & Contents Insurance Additional Information Guide

See page 4.

Home office equipment

This term means any office equipment kept at the insured address for personal or business use and which is of a clerical nature only.

Home sum insured

This term means the amount stated as the home sum insured on your certificate.
See page 21.

Illegal drugs

This term means drugs that are prohibited from manufacture, sale, or possession in Australia including but not limited to any form of methamphetamine.

Illegal drug precursor

This term means the starting materials for illegal drug manufacture.

Incident

This word means a single event, accident, or occurrence which you didn't intend or expect to happen. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

Insured address

See page 20.

Insured events

This term means the insured events on pages 45 to 58.

In use

This term means the item is being used for the purpose it was designed.

Jewellery

This word means personal ornaments such as necklaces, rings, or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery, however, it doesn't include a jewellery box or uncut gems, unset gems, gold or silver nuggets, bullion, or ingots.

Loss or damage

This term means physical loss or physical damage, unless stated otherwise in your policy.

Malicious act

This term means a single intentional and wilful act characterised by malice. It isn't wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping, or neglect.

Memorabilia

This word means things saved or collected as souvenirs and/or for their historical interest.

Occupied

The word 'occupied' means all the following:

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

The term 'furnished enough to be lived in' means your home or unit contains at least all the following:

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

Open air

This term means outside of any structure at the insured address that doesn't have a roof, isn't enclosed on all sides, and can't be secured in such a way as to prevent access.

Period of insurance

This term means when your policy starts to when it ends. It's shown on your certificate.

Periodic

This word means where a rental agreement for the insured address is continuing for an indefinite period.

Personal effects

This term means items that are normally carried with you away from the insured address, see page 90.

Personal transportation vehicle

This term means a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel, or segway that's all the following:

- battery driven or electric
- used for personal transportation
- suitable to be ridden by one person
- not required to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

Planned to demolish

This term means you planned to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order for your home.

Policy

This word means your insurance contract with us. It consists of this PDS, any SPDS we've given you and your latest certificate.

Rental agreement

This term means a current and valid written agreement for the insured address between you (or your agent) and your tenant that's all the following:

- complies with the requirements specified in the relevant residential tenancy legislation (or its equivalent)
- is for a fixed term
- includes the following minimum requirements – a start and finish date, a minimum duration, the weekly rental amount, the bond that the tenant is required to pay and the notice to leave requirements

A 'rental agreement' includes any periodic agreement which continues after the end of the fixed term of a rental agreement, on the same terms and conditions as that rental agreement.

For the avoidance of doubt, 'rental agreement' doesn't include any short-term rental, holiday letting, or house sharing arrangement (including any arrangement booked through an online booking platform).

Retaining wall

This term means a wall or similar structure, which isn't part of the residential home, that holds back or prevents the movement of earth or other type of material. It can be any type of structure or landscaping feature, using any type of material, that's present between differing levels of earth or other type of material.

Same tenant

This term means that at least one common person was usually residing at the insured address when the incidents giving rise to the claims occurred, unless stated otherwise in your policy. This is the case even if the common person wasn't responsible for the incident or loss or damage.

Scope of works

This term means a list of repair works needed to meet your claim and is usually required when major damage has occurred. It helps identify what repair or rebuilding work is necessary to resolve your claim.

Set

This word means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes.

Shannons

This means Shannons Pty Limited ABN 91 099 692 636.

Specified personal effects

This term means item(s) that you normally carry with you away from the insured address that you insure for accidental loss or damage, see page 92.

Sporting, recreational and leisure goods

This term means any item, instrument or equipment used for sporting, recreational and leisure activities. It doesn't mean any of the following:

- drone
- personal transportation vehicle.

Storm

This word means a single weather event being, a cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow, or dust.

Storm surge

This term means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface. Storm surge doesn't include actions or movements of the sea.

Strata title

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

Tenant

This word means the person or persons who have been granted the right to occupy the insured address under the rental agreement and from whom you receive rental income. It also includes anyone else who normally lives at the insured address with the person or persons who pay rent under the rental agreement. It can also include your family members if they live at the insured address whether there is a formal rental agreement in place or not. If the property is used for a short-term rental or holiday letting arrangement (including an arrangement booked through an online booking platform), 'tenant' means the people who are occupying or staying in the property in accordance with that short-term rental or holiday letting arrangement.

Tools of trade

This term means tools or equipment used for any business activity (for example, a camera that you use as a wedding photographer but not home office equipment).

Toy motor vehicle

This term means a toy vehicle designed to be used by a child. It isn't a motorbike, moped or motorcycle regardless of the power or power description. It's also not a personal transportation vehicle.

Unit

This word means a unit, villa, townhouse, or apartment in a strata title development. It doesn't include common property.

Unspecified personal effects

This term means a bundled cover for items that you normally carry with you away from the insured address that you insure for accidental loss or damage, see page 91.

Vandalism

This word means a single intentional and wilful act to destroy, damage, or deface something. It isn't wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping, or neglect.

Vermin

This word means small animals (for example, geckos and rodents) or insects that are typically thought of as pests. Vermin doesn't include a possum.

We, us, our, and Shannons

See page 11.

Weekly rental amount

This term means either:

- the weekly rent payable under your rental agreement;
- the amount a tenant would have paid under a rental agreement immediately before the insured event, assessed by a suitably qualified person agreed to by us, if the insured address wasn't tenanted at the time loss or damage occurred, less your agent's commission and fees.

Your agent

This term means someone who acts on your behalf to arrange and manage the rental of your home, including the collection of rent.

Your Itemised Contents and Collectables

This term means an item you've asked us to insure for a specified value for cover at the insured address, we've agreed to this for an extra premium, and it's listed on your certificate. These items can only be an item of the type described in the 'Contents with flexible limits' table on page 25.

You/Your

See page 11.

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HOW TO CONTACT SHANNONS

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For branch locations and operating hours visit shannons.com.au



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