

# KEY FACTS ABOUT THIS HOME CONTENTS

Home and Contents Insurance Product Disclosure Statement

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THIS IS NOT AN INSURANCE CONTRACT



## STEP 1 Understanding the Facts Sheet

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

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

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Excludes scorching, arcing, smoke or heat damage that happens without flames.
Flood	Yes	No cover for damage to retaining walls, paths, driveways, tennis court surfaces and paved or concrete outdoor surfaces.
Storm	Yes	No cover for tidal inundation caused by action of the sea (including storm surge), erosion, landslide, subsidence or tsunami.
Accidental breakage	Optional	There is limited cover for accidental breakage of glass. For an extra premium an accidental damage cover option can be purchased.
Earthquake	Yes	
Lightning	Yes	No cover for tidal inundation caused by action of the sea (including storm surge), erosion, landslide, subsidence or tsunami.
Theft and Burglary	Yes	No cover if theft, attempted theft or burglary is caused by any person who is lawfully at your address.
Actions of the sea	No	Excludes loss or damage caused by the action of the sea (including storm surge), tsunami, erosion, landslide or subsidence.
Malicious Damage	Yes	No cover for malicious damage or vandalism caused by a person living with you.
Impacts	Yes	No cover for impact by any tree or branch lopped by you or on your behalf.
Escape of liquid	Yes	Excludes the contents of an aquarium.
<b>Cover for valuables, collections and items away from the insured address</b>		
High value items and collections	Optional	Selected items can have a higher limit if itemised on the policy certificate, for example jewellery.
Items away from insured address	Optional	For an extra premium cover can be purchased to insure certain items away from the insured address.

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



## STEP 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example this policy limits the amount payable for cash. To find out these limits you need to read the PDS and other relevant policy documentation.

### Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example the basic excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

### Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million. You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

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

### Maximum level of cover offered by insurers

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

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

\* the insurer may provide some cover above this amount.

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

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

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

## STEP 4 Seek more information

If you want more information on this policy contact us on 13 46 46.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The policy this KFS relates to is:

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