

Insurance Product Disclosure  
Statement & Policy Wording

# Home Cover Prestige



made possible by **QBE**

**“We’re  
committed to  
protecting  
what’s  
important to  
you.”**

**How to use this booklet**

**1.  
Read it carefully**

**2.  
Call us on  
133 723  
if you have any  
questions**

**3.  
Keep it and your  
documentation  
in a safe place**

# Our commitment

In an uncertain world, it's good to know there's someone committed to protecting you. In this booklet you'll find our commitment described in detail. By taking the time to read these pages you'll know exactly what you're covered for, what you can expect from us and what we expect of you.

You'll also learn what to do if you need to make a claim, so we promise it'll be time well spent.

## **About this booklet**

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

We may need to update information in this PDS. If we need to do this, we'll either send you a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

### **Navigating this booklet**

To help you navigate this booklet and get you to key parts of your Policy faster, we've broken the Policy Wording down into key sections and created corresponding tabs.

### **For more information or to make a claim**

Please take the time to read through this booklet. Call us on 133 723 if you need more information, would like to confirm a transaction or to make a claim.

The 'Claims' section at the end of this booklet sets out the full details of what you need to do in the event of a claim.

### **About QBE Australia**

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers in the world.

**Need to make  
a claim?  
Call us on  
133 723**

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**“Read about  
what we need  
from you and  
what you can  
expect from  
us.”**



# Important Information

The important information in this section includes:

- 'The cost of your Policy'
- Your 'Cooling-off period'
- 'Privacy' and how we handle your personal information, and
- Our process for 'Resolving complaints & disputes'.

## The cost of your Policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including:

- Your sum insured
- The address where your building is
- Where your contents are (if you insured them with us)
- Your insurance and claims history, including any claim experience bonus you may be entitled to
- Security features of your building
- The construction and age of your building
- Optional benefits selected by you
- Excesses
- Whether you choose to pay your premium annually or by instalments.

### How to reduce your premium

<b>Discount</b>	<b>How to get it</b>
Choose a higher excess	Choose to pay a higher excess.
Pay your premium up front	Pay your annual premium up front rather than in instalments.
Claims experience bonus	<p>Have a good claims history at the site.</p> <p>If you're eligible for our bonus, we'll move you up one (1) level for each year you remain claim free up to our maximum level (Level 5).</p> <p>If you make a claim, your claims experience bonus will be recalculated based on the number of claims you make.</p>
Increase your security	Install security measures above our minimum requirements.
Retirees discount	<p>If you're retired and no longer working full time, we'll give you a retirees discount.</p> <p>You'll need to contact us and advise us once you become eligible for this discount. If you become eligible during the period of insurance, your retirees discount will be applied to your next renewal.</p>
Thanks for being a QBE customer	Renew your Policy with us every year. The discount will increase each year, up to our maximum.

## Calculating your sum insured

Your home is unique and it's important to come up with the right sum insured because it can be costly if you under-insure. When you calculate it, you should consider:

- That costs must be new for old at today's prices
- Materials and quality
- How much it costs to:
  - replace items and fixtures
  - remove debris and prepare the land and foundations.

We've built calculators to help make this easier. These take into account extra costs that might not be obvious such as removing debris which could add 10% to 15% to your sum insured alone.

### To use our calculators

Go online at [www.gbe.com.au/personal/quote/home/owners/calculators](http://www.gbe.com.au/personal/quote/home/owners/calculators)

You need to review your sum insured if you make any major changes such as renovating your home or making any large purchases.

By using the Home Building Insurance Calculator you'll be eligible for a key part of our Building sum insured safeguard standard benefit.

Refer to page 44 for more information on how this applies.

## Cooling-off period

If you change your mind within 21 days of buying your Policy, you can cancel it and receive a full refund. Naturally, this doesn't apply if you've made or are entitled to make a claim. Even after the cooling off period ends, you still have the right to cancel your Policy. However, we may deduct some costs from any refund, as set out in the Policy Wording under 'Cancelling your Policy'.

To cancel your Policy within the cooling-off period, you can call QBE Customer Service on 133 723 or send an email to [enquiries@qbe.com](mailto:enquiries@qbe.com)

## The General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

## Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

## Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

### Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

#### Step 1 - Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

#### Step 2 - Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

#### Step 3 - Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

#### *Disputes not covered by the FOS Australia Terms of Reference*

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

#### *Privacy complaints*

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

## Contacting QBE Customer Care, FOS or the OAIC

### How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> <li>• <a href="mailto:complaints@qbe.com">complaints@qbe.com</a>, to make a complaint.</li> <li>• <a href="mailto:privacy@qbe.com">privacy@qbe.com</a>, to contact us about privacy or your personal information.</li> <li>• <a href="mailto:customercare@qbe.com">customercare@qbe.com</a>, to give feedback or pay a compliment.</li> </ul>
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

### How to contact FOS Australia

Phone	1800 367 287 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays)
Email	<a href="mailto:info@fos.org.au">info@fos.org.au</a>
Online	<a href="http://www.fos.org.au">www.fos.org.au</a>

### How to contact the OAIC

Phone	1300 363 992 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Online	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>

## Financial claims scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

### How to contact APRA

Phone	1300 558 849. Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	<a href="http://www.fcs.gov.au">www.fcs.gov.au</a>

**“Understand  
exactly what  
you're  
buying.”**



# Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

## Our agreement

Your Policy is an agreement between you and us for the period of insurance. It's made up of:

- This Policy Wording, and
- Your Policy Schedule, which sets out the cover you've chosen and any terms specific to your Policy.

'Paying your premium' sets out what you have to pay us for cover under your Policy.

The 'Cover' section sets out the covers under this Policy.

The 'Exclusions and conditions' section sets out:

- What isn't covered
- Your responsibilities once you've taken out this Policy.

The 'Claims' section sets out:

- Your responsibilities, including what to do and what not to do, after incidents and when you make claims
- How we settle claims and our rights after you make them.

## How much we'll pay

How much we'll pay for a claim is set out under each cover or on your Policy Schedule. You have to pay any applicable excess.

## The cover you chose

When you take out this Policy you must choose from the following cover:

- 'Building'
- 'Contents'

Your Policy Schedule will show the cover you've chosen, your sum insured, plus any optional benefits you've selected. Where your Policy covers more than one building or contents, the cover you've chosen for each building and contents will be shown on your Policy Schedule.

'Legal liability' cover is automatically included.

## Paying your premium

Your Policy Schedule sets out what your premium is and when you need to pay it by.

Your premium and the date it's due are shown on your Policy Schedule.

### Annual premium

If you pay your premium annually, and it's not paid by the due date or if your payment is dishonoured, this Policy won't operate and there'll be no cover.

### Instalment payments

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due.

#### *At renewal*

If you pay by instalments, and renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

#### *What happens if you miss an instalment*

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, then we may refuse to pay your claim.

#### *If your payment details change*

If your direct debit details change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date.

### Adjustment of premium on renewal

If we agree to renew your Policy and you claim for an incident that happened during a previous period of insurance, you must tell us about it. You agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

This condition doesn't affect any other rights we have at law or under this Policy.

## Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

<b>When we say</b>	<b>We mean</b>
Building	The buildings we've described under 'Meaning of building' on page 22 including fixtures.
Collection	Objects of real or intrinsic value collected as an investment, hobby or general interest purpose and not used as a household good or personal item.
Collision	Accidents directly caused by the sudden impact of a moving body or object.
Computer equipment	Desktop or portable personal computers including peripherals such as printers, modems, data projectors, speakers and standard purchased computer software but no data of any kind or custom written software.
Contents	Items listed under 'Meanings of contents' on page 23 .
Curio	Small articles valued as a collectors' item.
Damage or damaged	When an item insured by this Policy is physically harmed, but not from wear and tear.
Depreciation	Reduction in value of an item or property due to wear and tear.
Earth movement	Heaving, landslide, land-slippage, mudslide, settling, shrinkage or subsidence.
Entertainment equipment	Sound or visual entertainment systems in your home including televisions, radios, projectors, CD players, DVD players, entertainment disc playing devices, digital media players, amplifiers or speakers and all accessories.
Erosion	Worn or washed away by water, ice or wind.
Family	Your spouse or partner, parent, grandparent, sibling, child or grandchild (including in each case half, step or adopted relationships). Domestic staff or a person who normally resides with you but not if they pay to stay there.
Financier	A person or entity with a security interest.
Fire	Fire producing flames, but not charring, melting or scorching without flames.
Fixtures	Fixtures listed under 'Meaning of fixtures' on page 22.

When we say	We mean
Flood	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> <li>• A lake (whether or not it has been altered or modified)</li> <li>• A river (whether or not it has been altered or modified)</li> <li>• A creek (whether or not it has been altered or modified)</li> <li>• Another natural watercourse (whether or not it has been altered or modified)</li> <li>• A reservoir</li> <li>• A canal</li> <li>• A dam.</li> </ul>
Fusion	Fusing or melting together the windings of an electric motor following damage to the insulating material due to overheating by an electric current.
High risk item	Items listed under 'Meanings of high-risk items' on page 24.
Incident	Any insured event which results in a claim on this Policy.
Insured event	Events listed under 'Insured events' on page 31.
Market value	The replacement cost of a similar item to the one stolen or damaged taking into account the age of the item.
Model aircraft	<p>A small sized, unmanned replica of any aircraft that's flown solely for toy, hobby, leisure, sport or recreational purposes, provided that it:</p> <ul style="list-style-type: none"> <li>• Isn't a balloon or kite</li> <li>• Isn't used for anything other than the purpose for which it was originally designed</li> <li>• Has a wingspan of no more than 150 centimetres</li> <li>• Weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal)</li> <li>• Costs no more than \$1,500 when new including anything in, on or attached to it.</li> </ul> <p>A model aircraft doesn't include anything ever used in connection with or in relation to any commercial purpose or earning any income.</p>

When we say	We mean
Open air	Anywhere at the site not fully enclosed by walls and a roof including: <ul style="list-style-type: none"> <li>• Outbuildings unable to be secured</li> <li>• Unlocked vehicles, tents, trailers or caravans.</li> </ul>
Outdoor furniture	Furniture and domestic equipment designed to be used in an outdoor environment for domestic purposes.
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Personal watercraft	Vessels designed to be operated by a person standing, sitting astride or kneeling upon them that use water jet propulsion with an engine in a watertight compartment.
Photographic equipment	<ul style="list-style-type: none"> <li>• Camera or video camera body</li> <li>• All lenses which attach to the camera or video body</li> <li>• All camera and video accessories including but not limited to carry cases, filters, cleaning equipment, tripod, battery and memory cards.</li> </ul> Photographic equipment doesn't include photographic data.
Policy Schedule	One of the following: <ul style="list-style-type: none"> <li>• Policy Schedule</li> <li>• Renewal Schedule</li> <li>• Alteration Schedule.</li> </ul>
Premium	What you pay us to insure you. It's the cost of this Policy.
Properly maintained	Structurally sound, watertight, secure and in a good state of repair and roof guttering is regularly cleaned.
Rain	Water that falls from the sky onto your building or site. This also includes heavy, intense bursts of rainfall, usually during thunderstorms where so much water falls in a very short time that it can't get away quickly enough and collects and flows into your building, but doesn't include flood.
Secured	Locked so as to prevent entry other than by using violent force.
Security interest	A security interest as defined in section 12 of the <i>Personal Property Securities Act 2009</i> (Cth).
Site	Land at the address shown on your Policy Schedule on which your building stands or home unit is located, including the yard or garden used only for domestic purposes.
Specified contents	Items listed in the 'Specified contents' section of your Policy Schedule.  Specified contents are only insured while at your site.

When we say	We mean
Specified portable contents	Items listed in the 'Specified portable contents' section of your Policy Schedule. Some items may be subject to our acceptance.
Sporting equipment	Equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but not a bicycle, firearm, power driven vehicle or a power driven item of any kind.
Storm	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.
Sum insured	The amount shown on your Policy Schedule for the cover, standard benefit or optional benefit you're claiming.
Terrorism	Any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Tools of trade	Items you use to carry on a business or earn an income, other than items you would use in a home office.
Tsunami	A sea wave caused by an earthquake, earth tremor or seismological disturbance under the sea.
Unfurnished	The building doesn't have enough furniture or furnishings for normal living needs.
Unoccupied	No-one is living at your site or someone is living there without your consent.
We, our and us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Wear and tear	Damage or a reduction in value through age, ordinary use or lack of maintenance.
Works of art	Fine art such as paintings or pictures, Persian carpets, rug or wall hangings, tapestries, vases, ornaments, sculptures or other creations.
You and your	The person(s) named in your Policy Schedule as the insured.

## Meaning of building

Buildings covered	Buildings not covered
<p>The domestic and residential:</p> <ul style="list-style-type: none"> <li>• Main building</li> <li>• Outbuildings, including any sheds and granny flats.</li> </ul>	<ul style="list-style-type: none"> <li>• Caravans, trailers or their accessories</li> <li>• Shipping containers</li> <li>• Buildings of flats</li> <li>• Strata titles, company or community title units with respect to insuring your building, however we'll insure contents contained in these units under a contents policy</li> <li>• Building or structures used solely for business</li> <li>• Building or structures under substantial construction, renovation, alteration or repair.</li> </ul>

## Meaning of fixtures

Fixtures covered	Fixtures not covered
<p>Items permanently attached or fixed to your building or site such as:</p> <ul style="list-style-type: none"> <li>• Fixed saunas, barbecues, clothes lines, room heaters, stoves, air conditioners, ceiling fans, lighting fixtures, hot water systems</li> <li>• Kitchen cupboards, built-in furniture</li> <li>• Meter boxes</li> <li>• Exterior blinds and awnings</li> <li>• Carports, pergolas, gazebos</li> <li>• Paths, driveways, terraces</li> <li>• In-ground swimming pools and spas</li> <li>• Tennis courts</li> <li>• Gates and fences</li> <li>• Garage doors</li> <li>• Reticulation systems, wells and bores</li> <li>• Television aerials, radio masts or aerials and fittings</li> <li>• Fixed floor coverings and floating floor coverings, but not carpets</li> <li>• Solar panels and equipment (but not plastic solar heating systems for swimming pools or spas)</li> <li>• Private jetties, including fixed floating jetties</li> <li>• Fixed water tanks and the water in them.</li> </ul>	<ul style="list-style-type: none"> <li>• Trees, shrubs, plants, hedges, lawns (real or artificial)</li> <li>• Earth</li> <li>• Paths or driveways made of earth or gravel</li> <li>• Landscaping of any kind</li> <li>• Swimming pool and spa covers and accessories</li> <li>• Swimming pools and spas that are able to be moved</li> <li>• Sea walls or pontoons</li> <li>• Carpets and rugs</li> <li>• Internal blinds</li> <li>• Curtains</li> <li>• Jetties used for business purposes</li> <li>• Water in a swimming pool or spa</li> <li>• Water in pipes.</li> </ul>



## Meanings of contents

Items covered	Items not covered
<ul style="list-style-type: none"> <li>• Furniture, furnishings</li> <li>• Carpets (whether fixed or unfixed), lino and floor rugs</li> <li>• Internal blinds, curtains</li> <li>• Household goods</li> <li>• Electronic items</li> <li>• Relocatable light fixtures not permanently secured to your building</li> <li>• White goods</li> <li>• Clothing and other personal items and effects</li> <li>• Children's toys</li> <li>• High risk items</li> <li>• Swimming pools or spas that aren't in-ground</li> <li>• Swimming pool or spa covers and accessories</li> <li>• Items for your business or occupation used in an office or surgery in your home</li> <li>• Specified contents.</li> </ul>	<ul style="list-style-type: none"> <li>• Fish, birds or other animals</li> <li>• Lawns, hedges, trees, shrubs, plants (real or artificial)</li> <li>• Earth</li> <li>• Unset or loose gems</li> <li>• Power driven vehicles including accessories (including helmets) and spare parts whether fitted to the vehicle or not, other than: <ul style="list-style-type: none"> <li>◦ Unregistered motorcycles with an engine capacity of up to 125cc</li> <li>◦ Wheel chairs</li> <li>◦ Unregistered battery powered single person vehicles</li> <li>◦ Unregistered garden appliances</li> <li>◦ Unregistered golf buggies</li> <li>◦ Battery powered children's toys</li> </ul> </li> <li>• Personal watercraft</li> <li>• Powercraft, watercraft exceeding four metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not, other than: <ul style="list-style-type: none"> <li>◦ Power craft with an engine of up to 10 horsepower</li> <li>◦ Surf skis</li> <li>◦ Surfboards</li> <li>◦ Paddleboards</li> <li>◦ One to four person canoes</li> </ul> </li> <li>• Aircraft or aerial devices, other than: <ul style="list-style-type: none"> <li>◦ Kites</li> <li>◦ Model aircraft or model gliders.</li> </ul> </li> <li>• Caravans or trailers, including accessories and spare parts whether fitted to the caravan or trailer or not</li> <li>• Illegally acquired items including illegally downloaded digital files</li> <li>• Hovercraft</li> <li>• Water.</li> </ul>

## Meanings of high-risk items

The table below tells you what we mean when we say something is a 'high risk item'.

We've also set out what the most we'll pay for each of the high risk items in the table below. The most we'll pay in total on a claim for all unspecified high risk items is shown on your Policy Schedule.

You also have the option to increase the most we'll pay for certain high risk items if you ask, and we agree to list them as specified contents.

✓ Limit can be increased

✗ Limit can't be increased

High risk item	The most we'll pay is:	Option to increase limit if item is specified contents?
Cash, bullion or negotiable securities	Up to \$1,000 in total.	✗
Jewellery	\$1,750 per item	✓
Watches	\$1,750 per item	✓
Gold or silver articles (but not bullion)	\$1,750 per item	✓
Bicycles	\$2,000 per bicycle	✓
Works of art, pictures, tapestries, rugs, antiques	\$10,000 per item	✓
Collections of any kind	\$5,000 per collection	✓
Tools of trade	\$5,000 in total	✗

## Words with special meanings: Cycle Cover

The words and terms used in the 'Cycle cover optional benefit' optional benefit have the special meanings set out below.

When we say	We mean
Accessories	<ul style="list-style-type: none"> <li>• Cycling accessories</li> <li>• Travel cases</li> <li>• Cycling apparel</li> <li>• Cycling computers.</li> </ul>
Bicycle	Your bicycle listed in the 'Cycle cover' section of your Policy Schedule.
Custom part	Any alteration to the bicycle's standard frame, suspension or wheels that could affect its value, safety, performance or appearance. The alteration cannot be removed without the use of a tool and has been designed and produced by a commercial manufacturer to be fitted or attached to a bicycle. This doesn't include custom paint or signage.
Equipment	Items or equipment temporarily or permanently fixed to the bicycle that are in addition to the bicycle manufacturer's standard specifications and are: <ul style="list-style-type: none"> <li>• Designed specifically to be fitted or attached to a bicycle, and</li> <li>• Produced by a commercial manufacturer.</li> </ul>
General equipment and accessories	Equipment and accessories that aren't listed as 'Specified equipment and accessories' on your Policy Schedule.
Racing	A competitive event including time trials.
Specified equipment and accessories	Specified equipment and accessories listed on your Policy Schedule.

**“Your home  
deserves  
exceptional  
cover.”**



This section of the booklet sets out what we cover under this Policy for:

- 'Building'
- 'Contents'.

It also describes what we cover for 'Legal liability', which is automatically included.

'Insured events' are set out on page 31.

'Exclusions and conditions' are set out on page 61.

## Building

This cover applies to buildings shown on your Policy Schedule with cover type 'Building' or 'Building and Contents'.

### What we cover

We'll cover your buildings for the 'Insured events' listed in the table on page 31.

We also give you:

- Standard benefits applicable to your building shown under 'Building and contents covers standard benefits'
- 'Building cover standard benefits'
- 'Legal liability' cover.

### How much we'll pay

We'll pay up to your sum insured for your building and, for standard benefits, up to the limit set out in each benefit.

The 'Claims' section sets out:

- The terms and conditions that apply when you make a claim, or when something happens which may lead to a claim
- Our process for 'Settling building claims'.

## Contents

This cover applies to contents shown on your Policy Schedule with cover type 'Contents' or 'Building and Contents'.

### What we cover

We'll cover your contents for the 'Insured events' listed in the table on page 31 at the locations shown in the 'Location of contents' table.

We also give you:

- Standard benefits applicable to contents shown under 'Building and contents covers standard benefits'
- 'Contents cover standard benefits'
- 'Contents cover optional benefits' you've bought, (as shown on your Policy Schedule)
- 'Legal liability' cover
- 'Legal liability standard benefits'.

### How much we'll pay

We'll pay up to your contents sum insured shown on your Policy Schedule. Your contents sum insured is inclusive of anything we pay under Standard benefits and/or Optional benefits (unless we say under any particular benefit we'll pay it in addition to your sum insured).

When you claim for high risk items, the most we'll pay is up to the shown in the 'Meanings of high-risk items' table on page 24. The most we'll pay in total for all unspecified high risk items is the high risk item limit shown on your Policy Schedule.

If you have specified contents, the most we'll pay is up to the limit shown on your Policy Schedule.

If you bought the 'Specified portable contents optional benefit' or the 'Cycle cover optional benefit', we'll pay up to the sum insured shown on your Policy Schedule for those benefits in addition to your contents sum insured.

The 'Claims' section sets out:

- The terms and conditions that apply when you make a claim, or when something happens that may lead to a claim
- The process for 'Settling contents claims'.

## Location of contents

The tables below show where your contents are covered.

### Cover at your site

Location	Contents	High risk items	'Specified portable contents optional benefit'
Inside your building	✓	✓	✓
In the open air	✓	✓	✓

### Cover away from your site

We also cover your contents away from your site, as per the 'Contents cover standard benefits' that apply and any 'Contents cover optional benefits' you bought.

Location	Contents	High risk items	'Specified portable contents optional benefit'
Contents temporarily in transit to your new home	✓	✓	✓
Anywhere in Australia and New Zealand	✓	✓	✓
Worldwide	✓	✓	✓



## Insured events

The table below shows the insured events you're covered for and what we won't cover.

Insured event	What we'll cover	We won't cover
Accidental loss or damage	Unintended and unexpected loss or damage.	<p>Events excluded by another section of the Policy except when:</p> <ul style="list-style-type: none"> <li>• Damage is caused by charring, melting or scorching as a result of a fire without the presence of flames where the damage was caused by a:               <ul style="list-style-type: none"> <li>◦ Hot item other than cigarettes, cigars or pipes</li> <li>◦ Home heater</li> <li>◦ Cooking appliance.</li> </ul> </li> </ul> <p>Lost contents if you can't establish the cause.</p> <p>Loss of or damage to:</p> <ul style="list-style-type: none"> <li>• Sporting equipment while being used</li> <li>• A bicycle while it's being ridden</li> <li>• Electronic data</li> <li>• Motorcycle apparel while being worn</li> <li>• Model aircraft while being used.</li> </ul> <p>Loss or damage due to:</p> <ul style="list-style-type: none"> <li>• Mechanical or electronic breakdown</li> <li>• Any process of cleaning if chemicals were used</li> <li>• Any process of repairing, restoring or altering</li> <li>• Deliberate application of heat.</li> </ul> <p>For example, we won't cover accidental damage to a cooktop caused by a heating element that's part of the cooktop.</p>
Fire	Damage caused by a fire.	<p>Damage:</p> <ul style="list-style-type: none"> <li>• Caused by charring, melting or scorching as a result of fire without the presence of flames</li> <li>• From ash, soot or smoke</li> <li>• To heat resistant items and any fittings or attachments on or in them if the fire only caused damage to that item.</li> </ul> <p>Examples of heat resistant items include cooking appliances, irons, toasters, microwave ovens, heaters, clothes dryers, electric kettles, chimneys, fireplaces, ovens and potbelly stoves.</p>

Explosion,  
implosion

Damage caused by an  
explosion or implosion.

The item that exploded or imploded.

Insured event	What we'll cover	We won't cover
Lightning or thunderbolt	Damage caused by: <ul style="list-style-type: none"> <li>• A direct lightning strike or thunderbolt</li> <li>• A power surge caused by lightning.</li> </ul>	Damage: <ul style="list-style-type: none"> <li>• If there's no visible evidence of damage</li> <li>• Where the Australian Bureau of Meteorology has no record of lightning or thunder in your area at the time the damage occurred.</li> </ul> For example, you're not covered unless there's visible damage to: <ul style="list-style-type: none"> <li>• A power line or pole near your building, and</li> <li>• The appliance that isn't working.</li> </ul> There must also be scorch or burn marks on your electrical circuitry consistent with a lightning strike near your building.
Earthquake or tsunami	Damage caused by earthquake or tsunami.  All damage occurring within a 48 hour period will be regarded as one incident.	Damage caused by a wave that arises from any event other than a tsunami.
Theft	Theft or attempted theft.	Theft or attempted theft: <ul style="list-style-type: none"> <li>• From a motor vehicle, caravan or trailer not at your site</li> <li>• By you, your family, your tenants or someone at your site with your consent or the consent of someone who:               <ul style="list-style-type: none"> <li>◦ Lives with you, or</li> <li>◦ Was in temporary possession of your building with your permission.</li> </ul> </li> <li>• Of a bicycle left unattended in a public place without being chained with a bicycle chain or D-lock to a fixed object.</li> </ul>
Vandalism and malicious damage	Damage caused by vandalism or malicious damage.	Vandalism or malicious damage by you, your family, your tenants or someone at your site with your consent or the consent of someone who: <ul style="list-style-type: none"> <li>• Lives with you, or</li> <li>• Was in temporary possession of your building with your permission.</li> </ul>

Insured event	What we'll cover	We won't cover
<p>Water or other liquid</p>	<p>Damage caused by water or other liquid which suddenly discharges, overflows or leaks from any apparatus, appliance or pipe.</p> <p>We'll also cover damage caused by water or other liquid which suddenly escapes.</p> <p>If this Policy insurers your building and we accept your claim, we'll pay a reasonable cost to:</p> <ul style="list-style-type: none"> <li>• Find the source of the leak</li> <li>• Remove and repair the damaged section of your building (and only this section).</li> </ul>	<p>Damage:</p> <ul style="list-style-type: none"> <li>• Deliberately caused by you, your family or another person with consent</li> <li>• Due to failed grouting</li> <li>• To your swimming pool or spa due to hydrostatic pressure</li> <li>• Due to overflowing gutters or guttering if your building hasn't been properly maintained</li> </ul> <p>For example, we won't pay for damage because you don't regularly remove leaves and other debris from your gutters, particularly when rain is expected.</p> <ul style="list-style-type: none"> <li>• If your building hasn't been properly maintained</li> <li>• Due to a gradual process, such as, condensation, rising damp or splashing. You must fix any faults immediately.</li> </ul> <p>Costs to:</p> <ul style="list-style-type: none"> <li>• Fix leaks</li> <li>• Replace lost water</li> <li>• Repair or replace defective parts or items that caused the damage, or the cost of lost water as a result of a leak</li> </ul> <p>For example, we won't pay for a new dishwasher hose that broke.</p> <ul style="list-style-type: none"> <li>• Fix defects in the design or construction of a system</li> <li>• Repair or replace a defective part</li> <li>• Replace undamaged property to create a uniform appearance</li> </ul> <p>For example, we'll only pay to replace tiles damaged when finding a leak. If you can't find matching tiles to repair the hole, you'll need to pay for any extra ones you buy; ie: if you replace a whole wall of tiles we'll only pay for the damaged section.</p>

Insured event	What we'll cover	We won't cover
Power surge	Loss or damage caused by a power surge.	
Collision	Damage caused from collision with part of: <ul style="list-style-type: none"> <li>● An aircraft</li> <li>● A hovercraft</li> <li>● A spacecraft, a satellite or any space debris</li> <li>● A train</li> <li>● A vehicle, trailer or caravan</li> <li>● Any watercraft.</li> </ul>	Damage caused by: <ul style="list-style-type: none"> <li>● Wheels or tyres to paths, driveways or underground services</li> <li>● Collision with any other items or objects.</li> </ul>
Falling tree, branch or aerial	Damage caused by a falling tree, branch, television, radio or satellite aerial. <p>We'll also pay reasonable costs:</p> <ul style="list-style-type: none"> <li>● To remove fallen trees or branches from inside your building and take them to the nearest permissible dumping ground so the damage can be dealt with. We'll only pay the costs if the object caused damage to your building or contents</li> <li>● For felling, pruning or stump removal if your building is damaged.</li> </ul>	<ul style="list-style-type: none"> <li>● Damage caused by tree lopping or felling by you or done with your consent</li> <li>● Costs of repairing television, radio or satellite aerials fittings or masts that caused the damage.</li> </ul>
Damage by animals	Damage caused by collision of animals not kept at your site.	Damage caused by animals: <ul style="list-style-type: none"> <li>● Eating</li> <li>● Chewing</li> <li>● Clawing</li> <li>● Pecking</li> <li>● Scratching</li> <li>● Soiling</li> <li>● Fouling</li> <li>● Polluting in any way.</li> </ul>

Insured event	What we'll cover	We won't cover
Riot	Damage caused by riot, civil commotion, industrial or political demonstration.	
Storm, rain or flood  <i>(Continues on next page)</i>	Damage caused by storm, rain or flood.	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>● Water penetrating or entering your building if it's not properly maintained and/or existing damage hasn't been repaired</li> </ul> <p>For example, water entering your building through a cracked roof tile you haven't repaired.</p> <ul style="list-style-type: none"> <li>● Water penetrating or entering your building because of a design fault, structural defect or defective workmanship</li> <li>● Water entering your building through an opening in the wall or roof made for the purpose of alterations, additions, renovation or repair</li> </ul> <p>For example, if an opening is made in your building as part of renovations we won't continue to insure you against any storm, rain or flood damage unless the builder covers this opening with a tarpaulin in a workmanlike way at every possible opportunity.</p> <ul style="list-style-type: none"> <li>● Residue deposited by rain on your building</li> <li>● The seas or high tides</li> <li>● Erosion or earth movement</li> <li>● Lightning or thunderbolt</li> <li>● Power surges or an interruption to the power supply</li> </ul> <p>Damage to:</p> <ul style="list-style-type: none"> <li>● Gates</li> <li>● Fences</li> </ul> <p>Note: Cover for lightning or thunderbolt is provided under the insured event 'Lightning or thunderbolt'. See page 33 .</p>

Insured event	What we'll cover	We won't cover
<p>Storm, rain or flood</p> <p><i>(Continued from previous page)</i></p>		<p>Damage to:</p> <ul style="list-style-type: none"> <li>• Gates</li> <li>• Fences</li> </ul> <p>Note: Cover for storm and flood damage to gates and fences is provided under the standard benefit 'Storm and flood damage to gates and fences'. See page 46 for more information</p> <ul style="list-style-type: none"> <li>• Privacy screens or retaining walls</li> <li>• Shade-cloth, shade-sails, PVC blinds or umbrellas</li> <li>• Swimming pool or spa covers, solar covers or plastic liners (including vinyl)</li> <li>• Swimming pools or spas as a result of hydrostatic pressure</li> <li>• Electrical or mechanical equipment in the open air, unless the equipment is designed to be weatherproof</li> <li>• External paintwork, treated surfaces or finishes caused by water as long as it's the only damage done to that part of your building.</li> </ul>
<p>Glass breakage</p>	<p>If we insure your building, accidentally broken glass that forms part of your building.</p> <p>If we insure your contents, accidentally broken glass that forms part of:</p> <ul style="list-style-type: none"> <li>• Your contents</li> <li>• A building you're renting, but only if you're responsible for the glass under your lease.</li> </ul>	<p>Glass that's part of a glass house or conservatory</p>

## Legal liability

Legal liability cover is automatically included with our 'Building' cover,'Contents' cover and 'Cycle cover optional benefit' optional benefit.

### What we cover

#### Building cover legal liability

We'll cover your or your family's legal liability as an owner or occupier for:

- Bodily injury or death, and
- Loss or damage to someone else's property

arising from an incident occurring during the period of insurance at your site. We'll also pay your reasonable legal costs, provided you asked us first and we agreed to pay them.

#### Contents cover legal liability

We'll cover your or your family's legal liability anywhere in the world for:

- Bodily injury or death, and
- Loss or damage to another person's property

arising from an incident occurring during the period of insurance that isn't related to the ownership or occupancy of your home at your site.

#### *Tenant and strata owners*

If you're a tenant or owner of a strata unit, we'll cover your or your family's legal liability as an owner or occupier:

- In your home, or
- At your site

arising from an incident occurring during the period of insurance.

We'll also pay your reasonable legal costs, if you asked us first and we agreed to pay them.

### How much we'll pay

Up to the legal liability limit shown on the Policy Schedule in respect to all claims arising out of one incident or series of related incidents occurring during the period of insurance. The limit of liability is inclusive of costs and expenses (including legal costs).

We won't pay more than the limit of liability shown on your Policy Schedule if:

- Both your buildings and your contents are insured under this Policy
- Your Policy insures you and your family for the same liability, or
- You have another policy with us that insures the same liability.

You must pay your excess before we pay a claim.

The 'Claims' section sets out the terms and conditions that apply when you make a claim or when something happens that may lead to a claim.



## Building and contents covers standard benefits

Your Policy comes with standard benefits if you've taken out 'Building' cover, 'Contents' cover or both.

The benefits are payable as part of your building sum insured or contents sum insured, unless otherwise indicated.

Benefit	What we give you	We won't cover
Essential temporary repairs	<p>Up to \$500 towards the cost of:</p> <ul style="list-style-type: none"> <li>If you have building cover, essential temporary repairs to your building after damage by one of the 'Insured events'</li> </ul> <p>For example: placing a tarpaulin over your roof if it was damaged in a storm exposing your building to further damage.</p> <ul style="list-style-type: none"> <li>If you have contents cover, essential temporary repairs to your contents after damage by one of the 'Insured events'.</li> </ul> <p>You can go ahead with these repairs without our consent. However, if they cost more than your allowable limit you must call us to obtain consent. If you're unsure, give us a call and we'll help.</p>	
Fusion of electric motors  <i>(Continues on next page)</i>	<p>The cost of repairs to a household electric motor if it:</p> <ul style="list-style-type: none"> <li>Has been burnt out by fusion, and</li> <li>Is part of a machine or appliance that's also part of your building and/or contents insured by your Policy.</li> </ul> <p>If it's not economical to repair your motor we'll replace it or pay what it'd cost us to replace it.</p>	<ul style="list-style-type: none"> <li>Motors more than 15 years old from the date of purchase when new, or more than 15 years old from the date of rewinding</li> <li>The cost of retrieving, removing or replacing the pump section of pool or pressure pumps or the cost of retrieving submersible pumps or their driving motors</li> <li>Electronic controllers or other electronics</li> <li>Hiring a replacement machine or appliance</li> <li>Leakage of refrigerant driers.</li> </ul> <p>Repairing or replacing:</p> <ul style="list-style-type: none"> <li>Electrical contacts that spark or arc in ordinary working</li> <li>Mechanical parts</li> </ul>

Benefit	What we give you	We won't cover
Fusion of electric motors  <i>(Continues from previous page)</i>	<p><b>Depreciation:</b></p> <p>We'll apply depreciation at a rate of 20% for every year over 10 years.</p>	<ul style="list-style-type: none"> <li>• Motors under manufacturers' guarantee or warranty</li> <li>• Parts in a radio, television, computer, video recorder, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels or other device or instrument</li> </ul>
Compensation for death	<p>\$10,000 to your or your family's estate if either you or a member of your family die as a direct result of physical injury caused by one of the 'Insured events' at your site if we've agreed to pay your claim.</p> <p>We only pay this benefit once, even if there is more than one deceased person.</p>	
Paraplegia or quadriplegia modifications	<p>Up to \$10,000 per period of insurance towards modifying your building or relocating to another suitable location if you or a family member living at your site permanently becomes a paraplegic or quadriplegic as a direct result of any of the 'Insured events' at your site, if we've agreed to pay your claim.</p> <p>When we say 'paraplegic' and 'quadriplegic' we mean where the paraplegic or quadriplegic condition has existed for 12 months and the prognosis made by a registered medical practitioner confirms the condition is expected to last indefinitely.</p>	

Benefit	What we give you	We won't cover
Forced evacuation by government authority	<p>We'll pay for any necessary and reasonable increases in your living expenses for you to maintain your household's normal standard of living (for up to 60 days) if you've been:</p> <ul style="list-style-type: none"> <li>• Living at your site, and</li> <li>• Evacuated and prohibited from living there by a government authority.</li> </ul>	<p>Costs due to an evacuation and prohibition of your site that aren't a direct result of damage to neighbouring premises classed as insured damage under your Policy.</p> <p>Costs incurred more than 60 days after you were evacuated.</p>
Inflation adjustment	<p>We'll increase your building sum insured and your contents sum insured by 0.4% per month until you next renew your Policy.</p>	
External door locks	<p>Up to \$2,500 to re-key or replace the locks in your building when the keys have been stolen due to theft.</p>	
Tax audit	<p>Up to \$5,000 towards your accountant's reasonable costs if you're audited by the Australian Tax Office.</p>	<p>Fines, penalties or any shortfall in tax you're found liable to pay.</p> <p>Costs not related to an audit.</p> <p>Costs incurred before the ATO notifies you of an audit.</p> <p>Costs incurred for an audit commenced:</p> <ul style="list-style-type: none"> <li>• In relation to criminal activity</li> <li>• Outside a statutory time limit</li> <li>• Because of a fraudulent act or omission</li> <li>• Because you gave false or misleading information to the ATO</li> <li>• Because of actual or suspected tax evasion or recklessness</li> <li>• In relation to facts or circumstances of which you were aware of or ought to have been aware of before the period of insurance</li> <li>• Before the period of insurance</li> <li>• About a self managed superannuation fund.</li> </ul>

Benefit	What we give you	We won't cover
Legal defence costs	Up to \$5,000 towards your reasonable legal defence costs if a claim, or series of events arising from one occurrence, is brought against you in an Australian court.	<p>Fines or penalties.</p> <p>Damages or compensation you're ordered to pay.</p> <p>Costs incurred for a claim:</p> <ul style="list-style-type: none"> <li>● Brought by family or an ex-partner</li> <li>● For or relating to divorce, separation, child visitation, maintenance or property disputes</li> <li>● For defamation or slander</li> <li>● For dishonesty, intentional violence or misconduct</li> <li>● Commenced in relation to facts or circumstances of which you were aware of or ought to have been aware of before the period of insurance</li> <li>● Initiated, threatened or commenced before the period of insurance</li> <li>● Brought under or relating to workers compensation, compulsory third party insurance or other statutory compensation scheme</li> <li>● Which could have been made under the 'Legal liability' cover if you had chosen to insure your contents.</li> </ul>

## Building cover standard benefits

When you've chosen 'Building' cover and we agree to pay a claim, we'll give you these standard benefits. The benefits are payable as part of your building sum insured, unless otherwise indicated.

Benefit	What we give you	We won't cover
Accommodation costs - Building	<p>Up to 10% of your building sum insured towards the reasonable cost of similar accommodation during the time it takes to repair or replace your building. If you occupied your building at the time of the loss or damage we'll also pay reasonable costs for:</p> <ul style="list-style-type: none"> <li>• Similar temporary accommodation while your building is being rebuilt, repaired or replaced</li> <li>• Temporary accommodation costs at a professional animal boarding home for pets you normally keep in your building</li> <li>• Additional costs to relocate to the temporary accommodation.</li> </ul> <p>If you didn't occupy your building at the time of loss or damage, we'll pay:</p> <ul style="list-style-type: none"> <li>• The rent you lose, if your building was leased, or</li> <li>• The rent you expect to lose, if you can show you would've leased it out.</li> </ul> <p>We'll only pay this benefit if:</p> <ul style="list-style-type: none"> <li>• We've accepted your building claim, and</li> <li>• And agree your building isn't fit to live in.</li> </ul> <p>If we've accepted your building claim but you decide not to rebuild it, we'll only pay this benefit until the time it would have taken to repair or replace your building.</p> <p>This benefit is paid in addition to your building sum insured.</p>	
Contracting purchaser	<p>If there's any damage to your building caused by one of the 'Insured events' after it's sold, we'll cover the buyer from the time they sign a contract of sale with you until either:</p> <ul style="list-style-type: none"> <li>• Settlement occurs, or</li> <li>• They purchase their own policy</li> </ul> <p>whichever comes first.</p>	

Benefit	What we give you	We won't cover
Building costs	<p>Reasonable and necessary costs:</p> <ul style="list-style-type: none"> <li>• To temporarily protect your site</li> <li>• To remove debris from your site</li> <li>• For an architect or surveyor</li> <li>• For demolition</li> <li>• To comply with statutory notices related to the damaged part of your building and served after the damage occurred.</li> </ul>	Any portion of these costs related to undamaged parts of your building.
Building materials awaiting installation	<p>Up to \$2,000 towards the cost of loss or damage caused by one of the 'Insured events' to building materials awaiting installation at your site you live at and which you intend to use for repairs, alterations or additions.</p> <p>We'll only pay this benefit once in the period of insurance.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>• Soil, sand, gravel, bark, mulch or similar materials</li> <li>• Gas or electrical appliances, unless they're in a locked and fully enclosed building at your site and can't be seen from outside.</li> </ul>
<p>Building sum insured safeguard</p> <p><i>(Continues on next page)</i></p>	<p>We'll increase your building sum insured by up to 30% if we declare your building a total loss where:</p> <ul style="list-style-type: none"> <li>• The damage was caused by a 'Catastrophic event' and the cost of repairs or replacement is more than your sum insured because of higher demand for materials and labour in the affected area, or</li> <li>• You correctly used the <a href="#">QBE Home Building Calculator</a> on our website and it estimated an inadequate sum insured for your building, provided: <ul style="list-style-type: none"> <li>○ You can give us a copy of the calculator report or otherwise demonstrate you used it correctly, and</li> <li>○ You used no less than this amount to set your building sum insured, and</li> <li>○ At the time of the loss, your building was substantially the same as when you used the calculator (ie you haven't added to it or extended it), and</li> <li>○ You haven't reduced any sum insured we've offered via a Renewal Schedule since you used the calculator.</li> </ul> </li> </ul>	This benefit only relates to your building and doesn't apply to any other insured property, section, standard benefit or other feature of your Policy.

Benefit	What we give you	We won't cover
Building sum insured safeguard  <i>(Continued from previous page)</i>	'Catastrophic event' means a major and sudden event: <ul style="list-style-type: none"> <li>• Covered by your Policy, and</li> <li>• Declared a natural disaster by a government authority.</li> </ul> This benefit is paid in addition to your building sum insured.	
Environmental upgrades - building	Up to \$2,500 if we declare your building a total loss and you'd like to make improvements to your replacement building to make it more environmentally friendly (eg installation of a rain water tank, skylight or insulation).  We'll only pay this benefit once in the period of insurance.	Costs in addition to your building sum insured for replacement of items or equipment already installed in or on your building.
Extra costs of reinstatement	We'll cover any extra costs you incur due to one of the 'Insured events' to meet requirements of any statutory authority to rebuild or repair your building at the site.	Costs in connection with: <ul style="list-style-type: none"> <li>• Undamaged parts of your buildings</li> <li>• A notice served on your by a statutory authority before one of the 'Insured events'.</li> </ul>
Mortgage discharge	The legal costs to discharge any mortgage on your building and your site if we declare your building a total loss.  This benefit is paid in addition to your building sum insured.	

Benefit	What we give you	We won't cover
Storm and flood damage to gates and fences	<p>Up to \$15,000 towards the cost of loss or damage to gates and fences at your site caused by:</p> <ul style="list-style-type: none"> <li>• Storm, but only where: <ul style="list-style-type: none"> <li>◦ The accompanied wind velocity is greater than 75KM/hour as recorded at the nearest BOM weather station, and</li> <li>◦ Damage is evident to other properties in the vicinity of your building from the same incident, or</li> </ul> </li> <li>• Flood.</li> </ul>	<p>Gates and fences in a poor or damaged condition immediately before the incident.</p> <p>More than half the cost of repairing or replacing a dividing fence.</p> <p>Damage to gates and fences caused by:</p> <ul style="list-style-type: none"> <li>• Wind unaccompanied by storm</li> <li>• Being incorrectly installed.</li> </ul>
Trees, shrubs and plants	<p>Up to \$500 per tree, shrub or plant for loss or damage:</p> <ul style="list-style-type: none"> <li>• Caused directly by one of the 'Insured events', except: <ul style="list-style-type: none"> <li>◦ storm or a weather related insured event or</li> <li>◦ any insured event that's not sudden or unforeseen, and</li> </ul> </li> <li>• That results in the trees, shrubs or plants being so damaged they die, are permanently disfigured or aren't recovered after being stolen.</li> </ul> <p>The most we'll pay is \$1,500 in total for all trees, shrubs and plants per period of insurance.</p>	Loss or damage to grass or lawn.



## Contents cover standard benefits

When you've chosen 'Contents' cover, we'll give you these standard benefits. The benefits are payable as part of your contents sum insured, unless otherwise indicated.

Benefit	What we give you	We won't cover
Accessories, appliances or spare parts	<p>We'll cover loss or damage caused by one of the 'Insured events' to accessories, appliances or spare parts which are:</p> <ul style="list-style-type: none"> <li>Used for motor vehicles (including motor cycles or motor scooters), caravans, trailers and watercraft, and</li> <li>Not fitted to, or contained within, a motor vehicle, caravan, trailer or watercraft.</li> </ul> <p>The most we'll pay in total is \$1,000 in total per claim.</p>	<ul style="list-style-type: none"> <li>Motor vehicle keys, remote locking or alarm devices as accessories whether they're fitted, in or on the motor vehicle</li> <li>Re-coding of any devices or changing vehicle locks</li> <li>Accessories, appliances or spare parts while fitted to, or contained within a motor vehicle, caravan, trailer or watercraft.</li> </ul>
Accommodation costs -  Contents	<p>Up to 10% of the contents sum insured towards the reasonable cost of similar accommodation, or lost rent while your building or strata title unit is being repaired or replaced and we agree it isn't fit to live in. We'll also pay reasonable:</p> <ul style="list-style-type: none"> <li>Temporary accommodation costs at a professional animal boarding home for pets that normally live with you, and</li> <li>Additional relocation costs.</li> </ul> <p>We'll only pay this benefit if:</p> <ul style="list-style-type: none"> <li>You own and live in a strata title unit, or</li> <li>You're a tenant in one, and</li> <li>We've accepted your contents claim.</li> </ul> <p>This benefit is paid in addition to your contents sum insured.</p>	<p>If you're a tenant, costs you're not required to pay under your lease agreement.</p> <p>For example, rent while you're not living in the home.</p>

Benefit	What we give you	We won't cover
<p>Contents you take to your new home</p>	<p>Up to \$5,000 for loss or damage to your contents while they're being taken to your:</p> <ul style="list-style-type: none"> <li>• New home (which will be your primary residence), or</li> <li>• A temporary storage facility before moving into your new home (which will be your primary residence)</li> </ul> <p>in Australia which is the direct result of:</p> <ul style="list-style-type: none"> <li>• Theft with violent force</li> <li>• Fire</li> <li>• Collision or overturning</li> </ul> <p>of or to the vehicle the contents are being transported in.</p>	<p>Damage to china, glass, earthenware or other brittle items.</p> <p>Scratching, denting, bruising or chipping.</p> <p>Loss or damage to contents:</p> <ul style="list-style-type: none"> <li>• Outside Australia</li> <li>• Being permanently moved to somewhere other than your new home or temporary storage facility before moving into your new home</li> <li>• Being carried on a motorcycle</li> <li>• In a caravan, trailer or watercraft.</li> </ul>
<p>Contents temporarily removed from home</p>	<p>We'll cover loss or damage to your contents as a result of one of 'Insured events':</p> <ul style="list-style-type: none"> <li>• Anywhere in Australia and New Zealand</li> <li>• Worldwide, but only for up to 90 consecutive days.</li> </ul> <p>The most we'll pay is up to your contents sum insured for all items except those items set out below.</p> <p>Up to the high risk item limit for high risk items.</p> <p>Up to \$1,750 per item and \$7,500 in total for</p> <ul style="list-style-type: none"> <li>• Jewellery, gold or silver articles, furs, watches or personal effects</li> <li>• Collections</li> <li>• Mobile phones, portable electronics.</li> </ul>	<p>Contents:</p> <ul style="list-style-type: none"> <li>• You permanently remove from your home, including when they're being moved</li> <li>• Used in connection with a profession trade or business</li> <li>• Stolen from a vehicle, unless it was locked and there was visible forced entry to it</li> <li>• Lost or damage in transit through post, commercial courier or any other similar service.</li> </ul> <p>Canoes, surfboards, surf skis, sailboards or other watercraft, ride-on golf buggies, mowers or their spare parts or accessories while they're contained in or attached to a tent, vehicle, watercraft, aircraft or in the open air.</p>

Benefit	What we give you	We won't cover
Cover when you move sites	<p>We'll cover your contents as a result of one of the 'Insured events' at both:</p> <ul style="list-style-type: none"> <li>Your current site if you permanently reside there, and</li> <li>Your new address if you intend to permanently live there in Australia</li> </ul> <p>for up to 30 days when you're moving.</p> <p>You'll need to advise us of your new address to continue cover after 30 days have passed. You may need to pay us an additional premium if we ask for this and to comply with any conditions we impose.</p> <p>The most we'll pay is the relevant portion of your contents' value - at either the site or the new site - that's relative to the total value of the contents at both properties.</p>	Any claim 30 days after you started moving.
Credit or transaction card cover	<p>Up to \$5,000 for costs you incur from the fraudulent use of your lost or stolen credit or transaction card, provided you:</p> <ul style="list-style-type: none"> <li>Notified your financial institution as soon as you discovered your card was lost or stolen, and</li> <li>Complied with the terms and conditions of use for your card (For example, you didn't write down or disclose your PIN), and</li> <li>Your Policy insures your contents at your primary place of residence.</li> </ul>	<ul style="list-style-type: none"> <li>The loss or theft of gift or credit vouchers</li> <li>Costs incurred for cards that don't belong to you or your family</li> <li>Costs where the card was used by someone living at the site.</li> </ul>
Environmental upgrades - Contents	<p>Up to \$500 per item we've accepted a claim for if you ask us to contribute to the cost of new appliances with a better environmental rating.</p> <p>For example, we've accepted your claim and agreed to your two star energy rated washing machine being replaced with a three star energy rated machine.</p> <p>The most we'll pay is \$2,500 per period of insurance.</p>	Costs that aren't in connection with a claim we've accepted under your Policy.

Benefit	What we give you	We won't cover
Food spoilage	<p>The reasonable cost of replacing spoiled food and medicines in your fridge or freezer that need to be thrown out because of:</p> <ul style="list-style-type: none"> <li>● Failure of the electricity supply</li> <li>● Mechanical or electrical breakdown.</li> </ul>	<ul style="list-style-type: none"> <li>● An accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent</li> <li>● A deliberate act of the power supply authority or company</li> <li>● A strike.</li> </ul>
Guests property	<p>Up to \$5,000 for loss or damage as a result of one of the 'Insured events' to contents belonging to your guests, provided their stay with you doesn't exceed 30 days.</p>	<p>Items covered by any other insurance policy.</p>
Monitored alarm attendance	<p>Up to \$1,250 in the period of insurance toward the reasonable costs of having a security firm that monitors an alarm in your home (which is your primary residence) immediately attending an actual or attempted break-in, as long as there's evidence of forcible or violent entry.</p> <p>You must make a report to the Police within 24 hours.</p>	<p>Costs incurred:</p> <ul style="list-style-type: none"> <li>● If the break-in or attempt was by you, your family or someone who normally lives with you</li> <li>● Where there's no evidence of forcible or violent entry.</li> <li>● For a false alarm.</li> </ul>
Replacement of documents	<p>Up to \$1,000 towards the cost of replacing:</p> <ul style="list-style-type: none"> <li>● Title deeds</li> <li>● Birth certificates</li> <li>● Marriage certificates</li> <li>● Passports</li> <li>● Driver licences</li> <li>● Proof of age cards</li> </ul> <p>lost or damaged as a result of one of the 'Insured events'.</p>	

Benefit	What we give you	We won't cover
Strata title home owners - Fixtures	We'll cover fixtures you installed for your own use if you own and live in a strata title unit.	Items covered by any other insurance policy.
Tenant's cover - Fixtures	<p>If you live in your home as a tenant, we'll cover as contents:</p> <ul style="list-style-type: none"> <li>● Fixtures you installed for your own use</li> <li>● Landlord's fixtures you're responsible for under your lease.</li> </ul>	Items covered by any other insurance policy.
Veterinary expenses	<p>Up to \$500 towards reasonable veterinary expenses if your domestic cat or dog, normally kept at your site, is accidentally injured as a result of a road accident, fire, lightning or earthquake.</p> <p>We'll only pay this benefit once in the period of insurance.</p>	<p>Any costs or expenses:</p> <ul style="list-style-type: none"> <li>● Resulting from the physical loss, theft or death of an animal including but not limited to post-mortem disposal or cremation</li> <li>● For routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing</li> <li>● Treatment or resultant complications from any ongoing medical conditions, illnesses or injuries of which you were aware or should reasonably have been aware of prior to the incident</li> <li>● For the treatment of injury or illness arising from or connected with a sporting event, cat or dog show, business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding, hire or renting out of the animal</li> <li>● If the injured cat or dog wasn't registered and/or micro-chipped as required by any law or regulation made by any government or public authority.</li> </ul>

## Legal liability standard benefits

When you've chosen 'Contents' cover for your primary place of residence, we'll give you these Legal liability standard benefits. These benefits are payable as part of your legal liability sum insured.

These standard benefits don't apply if you've only taken out our building cover.

Benefit	What we give you	We won't cover
Motor vehicle liability	<p>We'll cover your or your family's legal liability for:</p> <ul style="list-style-type: none"> <li>• Bodily injury or death, and</li> <li>• Loss or damage to another person's property</li> </ul> <p>arising from the ownership, custody or use of:</p> <ul style="list-style-type: none"> <li>• A vehicle not required to be registered by law,</li> <li>• A motorised wheelchair</li> <li>• A domestic trailer not attached to a vehicle</li> </ul> <p>resulting from an occurrence during the period of insurance.</p> <p>We'll also cover your or your family's legal liability for bodily injury or death caused:</p> <ul style="list-style-type: none"> <li>• Solely as a result of being a passenger in a registered vehicle</li> <li>• By any registered vehicle if the occurrence causing the death or bodily injury takes place at your site.</li> </ul>	<p>Any liability if you or your family are entitled to be protected wholly or partly by any:</p> <ul style="list-style-type: none"> <li>• CTP insurance or accident compensation scheme, or would have been had it not been for a failure to: <ul style="list-style-type: none"> <li>◦ Register the vehicle, or</li> <li>◦ Comply with applicable rules</li> </ul> </li> <li>• Other insurance.</li> </ul>
Committee membership	<p>We'll pay up to \$10,000 towards yours or your family's legal liability for compensation or expenses for an actual or alleged act or omission arising out of a committee membership of a sporting or social club.</p>	<p>Any claim if you're paid for the position held.</p> <p>Any liability arising from any act or omission that:</p> <ul style="list-style-type: none"> <li>• You or your family receive reimbursement for the club</li> <li>• Is committed or alleged to have been committed prior to the period of insurance or after it's ended.</li> </ul>

## Contents cover optional benefits

When you choose Contents cover you can also buy domestic workers compensation cover for a additional premium. You can also buy our 'Specified portable contents optional benefit' optional benefit cover and our 'Cycle cover optional benefit' optional benefit. You can't buy this optional benefits if you have 'Building' cover only.

The optional benefits you've bought will be shown on your Policy Schedule and only apply:

- Once you've paid us the premium
- From the date the benefit is listed on your Policy Schedule.

Where your Policy covers contents at more than one site, each site and any optional benefits that apply to it will be shown separately.

### Domestic workers compensation

We'll provide statutory domestic workers compensation cover according to the legislation in your State or Territory.

## Specified portable contents optional benefit

Specified portable contents cover is an optional benefit that provides cover for your contents with higher limits than what you're already insured for under the 'Contents temporarily away from home' standard benefit.

You can only take out this optional benefit if you have our 'Contents' cover. If you've taken out our specified portable contents optional benefit it'll be shown on your Policy Schedule.

### What we cover

We'll cover loss or damage to your specified portable contents as a result of one of the 'Insured events':

- Anywhere in Australia and New Zealand
- Worldwide for up to 90 consecutive days.

### How much we'll pay

Up to the sum insured for each specified portable contents item set out in your Policy Schedule.

The 'Claims' section sets out:

- The terms and conditions that apply when you make a claim or when something happens that may lead to a claim, and
- Our process for 'Settling contents claims'.

### Specified portable contents exclusions

These exclusions apply to claims made under the specified portable contents optional benefit.

#### We won't cover

Contents:

- You permanently remove from your home, including while they're being moved
- Used in connection with a profession, trade or business
- Lost or damage in transit through post, commercial courier or any other similar service.



## Cycle cover optional benefit

Cycle cover is an optional benefit which you can only take out if you have our 'Contents' cover. If you've taken out Cycle cover it'll be shown on your Policy Schedule.

### What we cover

We'll cover loss or damage to your bicycle that's:

- A result of one of the 'Insured events', or
- Unintended and unexpected (including while in use

anywhere in Australia or while temporarily in transit in a motor vehicle, aircraft or by ship.

We also give you:

- The Cycle cover equipment and accessories cover on page 56
- The Cycle cover racing option on page 56, if you've bought it (as shown on your Policy Schedule)
- Contents 'Legal liability' cover on page 38.

### Security requirements

If your bicycle is on common property, in a public area or building you must lock it to a fixed object so it can't be moved and with a chain specifically designed for bicycles. Your claim won't be covered if you don't meet these security requirements.

### How much we'll pay

- For your bicycle, up to the sum insured shown on your Policy Schedule
- For standard and optional benefits, up to the limit set out in the applicable benefit
- For specified equipment and accessories, up to the amount shown in your Policy Schedule.

The 'Claims' section sets out:

- The terms and conditions that apply when you make a claim or when something happens which may lead to a claim, and
- Our process for 'Settling contents claims'.

## Cycle cover equipment and accessories

When you buy our Cycle cover you get our bicycle equipment and accessories standard benefit.

You can also ask us to insure specified equipment and accessories under the standard benefit for a higher amount.

What we give you	We won't cover
<p>For loss or damage as a result of one of the 'Insured events':</p> <ul style="list-style-type: none"> <li>• Up to \$500, per general equipment and accessories item to a total of \$1,000 per claim, or</li> <li>• The amount shown on your Policy Schedule for each specified equipment and accessories items.</li> </ul>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>• Custom parts or equipment, not fitted or attached to the bicycle at the time of the loss</li> <li>• Accessories not with you when you're using the bicycle.</li> </ul>

## Cycle cover racing option

When you buy the Cycle cover optional benefit you can also buy the Cycle cover racing optional benefit shown in the table below for a additional premium.

If you bought this benefit it'll be shown on your Policy Schedule and it only applies:

- Once you've paid us the premium
- From the date the benefit is listed on your Policy Schedule.

Where your Policy covers more than one bicycle, each bicycle will show if you've selected the Cycle cover racing optional benefit for it.

What we give you	We won't cover
<p>Cover for loss or damage to your bicycle:</p> <ul style="list-style-type: none"> <li>• As a result of one of the 'Insured events', and</li> <li>• While participating in a registered timed competitive cycling event.</li> </ul>	<p>Loss or damage whilst participating in any unregistered competitive cycling events.</p>

## Cycle cover exclusions

These exclusions apply to claims made under the Cycle cover optional benefit.

### We won't cover

Loss or damage caused by theft where you haven't complied with the security requirements on page 55.

Theft of tyres, wheels or removable parts unless the bicycle has been stolen at the same time.

Loss or damage to your bicycle while being transported by:

- A professional delivery or freight company
- Road, and it's not been securely locked in the vehicle or securely fitted to a bicycle rack so it can't be moved
- Aircraft or ship and you're not travelling with it
- Aircraft or ship and it hasn't been securely locked in a container that entirely covers it.

Loss or damage not covered under 'Insured events'.

Loss, damage or liability caused by or arising from racing. This doesn't apply if you bought the Cycle cover racing option shown on page 56.

Any pre-existing.

An electrical failure.

A structural or mechanical failure.

Damage to the bicycle's tyres from any foreign object.

Damage to one or both of the bicycle's rims from a flat tyre.

Using the bicycle beyond the manufacturer's specifications including overloading it.

Loss or damage because your bicycle is unroadworthy or in an illegal condition unless:

- It wasn't the cause of the incident,
- You or someone who borrowed your bicycle weren't reasonably aware of the unroadworthiness or condition.

Loss or damage because you or someone who borrowed your bicycle didn't take necessary action to prevent further loss or damage.

**We won't cover**

Loss or damage caused by the theft of your bicycle while it was in the care, custody or control of a retailer or prospective buyer.

Loss or damage from:

- A business, profession, occupation or form of employment
- Hiring or conveyance of people or items for fare or reward
- Law enforcement or emergency services of any kind
- Any off-road riding including while on loose or severe terrain surfaces
- Riding in a velodrome
- Any riding on or over jumps, ramps or other obstacles
- Riding in an illegal or aggressive manner
- Performing tricks or stunts
- You or someone who borrowed your bicycle using it while under the influence of drugs or alcohol, including a refusal to be tested by a law enforcement authority.



**“It's important  
to understand  
the  
circumstances  
when you  
won't be  
covered.”**

# Exclusions and conditions

This section of the booklet sets out:

- Exclusions:
  - 'Building and contents cover exclusions' - which apply to 'Building' cover and 'Contents' cover claims
  - 'Legal liability exclusions' - which apply to 'Legal liability' claims
  - 'General exclusions' - which apply to all claims
- 'General conditions' - which are your responsibilities once you've taken out your Policy
- 'Other terms', - which apply to how this Policy operates.

## Building and contents cover exclusions

These exclusions apply to claims made under 'Building' cover, 'Contents' cover, 'Specified portable contents optional benefit' and 'Cycle cover optional benefit' optional benefits.

### Insured events

The specific things we don't cover for each insured event are set out in the 'Insured events' table on page 31.

### Unoccupancy

If you leave your home unoccupied your cover will change according to the table below.

<b>If your home at your site is</b>	<b>You left it unoccupied for up to 30 days or less</b>	<b>You left it unoccupied for more than 30 days</b>	<b>You left it unoccupied for more than 60 days</b>
Furnished	No change to cover.	No change to cover.	No cover for: <ul style="list-style-type: none"> <li>• Fire</li> <li>• Explosion</li> <li>• Theft</li> <li>• Vandalism and malicious damage</li> <li>• Water or other liquid</li> <li>• Glass breakage.</li> </ul>
Unfurnished	No change to cover.	No cover for: <ul style="list-style-type: none"> <li>• Theft</li> <li>• Vandalism and malicious damage.</li> </ul>	No cover for: <ul style="list-style-type: none"> <li>• Fire</li> <li>• Explosion</li> <li>• Theft</li> <li>• Vandalism and malicious damage</li> <li>• Water or other liquid</li> <li>• Glass breakage.</li> </ul>

You can call us on 133 723 to request continued cover for your home while it's unoccupied. If we agree to continue your cover, we may ask you to pay additional premium or impose conditions or exclusions.



## Legal liability exclusions

These exclusions apply to claims made under the 'Legal liability' cover,

### We won't cover

Aggravated, exemplary or punitive damages (including interest and costs).

Claims that could be made under workers compensation or any accident compensation scheme.

Fines or penalties (including interest and costs).

Legal liability for bodily injury or death to:

- You or your family, or
- An employee arising out of or during the course of employment with you or your family.

Legal liability for bodily injury to someone being towed by a bicycle or in a trailer of any kind.

Loss or damage arising from:

- A breach of a statutory provision
- An agreement, unless you or your family would've been liable in the absence of the agreement
- Either you or your family owning or occupying land or buildings not listed on your Policy Schedule
- Libel, slander, defamation or malicious falsehood
- Reckless, deliberately harmful or damaging acts by:
  - You or your family
  - A person with the consent of you or your family.

## We won't cover

Loss or damage arising from or in connection with:

- A business, profession or occupation, except:
  - Where you rent your home for domestic purposes, or
  - Baby sitting on a casual basis
- Contamination or pollution of the land, air or water
- The construction, renovation, alteration or repair of your building exceeding:
  - \$50,000 where you're the owner builder, or
  - \$100,000 where a registered builder or contractor is doing the work.

**Important note:** If you're an owner builder you should organise special contract works insurance. If a registered builder is doing the work, you should ensure your name is noted as principal on the builder's policy.

- Asbestos
- The supply of drugs or alcohol
- The ownership or use of:
  - Power driven vehicles or motorcycles, other than:
    - An unregistered motorcycle with an engine capacity up to 125cc
    - Unregistered wheel chairs
    - Unregistered battery powered single person vehicles
    - Battery powered children's toys
    - Unregistered garden appliances
    - Unregistered golf buggies that aren't required to be registered.
  - Power craft, or watercraft exceeding four metres in length, other than:
    - Power craft with an engine of no more than 10 horsepower
    - Surf skis
    - Surfboards
    - Paddleboards
    - One to four person canoes.
  - Personal watercraft
  - Aircraft or aerial devices, other than:
    - Kites
    - Model aircraft or model gliders.
  - Caravans or trailers
  - Hovercraft.
- Vibration or interference with the support of land, buildings or other property.

Loss or damage to property you own or which is in your or your family's possession, custody or control, except when you're a tenant and you or your family cause loss or damage to your landlord's property.

## General exclusions

These general exclusions apply to all sections of this Policy.

### What we won't cover

#### If the incident arises from or is connected with:

- Any model aircraft being used illegally or in breach of any regulation, legal or safety requirement of CASA or a government authority or club,
- A deliberate act by you, your family or another person with your express or implied consent to cause the item to be lost or damaged
- Wear and tear, depreciation or deterioration
- Damage caused by atmospheric conditions, mould, mildew, insects, vermin, action of light, rot or inherent defect
- Previous damage that hasn't been repaired
- You or your family illegally keeping explosives, flammable or combustible substances
- A process of cleaning, repairing, restoring or altering.

### Financial or consequential loss

#### What we won't cover

Any financial or consequential loss

#### For example, but not limited to

Financial or consequential loss when business records are stolen and you suffer financially.

### Operation of law, war or nuclear material

#### What we won't cover

#### If the incident arises from or is connected with:

- Lawful seizure, repossession or other operation of law
- Invasion, war, civil war or rebellion
- Nuclear weapons, nuclear fuel, waste or material
- Acts of terrorism where such act is directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination.

### Sanctions limitation and exclusion clause

#### What we won't cover

You're not insured under any section of this Policy where a claim payment breaches: any sanction, prohibition or restriction under United Nations resolutions; the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America; or any local autonomous sanctions.

## General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

### Assistance and co-operation

At all times when you deal with us you must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that's abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

### Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- Prevent damage to property insured, as well as to others and their property
- Minimise the cost of any claim under your Policy
- Comply with all laws.

### Changes to your circumstances

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Examples include:

- Moving address
- Changes in the occupancy of your building
- Additions or renovations you're planning to make.

You'll also need to consider the level of your sum insured when making changes such as:

- Purchasing new items that increase the value of your contents (you'll need to revise your contents sum insured)
- Additions or renovations to your building (you'll need to revise your sum insured)
- Purchasing a high risk item worth more than the stated limit as set out in the 'High risk items' table on page 24.

## Construction, renovations, alterations or repairs

You need to contact us and provide details before you start any construction, renovations, alterations or repairs to your building. If we agree to insure you while this is happening, we'll confirm in writing and may require an additional premium.

Unless we otherwise agree, we don't insure buildings in the course construction, renovation, alteration or repair. If this happens to your building, your Policy will be cancelled by us and any unused premium returned to you.

## Other interests

You must not transfer any interests in your Policy without our written consent.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy.

## Other party's interests

You must tell us of the interest of all parties (eg financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

## Other terms

These other terms apply to how your Policy operates.

### **Cancelling your Policy**

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we only need a request to cancel it from one of you.

We may cancel your Policy in any of the circumstances permitted by law (eg failure to pay the premium by the due date) by informing you in writing.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance, we'll refund you the proportion of the premium for the remaining period of insurance, less any administration fees.

### **Changing your Policy**

Changes to this Policy only become effective when we agree to them and send you a new Policy Schedule detailing the change.

### **Joint and co-insureds**

If more than one person is insured under your Policy, we'll treat a statement, act, omission, claim, request or direction by that person as having been made by all insured.

We only need a request from one person insured to cancel or change your Policy.

### **Notices**

Any notice we give you will be in writing, and will be effective once it's delivered to you personally or to your last known address (including when it's an electronic one).

It's important for you to tell us of any change of address as soon as possible.



**“Here's what to  
do if you want  
to make a  
claim.”**



# Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

This section includes:

- 'Settling building claims' - how we settle 'Building' claims
- 'Settling contents claims' - how we settle 'Contents' claims (including 'Specified portable contents optional benefit' and 'Cycle cover optional benefit' claims)
- 'Total loss' - what happens when we declare a total loss
- 'Excesses' - what you pay us when you make a claim
- 'Claims conditions' - your responsibilities and our rights after you've made a claim.

## What to do and what not to do after an incident

### What to do after an incident

**Prevent further loss or damage**

**Inform the Police** if something was stolen or vandalised, or if you're required by law to do so

**Take details** of other people involved in an incident or any witnesses to it

**Call us** as soon as possible

**Complete a claim form** if we require it

**Provide information** in support of your claim, including letters or notices given to you by another party

**Pay your excess**

### What not to do after an incident

**Admit guilt or fault** except in a Court or to the Police

**Offer or negotiate** to pay a claim or make repairs

**Admit liability**

**Dispose of damaged items** unless we've said you can

**Authorise repairs** except for essential temporary repairs

**Delay telling us about an incident** as it may reduce the amount we pay for your claim

**Give us false or misleading information**

## How a claim affects your sum insured

If we settle a claim and pay less than the total sum insured, your sum insured remains the same as it was before the claim.

For example, if your contents sum insured is \$40,000 and we pay an \$8,000 theft claim, your sum insured will remain \$40,000. Likewise, if your building sum insured is \$120,000 and we pay a \$30,000 fire claim for damage to our kitchen, your sum insured will remain \$120,000.

## Settling building claims

If we accept your claim, at our option we'll pay for reasonable costs of repairing, rebuilding or replacing your building to its condition when it was either new or last renovated, altered or restored.

We'll repair up to the nearest archway, doorway or similar entry and exit point. We won't pay for undamaged materials in any adjoining rooms.

We won't pay for undamaged parts, even to restore those undamaged parts to achieve a uniform appearance.

### Matching materials

We'll pay reasonable costs to match existing materials when we pay to rebuild or repair your building, except when matching materials can't be found locally. If this is the case, we'll only pay for the nearest equivalent materials.

### Delays in rebuilding

If you don't start rebuilding within six months from the date when the loss or damage occurred we'll only pay what it would have reasonably cost to repair, rebuild or replace your building at the time the loss or damage occurred.

We'll give special consideration for any exceptional circumstances beyond your control if you can't commence rebuilding within six months.

### Rebuilding at an alternative location

You may choose to have your building replaced at another site if it's a total loss. We won't pay more than what the cost would've been at your original site.

### Repairer information

We have the right to nominate the repairer or supplier to be used.

## Settling contents claims

In this section when we say 'contents' in the context of settling your claim, we're referring to contents, portable contents, specified portable contents, high risk items and/or your bicycle as the case requires.

At our option we'll either repair or replace your contents if we accept your claim.

The most we'll pay is the contents sum insured, and the individual item for certain items.

Claim settlement	What we pay
Repair	The reasonable cost of repair.
Replace	The cost to replace your item with a new one that's substantially the same if it can't be economically repaired (up to the item sum insured).
Cash settlement	<p>Your Policy is designed to repair or replace stolen or damaged items. If we agree this isn't possible, we'll pay you either retail value or the limit for that item (whichever is less), depending on your cover.</p> <p>If we agree to pay for an item instead of repairing or replacing it, we'll only pay you the amount you would've received from a licensed second hand dealer, up to the applicable limit.</p>

We treat these items differently when we decide to repair or replace them.

Item	What we pay
High risk items	The reasonable cost to repair or replace the item up to the limit shown in the 'Meanings of high-risk items' table on page 24.
Specified contents	The reasonable cost to repair or replace the item up to the sum insured listed on your Policy Schedule.
Carpet	Only the cost to repair or replace the carpet in the room, hallway or passageway where loss or damage occurred.
Computer equipment	The reasonable cost to repair or replace your computer equipment up to the applicable limit, although we'll only pay the market value for computers over 10 years old. This also applies to specified items.
Jewellery	The reasonable cost to repair or replace your jewellery up to the applicable limit, although we don't pay for reshaping or reclawing to reset the stone if your claim was only for loss of the stone.

Item	What we pay
Pairs and sets	<p>The reasonable cost to replace or repair a particular item that's part of a pair, set or collection. We won't pay for any special value an item may have as part of a pair, set or collection.</p> <p>If you've specified an item, we'll only pay a portion of the specified sum insured equal to the proportion of the pair, set or collection the item represents.</p>
Sporting equipment	<p>The reasonable cost to replace or repair the item. If it's designed to complement other pieces of sporting equipment where neither can be used without the other, then we'll treat all items as one.</p>
Specified portable contents	<p>The reasonable cost to repair or replace the item up to the sum insured shown on your Policy Schedule.</p>

### Repairer information

We have the right to nominate the repairer or supplier to be used.

## Total loss

Your cover ends if we settle a claim and pay the total sum insured. We don't refund any amount for the cover that we've paid the total loss claim for.

### Your premium after we've paid a total loss

If you paid your premium in full when you took out your Policy, we don't refund any amount after we've paid a claim for a total loss. This is because we've fulfilled our contract to you by making this payment.

If you pay your premium in instalments, any payment we make to you will be minus the instalments you're yet to pay. This amount is the difference between what you've already paid us (via your instalments) and what you would've paid us for the remainder of the insured period. This amount will either be deducted from a completed claim or paid by you before we settle your claim.

If you have other contents insured under your Policy, your instalments will be reduced because there'll be less contents to cover. This lasts until your Policy renewal date, which you can find on your Policy Schedule.

### MORTGAGEE'S RIGHTS

If a mortgagee is named on your Policy Schedule and we're settling your buildings claim on a cash basis, we reserve the right to pay all or part of the payment to the mortgagee.

The amount we pay to the mortgagee will be either:

- the amount owing on the mortgage (with any balance paid to you), or
- the amount we agree to pay in settlement of the buildings claim.

A payment made to a mortgagee will satisfy our obligation to you for the amount paid.

### Financier's rights

If a financier has a security interest in your property (including your contents or specified valuables), we'll pay:

- The financier your sum insured, up to the amount required to discharge your loan or finance agreement, and
- You any remaining balance of your sum insured.

## Excesses

An excess is an amount you pay us whenever you make a claim.

Your Policy Schedule sets out the excess amounts you have to pay. We deduct the excess from the amount of your claim if it's a building or contents claim. If you claim under the 'Legal liability' cover you must pay your excess before we pay a claim.

If you claim on more than one cover for the same incident, you'll only have to pay the highest applicable excess.

For example, if you have building and contents insurance, you only need to pay one excess if both your building and contents are damaged in the same insured event.

<b>Excess types</b>	<b>When it applies</b>
Home excess	All claims unless otherwise stated.
Earthquake or tsunami excess	All claims for earthquake or tsunami.
Imposed excess	All claims as set out on your Policy Schedule.  This is an excess we may require to cover your building and/or contents. If an imposed excess has been applied it'll be shown on your Policy Schedule. This excess is in addition to any other excesses applicable to that claim.
<b>Optional benefit excesses</b>	
Specified portable contents excess	All claims for specified portable contents items.
<b>Cycle cover optional benefit</b>	
Cycle cover excess	All claims for loss or damage to bicycles, equipment and accessories.
Additional carbon fibre excess	All claims for loss or damage to any carbon fibre parts.

### Excess waiver

We'll waive the excess if we've agreed to pay a claim for:

- Damage that renders your building beyond economic repair
- The total loss of your contents.

## How your excess is paid for items with limits

Where a limit is applicable, the excess will be applied to the claim prior to applying the limit.

For example:

<b>Value of the item of jewellery</b>	<b>\$5,000</b>
Excess to be applied:	\$250
Item value less excess:	\$4,750
High risk item limit:	\$1,750
If the item was not specified: High risk item applies	\$1,750
If the item was specified: The item sum insured less the excess applies	\$4,750

## Claims conditions

These claims conditions apply to each 'Cover', standard benefit and optional benefit.

### Claims experience bonus

If you hold a claims experience bonus and you make a claim under your Policy, for each claim you make we'll reduce your claims experience bonus by two levels at your next renewal date.

### Contribution and other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

### Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, provided you agree to pay market price .

### GST

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.



Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

## Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- Instruction manuals
- Guarantee or warranty certificates
- Catalogues
- Make, model and serial numbers
- Photographs or video film of the item/s.

### Proof of valuation - jewellery, gold or silver articles

Jewellery, gold or silver articles, regardless of whether they're specified contents or specified portable contents, must be valued as per the table below. If this evidence isn't provided, we can't process your claim.

Evidence of value can be a combination of:

- Receipts
- A recent valuation provided by a qualified Australian valuer.

Item value	Required proof of value
Less than \$1,499	Not required
\$1,500 up to \$14,999	Proof of value dated prior to date of loss
\$15,000 up to \$49,999	Proof of value dated prior to your Policy's inception, or a more current replacement proof of value
More than \$50,000	Proof of value dated prior to your Policy's inception, or a more current replacement proof of value. We may require this to be sighted by us prior to the item being specified on your Policy Schedule.

## How claims administration and legal proceedings are undertaken

When a claim is made we have the right, at our discretion, to exercise all the legal rights of the person making the claim relating to the incident and to do so in their name. We'll take full control of the administration, conduct or settlement of the claim including any recovery or defence we think is necessary.

We'll also report any suspected fraudulent act to the Police for further investigation.

## Subrogation, recovery action & uninsured loss

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under your Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

## Preventing our right of recovery

If you've agreed not to seek compensation from any person liable to compensate you for loss, damage or liability covered by your Policy, we won't cover you for that loss, damage or liability.