

Contents Insurance for Strata



Product Disclosure Statement
and Policy Wording

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Our commitment

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.

Receiving your Policy documents

You may choose to receive your Policy documents:

- (a) electronically, including but not limited to email; or
- (b) by post.

If you tell CHU to send your Policy documents electronically, CHU will send them to the email address that you have provided. This will continue until you tell CHU otherwise or until CHU advises that this method is no longer suitable. Each electronic communication will be deemed to be received by you twenty-four (24) hours after it leaves CHU'S information system. If you do not tell CHU to send your Policy documents electronically, the Policy documents will be sent to the mailing address that you have provided.

You are responsible for ensuring that the email and mailing address that CHU has is up to date. Please contact CHU to change your email or mailing address.

Updating the PDS

From time to time and where permitted by law, we may change parts of the PDS. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to you from the view of a reasonable person deciding whether to buy this insurance may be found on the CHU website at www.CHU.com.au.

For more information or to make a claim

Please contact CHU to make a claim. They also have an After Hours Emergency Claims Hotline that you can contact on 1800 022 444.

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.

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE) of Level 5, 2 Park Street Sydney.

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE).

We have authorised the information contained in this PDS.

Authority to act on our behalf

We have given CHU Underwriting Agencies Pty Ltd ABN 18 001 580 070 (CHU) a binding authority to market, underwrite, settle claims and administer this Policy on our behalf.

Under the terms of this binding authority CHU act as our agent, and not yours, but liability within the terms and conditions of the Policy remains at all times with us.

Any matters or enquiries you may have should be directed to CHU. The contact details for CHU are shown on the back cover of this document.

Under the terms of this binding authority CHUiSAVER acts as our agent, and not yours, but liability within the terms and conditions of the Policy remains at all times with us.

About CHU

CHU Underwriting Agencies Pty Ltd is a specialist strata and community title insurance intermediary and holds an Australian Financial Services licence (AFS Licence No: 243261) to issue and advise on general insurance products.

CHU is a company within the Steadfast Underwriting Agencies division of Steadfast Group Limited (ABN 98 073 659 677)(SGL).

Important Information

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 home unit is
- Your insurance and claims history, including any claim experience adjustment you may be entitled to
- Security features of your home unit
- The construction and age of your home unit
- Whether you've selected Basic cover or Premier cover
- Optional benefits selected by you
- Excesses
- Whether you choose to pay your premium annually or by instalments.

How to reduce your premium

Discount	How to get it
Choose a higher excess	Choose to pay a higher excess.
Claims experience adjustment	Have a good claims history. If you make a claim, your claims experience adjustment will be recalculated based on the number of claims you make.
Increase your security	Install a security alarm.
Retirees discount	If you're retired and no longer working full time, we'll give you a retirees discount. 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.

Paying your premium

Various options are available for paying your premium including annual payment by credit card, BPAY, EFT/direct deposit.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of your Policy include:

Costs or fees	Details
Administration fee	An administration fee of \$44 inclusive of GST is payable by you to cover CHU's administration cost of preparing and distributing your Policy. The administration fee is noted on the Schedule and is not refundable in the event of cancellation, unless the insurance contract is cancelled within the cooling-off period or is a full term cancellation.
Refund of premium	You may cancel your Policy at any time. If you choose to cancel your Policy we will retain a portion of the premium which relates to the period for which you have been insured. We will refund the residue for the unexpired period less any non-refundable government taxes or charges, provided that no event has occurred where liability arises under the Policy.
Commissions	SGL or CHU may receive a commission payment from us when your Policy is issued and renewed. If you cancel your Policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to the Financial Services Guide

Costs or fees	Details
	(FSG), or contact SGL or CHU directly.

Calculating your sum insured

Your contents are 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:

- How much contents you have
- The kinds of items you have as contents
- That costs must be new for old at today's prices
- How much it costs to replace items and fixtures.

You need to review your sum insured if you make any major changes such as buying new white goods, electronic items or jewellery.

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'.

Cancellation

You may cancel the Policy at any time by notifying us in writing. We may cancel the Policy where we are entitled to by law.

Further details about cancellation are shown in the General Conditions.

The General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice. The aims of this Code are fully supported by CHU.

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.

You can obtain a copy of the Code from CHU or from www.codeofpractice.com.au

Privacy

In this Privacy Notice, the use of 'we', 'our' or 'us' means QBE and CHU unless specified otherwise.

Our Privacy Policies describe how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services.

You can view QBE's Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy by phoning us on 133 723 or requesting it from our authorised representatives or service providers. You can view CHU's Privacy Policy at www.CHU.com.au or obtain a copy by contacting CHU's/Steadfast's Privacy Officer on +61 2 9307 6656 or by writing to:

Postal Address: PO Box A2016, Sydney South NSW 1235

Email: privacyofficer@steadfastagencies.com.au.

We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia. The locations we may disclose your information include South Africa, United Kingdom, United States of America and Vietnam.

By giving us personal information you consent to us collecting, disclosing, storing and using it in accordance with our Privacy Policies. If you give us someone else's personal information you confirm you've obtained their consent to do so.

If you don't provide all of the personal information we've requested we may be unable to issue, administer or manage products or provide services.

Resolving complaints & disputes

CHU has a Compliments, Complaints and Dispute Resolution Policy (a copy of which is on its website) which accords with the General Insurance Code of Practice. CHU will handle all complaints in a fair, transparent and timely manner.

CHU has a bespoke complaints handling and internal resolution procedure to immediately address your concerns:

1. Claims Decision Complaint – arising out of a declined claim, the value of a claim or financial hardship;
2. Claims Service Complaint – arising out of services provided by a CHU Service Provider or CHU employee;
3. Non-Claims Complaint – any complaint which is neither a Claims Decision Complaint nor a Claims Service Provider Complaint

Claims Decision Complaints

Step 1 – tell CHU about your Complaint

If your complaint relates to a claims decision, please initially contact the Claims Handler who is handling the Claim. The claims handler will immediately escalate the Complaint to the Claims Team Leader. The Claims Team Leader will try to resolve your Complaint within 2 business days in accordance with CHU's Stage 1 IDR process.

Step 2 – CHU IDR Committee

If the Claims Team Leader cannot resolve your Complaint within 2 business days, your Complaint will immediately be referred to the IDR Committee (as part of Stage 1 IDR), which will consider your Complaint and provide its response in writing within 15 business days from the date of the initial Complaint. If further time is required due to for example insufficient information, the IDR Committee will provide a response as soon as possible and notify you of the further time it will require in order to provide a response.

Step 3 – referral to QBE

If CHU cannot resolve your Complaint within 15 business days, it will refer your Complaint to the QBE dispute resolution department as part of CHU's Stage 2 IDR process. QBE will provide its Final Response within 45 business days of the initial complaint to CHU.

Claims Service Complaints

Step 1 – tell CHU about your Complaint

If your complaint relates to a CHU service provider, please initially contact the Claims Handler who is handling the Claim. The Claims Handler and the Claims Team Leader will try to resolve your Complaint within 15 business days in accordance with CHU's Stage 1 IDR process.

Step 2 – referral to QBE

If CHU cannot resolve your Complaint within 15 business days, it will refer your Complaint to the QBE dispute resolution department as part of CHU's Stage 2 IDR process. QBE will provide its Final Response within 45 business days of the initial complaint to CHU.

Non-Claims Complaints

Step 1 – tell CHU about your Complaint

In the first instance, please contact the CHU representative who originally assisted you. The CHU representative will immediately refer your Complaint to the relevant State Underwriting Manager, who will try to resolve your Complaint within 5 business days.

Step 2 – referral to National Underwriting Manager

If the State Underwriting Manager cannot resolve your Complaint within 5 business days, your Complaint will be escalated to Stage 1 of CHU's IDR process and referred to the National Underwriting Manager who will consider your Complaint and provide his/her response within 15 business days from the date of the initial Complaint. If further time is required due to for example insufficient information, he/she will provide a response as soon as possible and notify you of the further time required to provide a response.

Step 3 – referral to State Manager

If the National Underwriting Manager cannot resolve your Complaint within 15 business days, he/she will refer your Complaint to the State Manager as part of CHU's Stage 2 IDR process. The State Manager will provide his/her Final Response within 45 business days of the initial complaint to CHU.

Financial Ombudsman Service

If you are dissatisfied with our internal dispute determination or if we are unable to resolve your complaint or dispute to your satisfaction within 45 days of first being notified of the Complaint, (or we cannot reach an agreement on a timeframe acceptable to you), you have the right to refer the matter to the Financial Ombudsman Service Australia (FOS).

FOS is an independent and free external dispute resolution scheme approved by the Australian Securities and Investments Commission. We (and QBE) are a member of this scheme and have agreed to be bound by its determinations about a dispute. You may contact FOS at any time at:

Contact number: 1800 367 287 (or 1800 FOS AUS)

Address: GPO Box 3, Melbourne Victoria 3001

Email: info@fos.org.au

Website: www.fos.org.au

If you would like to refer your dispute to FOS, you must do so within 2 years of the date of our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply. Your application to FOS will be subject to its Terms of Reference (TOR) (See www.fos.org.au/about-us/terms-of-reference). FOS can also advise you if your dispute falls within its TOR. If your Complaint falls outside the TOR, you can seek independent legal advice or access any other external dispute resolutions options available to you.

Request for Information

You may request copies of information we have relied upon to arrive at our decision(s) in the Complaint Handling process. In some instances, we may not release the information as requested and you may request a review of our decision not to release such information. We will comply with Code requirements regarding providing information you request.

Contact Us

New South Wales / ACT

Email: info_nsw@chu.com.au

Level 5, 1 Northcliff Street

Milsons Point NSW 2061

Phone: 1300 361 263

Queensland / Northern Territory

Email: info_qld@chu.com.au

Email: info_nt@chu.com.au

Level 13, King George Central

145 Ann Street, Brisbane QLD 4000

Phone: 07 3135 7900

South Australia

Email: info_sa@chu.com.au

208 Greenhill Road

Eastwood SA 5063

Phone: 08 8394 0444

Victoria / Tasmania

Email: info_vic@chu.com.au

Level 4, 628 Bourke Street

Melbourne 3000

Phone: 03 8695 4000

Western Australia

Email: info_wa@chu.com.au

Level 15, QBE House

200 St Georges Terrace, Perth WA 6000

Phone: 08 9466 8600

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"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment.
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	info@fos.org.au
Online	www.fos.org.au

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	enquiries@oaic.gov.au
Online	www.oaic.gov.au

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 (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.
Online	www.fcs.gov.au

Policy Wording

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 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 Schedule. You have to pay any applicable excess.

The cover you chose

When you take out this Policy you take out our Contents cover.

Your Schedule will show your sum insured, plus any optional benefits you've selected.

Legal liability cover is included.

Paying your premium

Your 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.

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

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.

When we say	We mean
Administrative fund contributions	Regular contributions levied by the body corporate or owners corporation of the strata building to cover the costs and expenses of administering the strata building.
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 'Meaning of contents' on page 27.
Curio	Small articles valued as a collectors' item.

When we say	We mean
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.
Endorsement	A written alteration to the terms, conditions and limitations of this Policy which is shown on the Schedule.
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.

When we say	We mean
Fixtures	Fixtures listed under 'Meaning of fixtures' on page 28.
Floating floors	Laminated, veneered or similar flooring not fastened to the sub-floor but held in position by its own weight with or without skirting at perimeter walls.
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"> ● A lake (whether or not it has been altered or modified) ● A river (whether or not it has been altered or modified) ● A creek (whether or not it has been altered or modified) ● Another natural watercourse (whether or not it has been altered or modified) ● A reservoir ● A canal ● A dam.
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 'Meaning of high risk items' on page 29.

When we say	We mean
Home unit	<p>The residential lot or unit as defined by the strata legislation (including lockable storage areas) which you:</p> <ul style="list-style-type: none"> ● live in, and ● either own or lease.
Incident	Any insured event which results in a claim on this Policy.
Insured event	Events listed under Insured events on page 37.
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"> ● Isn't a balloon or kite ● Isn't used for anything other than the purpose for which it was originally designed ● Has a wingspan of no more than 150 centimetres ● Weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal) ● Costs no more than \$1,500 when new including anything in, on or attached to it. <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	<p>Anywhere at the site not fully enclosed by walls and a roof including:</p> <ul style="list-style-type: none"> ● Outbuildings unable to be secured ● Unlocked vehicles, tents, trailers or caravans.
Outdoor furniture	Furniture and domestic equipment designed to be used in an outdoor environment for domestic purposes.
Period of insurance	Means the period for which you are insured. It commences at the time we agree to give you insurance and finishes at 4pm on the day of expiry. The expiry date is shown on the 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"> ● Camera or video camera body ● All lenses which attach to the camera or video body ● All camera and video accessories including but not limited to carry cases, filters, cleaning equipment, tripod, battery and memory cards. <p>Photographic equipment doesn't include photographic data.</p>

When we say	We mean
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 including 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, collects and flows along any surface, but not including flood.
Schedule	<p>Means the most recent current attachment to the Policy that specifies the site, those sections and benefits that are in force and the details of the sum insured or limit of liability and includes any one or more of the following:</p> <ul style="list-style-type: none"> • The Policy Schedule • The renewal notice you have paid • The endorsement sent to you.
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).

When we say	We mean
Site	Land at the address shown on your Schedule at which your 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.
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.

When we say	We mean
Strata building	Building(s) and common property as defined in the strata legislation which are at the site.
Strata legislation	The applicable legislation in Australia which regulates strata title, such as the Strata Titles Act, Community Titles Act and Company Titles Act.
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 home unit doesn't have enough furniture or furnishings for normal living needs.
Unoccupied	No-one is living in your home unit or someone is living there without your consent.
We, our and us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

When we say	We mean
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 contents

Items covered	Items not covered
<ul style="list-style-type: none"> ● Furniture, furnishings ● Carpets (whether fixed or unfixed), lino and floor rugs ● Internal blinds, curtains ● Household goods ● Electronic items ● Relocatable light fixtures not permanently secured to your home unit ● White goods ● Clothing and other personal items and effects ● Children's toys ● High risk items ● Swimming pools or spas that aren't in-ground ● Swimming pool or spa covers and accessories ● Items for your business or occupation used in an office or surgery in your home unit ● Specified contents ● Fixtures. 	<ul style="list-style-type: none"> ● Fish, birds or other animals ● Lawns, hedges, trees, shrubs, plants (real or artificial) ● Earth ● Unset or loose gems ● Power driven vehicles including accessories (including helmets) and spare parts whether fitted to the vehicle or not, other than the following, provided they are not required to be registered: <ul style="list-style-type: none"> ○ Wheel chairs ○ Battery powered single person vehicles ○ Garden appliances ○ Golf buggies ○ Battery powered children's toys. ● Personal watercraft ● Powercraft, watercraft exceeding three 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"> ○ Surf skis ○ Surfboards ○ Paddleboards ○ One to four person canoes or kayaks. ● Aircraft or aerial devices, other than: <ul style="list-style-type: none"> ○ Kites ○ Model aircraft or model gliders. ● Caravans or trailers, including accessories and spare parts whether fitted to the caravan or trailer or not ● Illegally acquired items including illegally downloaded digital files ● Hovercraft ● Water.

Meaning of fixtures

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

Meaning of high risk items

We've set out what the most we'll pay for each of the high risk items under each policy cover option in the table below. The most we'll pay in total on a claim for all unspecified high risk items is shown on your 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 under Basic Cover is:	The most we'll pay under Premier Cover is:	Option to increase limit if item is specified contents?
Cash, bullion or negotiable securities	Up to 1% of your sum insured to a maximum \$500	Up to 1% of your sum insured to a maximum \$1,500	✗
Documents	\$500 per item up to maximum of \$1,500	\$2,000 per item up to maximum of \$5,000	✗
Firearms	\$500 per item up to maximum of \$2,500	\$5,000 per item up to maximum of \$25,000	✗

High risk item	The most we'll pay under Basic Cover is:	The most we'll pay under Premier Cover is:	Option to increase limit if item is specified contents?
Curios	\$1,000 per item up to maximum of \$5,000	\$5,000 per item up to maximum of \$25,000	✓
Jewellery	\$1,500 per item up to maximum of \$7,500	\$5,000 per item up to maximum of \$25,000	✓
Watches	\$1,500 per item up to maximum of \$7,500	\$5,000 per item up to maximum of \$25,000	✓
Gold or silver articles (but not bullion)	\$1,000 per item up to maximum of \$5,000	\$5,000 per item up to maximum of \$25,000	✓
Photographic equipment	\$1,500 in total	\$5,000 per item up to maximum of \$25,000	✓
Bicycles	\$1,500 per bicycle up to maximum of \$2,500	\$5,000 per bicycle up to maximum of \$25,000	✓

High risk item	The most we'll pay under Basic Cover is:	The most we'll pay under Premier Cover is:	Option to increase limit if item is specified contents?
Portable entertainment equipment	\$1,500 per item up to maximum of \$5,000	\$5,000 per item up to maximum of \$25,000	✓
Entertainment equipment	10% of the total sum insured for all items	10% of the total sum insured for all items	✓
Pre-recorded discs such as CDs, DVDs, BluRays, electronic games media and digital media files	\$3,000 in total	\$5,000 per item up to maximum of \$25,000	✓
Portable musical instruments	\$1,500 in total	\$25,000 in total	✓
Works of art, pictures, tapestries, rugs, antiques	\$5,000 per item up to maximum of \$10,000	\$10,000 per item up to maximum of \$40,000	✓

High risk item	The most we'll pay under Basic Cover is:	The most we'll pay under Premier Cover is:	Option to increase limit if item is specified contents?
Collections of any kind	\$5,000 per collection up to maximum of \$10,000	\$10,000 per item up to maximum of \$40,000	✓
Computer equipment	\$5,000 in total	\$10,000 per item up to maximum of \$40,000	✓
Tools of trade	\$1,500 in total	\$2,500 in total	✗

Cover

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

It also describes what we cover for Legal liability, which is included as a standard cover.

Insured events are set out on page 37.

Exclusions & conditions are set out on page 67.

Contents

What we cover

We'll cover your contents for the Insured events listed in the table on page 37. Your contents are covered at the locations shown in the Location of contents table on page 35.

We also give you:

- Standard benefits
- Specified portable contents optional benefit if you've bought the optional cover (as shown on your Schedule)
- Legal liability cover.

How much we'll pay

We'll pay up to your contents sum insured shown on your 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 limit shown in the 'Meaning of high risk items' table on page 29. The most we'll pay in total for all unspecified high risk items is the high risk item limit shown on your Schedule.

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

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

The Claims section sets out specific terms and conditions that apply when you make a claim or when something happens that may lead to a claim, including our process for Settling contents claims.

Location of contents

The tables below show where your contents are:

- ✓ Covered
- ✗ Not covered
- Covered, but only if you've taken the option to have cover at this location. If you took this option it'll be shown on your Policy Schedule.

You only have cover for your portable contents if you bought our Specified portable contents optional benefit.

Cover at your site

Location	Basic Cover	High risk items	Premier Cover	Specified portable contents optional benefit
Inside your home unit	✓	✓	✓	✓
In the open air	✓	✓	✓	✓

Cover away from your site

We also cover your contents away from your site, as per the Standard benefits that apply and any Optional benefits you've bought.

Location	Basic Cover	Basic Cover High risk items	Premier Cover	Specified portable contents optional benefit
In: <ul style="list-style-type: none"> • A motel, hotel or club • A nursing home, hospice or hospital • Another person's home you're living in 	✓	✗	✓	✓
In a bank safe in Australia	✓	✓	✓	✓
Temporarily in transit	✓	✓	✓	✓
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
Fire	Damage caused by a fire.	Damage: <ul style="list-style-type: none"> • Caused by charring, melting or scorching as a result of fire without the presence of flames • From ash, soot or smoke • To heat resistant items and any fittings or attachments on or in them if the fire only caused damage to that item. Examples of heat resistant items include cooking appliances, irons, toasters, microwave ovens, heaters, clothes dryers, electric kettles, chimneys, fireplaces, ovens and potbelly stoves.
Explosion	Damage caused by an explosion.	The item that exploded.

Insured event	What we'll cover	We won't cover
Lightning or thunderbolt	<p>Damage caused by:</p> <ul style="list-style-type: none"> • A direct lightning strike or thunderbolt • A power surge caused by lightning. 	<p>Damage:</p> <ul style="list-style-type: none"> • If there's no visible evidence of damage • Where the Australian Bureau of Meteorology has no record of lightning or thunder in your area at the time the damage occurred. <p>For example, you're not covered unless there's visible damage to:</p> <ul style="list-style-type: none"> • A power line or pole near your home unit, and • The appliance that isn't working. <p>There must also be scorch or burn marks on your electrical circuitry consistent with a lightning strike near your home unit.</p>

Insured event	What we'll cover	We won't cover
Earthquake or tsunami	<p>Damage caused by earthquake or tsunami.</p> <p>All damage occurring within a 48 hour period will be regarded as one incident.</p>	<p>Damage caused by a wave that arises from any event other than a tsunami.</p>
Theft	<p>Theft or attempted theft.</p>	<p>Theft or attempted theft:</p> <ul style="list-style-type: none"> • From a motor vehicle, caravan or trailer not at your site • By you, your family, your tenants or someone in your home unit or at your site with your consent or the consent of someone who:
Vandalism and malicious damage	<p>Damage caused by vandalism or malicious damage.</p>	<p>Vandalism or malicious damage by you, your family, your tenants or someone at your site with your consent or the consent of someone who:</p> <ul style="list-style-type: none"> • Lives with you, or • Was in temporary possession of your home unit with your permission.

Insured event	What we'll cover	We won't cover
<p>Water or other liquid</p> <p><i>(Continues on next page)</i></p>	<p>Damage caused by water or other liquid which suddenly escapes from your or your neighbours:</p> <ul style="list-style-type: none"> ● Plumbing system ● Bath, fixed basin or sink ● Fixed heating or cooling system ● Roof gutter or downpipe ● Shower recess ● Tank ● Toilet system ● White goods ● Above ground swimming pool or spa. 	<p>Damage:</p> <ul style="list-style-type: none"> ● Deliberately caused by you, your family or another person with consent ● Due to failed grouting ● To your swimming pool or spa due to hydrostatic pressure ● Due to overflowing gutters or guttering if your home unit hasn't been properly maintained <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>

Insured event	What we'll cover	We won't cover
<p>Water or other liquid (Continued from previous page)</p>	<p>We'll also cover damage caused by water or other liquid which suddenly escapes from:</p> <ul style="list-style-type: none"> ● The road gutter or curbing ● A water main or pipe. 	<ul style="list-style-type: none"> ● If your home unit hasn't been properly maintained ● Due to a gradual process, such as, condensation, rising damp or splashing. You must fix any faults immediately. <p>Costs to:</p> <ul style="list-style-type: none"> ● Fix leaks ● Replace lost water ● Repair or replace defective parts or items that caused the damage, or the cost of lost water as a result of a leak <p>For example, we won't pay for a new dishwasher hose that broke.</p> <ul style="list-style-type: none"> ● Fix defects in the design or construction of a system ● Repair or replace a defective part ● Replace undamaged property to create a uniform appearance <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
Collision	<p>Damage caused from collision with part of:</p> <ul style="list-style-type: none"> • An aircraft • A hovercraft • A spacecraft, a satellite or any space debris • A train • A vehicle, trailer or caravan • Any watercraft. 	<p>Damage caused by:</p> <ul style="list-style-type: none"> • Wheels or tyres to paths, driveways or underground services • Collision with any other items or objects.

Insured event	What we'll cover	We won't cover
Falling tree, branch or aerial	<p>Damage caused by a falling tree, branch, television, radio or satellite aerial.</p> <p>We'll also pay reasonable costs:</p> <ul style="list-style-type: none"> • To remove fallen trees or branches from inside your home unit 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 contents • For felling, pruning or stump removal if your contents is damaged. 	<ul style="list-style-type: none"> • Damage caused by tree lopping or felling by you or done with your consent • Costs of repairing television, radio or satellite aerials fittings or masts that caused the damage.

Insured event	What we'll cover	We won't cover
Damage by animals	Damage caused by collision of animals not kept at your site.	Damage caused by animals: <ul style="list-style-type: none">● Eating● Chewing● Clawing● Pecking● Scratching● Soiling● Fouling● Polluting in any way.

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"> • Water penetrating or entering your home unit if it's not properly maintained and/or existing damage hasn't been repaired <p>For example, water entering your home unit through a cracked roof tile you haven't repaired.</p>

Insured event	What we'll cover	We won't cover
Storm, rain or flood <i>(Continued from previous page)</i>		<ul style="list-style-type: none"> ● Water penetrating or entering your home unit because of a design fault, structural defect or defective workmanship ● Water entering your home unit through an opening in the wall or roof made for the purpose of alterations, additions, renovation or repair <p>For example, if an opening is made in your home unit 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"> ● The seas or high tides ● Erosion or earth movement ● Lightning or thunderbolt ● Power surges or an interruption to the power supply <p>Note: Cover for lightning or thunderbolt is provided under the insured event 'Lightning or thunderbolt'. See page 38.</p> <ul style="list-style-type: none"> ● Privacy screens or retaining walls ● Shade-cloth, shade-sails, PVC blinds or umbrellas ● Swimming pool or spa covers, solar covers or plastic liners (including vinyl)

		<ul style="list-style-type: none"> Swimming pools or spas as a result of hydrostatic pressure Electrical or mechanical equipment in the open air, unless the equipment is designed to be weatherproof.
<p>Glass breakage</p>	<p>Accidentally broken glass that forms part of:</p> <ul style="list-style-type: none"> Permanent lighting fixtures Shower screens Oven doors, stove tops or cooking surfaces China bathroom or toilet fittings Furniture Wall mirrors Light fittings Your contents A home unit you're renting, but only if you're responsible for the glass under your lease. 	<p>Glass that's:</p> <ul style="list-style-type: none"> Crockery A vase or ornament Glassware Part of a glass house or conservatory Part of a clock, picture, television set, radio or computer monitor Worn or carried by hand. <p>For example, spectacles, watches and items carried by hand such as cameras and binoculars.</p>

If you have taken Premier Cover, you will also be covered for Accidental loss or damage. The below table shows what you're covered for and what we won't cover for accidental loss or damage.

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"> ● 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"> ○ Hot item other than cigarettes, cigars or pipes ○ Home heater ○ Cooking appliance. <p>Lost contents if you can't establish the cause.</p> <p>Loss of or damage to:</p> <ul style="list-style-type: none"> ● Sporting equipment while being used ● A bicycle while it's being ridden ● Electronic data ● Motorcycle apparel while being worn ● Model aircraft while being used. <p>Loss or damage due to:</p> <ul style="list-style-type: none"> ● Mechanical or electronic breakdown ● Any process of cleaning if chemicals were used

- Any process of repairing, restoring or altering
- Deliberate application of heat.

For example, we won't cover accidental damage to a cooktop caused by a heating element that's part of the cooktop.

Legal liability

Legal liability cover is included with your Contents cover.

What we cover

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

How much we'll pay

Up to the legal liability limit shown on the 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 Schedule if:

- You insure contents at more than one location 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.

Standard benefits

Your Policy comes with 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
Essential temporary repairs	<p>Up to \$500 towards the cost of essential temporary repairs to your contents after damage by one of the Insured events.</p> <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 (Continues on next page)	<p>Up to \$2,000 towards the cost of repairs to a household electric motor if it:</p> <ul style="list-style-type: none"> • Has been burnt out by fusion, and • Is part of a machine or appliance that's also part of your contents insured by your Policy. <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"> • Motors more than 15 years old from the date of purchase when new, or more than 15 years old from the date of rewinding • 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 • Electronic controllers or other electronics

Benefit	What we give you	We won't cover
Fusion of electric motors <i>(continued from previous page)</i>	<p>Depreciation: We'll apply depreciation at a rate of 20% for every year over 10 years.</p>	<ul style="list-style-type: none"> • Hiring a replacement machine or appliance • Leakage of refrigerant driers. <p>Repairing or replacing:</p> <ul style="list-style-type: none"> • Electrical contacts that spark or arc in ordinary working • Mechanical parts • Motors under manufacturers' guarantee or warranty • 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 • Starter switches, lighting or heating elements, fuses or protective devices • Transformers.

Benefit	What we give you	We won't cover
Failure to insure	<p>We'll pay up to your contents sum insured if you're legally required to contribute to the cost of repair or replacement of the strata building if you own and live in your home unit and:</p> <ul style="list-style-type: none"> ● The owners corporation failed to insure the strata building as required by strata legislation, and ● Loss or damage to your home unit is caused by one of the page 37. 	<p>Any amounts if you were aware that the body corporate, owners corporation or an office holder of the strata building failed to take out insurance.</p> <p>If a claim was declined under the applicable strata insurance policy.</p>
Tenant's cover - Fixtures	<p>If you live in your home unit as a tenant, we'll cover as contents:</p> <ul style="list-style-type: none"> ● Fixtures you installed for your own use ● Landlord's fixtures you're responsible for under your lease. 	

Benefit	What we give you	We won't cover
Title deeds	Up to \$500 towards the cost of replaced title deeds lost or damaged by one of the page 37 we've accepted a claim for.	
Landscaping	<p>Up to \$1,000 toward the cost to reinstate your home unit's landscaping, ornamentation or gardens which are damaged by:</p> <ul style="list-style-type: none"> ● One of these page 37: <ul style="list-style-type: none"> ○ Fire ○ Explosion ○ Lightning or thunderbolt ○ Earthquake or tsunami ○ Collision, but only by a vehicle, trailer or caravan, ● The fire brigade or other emergency service attending after one of these events. 	

Benefit	What we give you	We won't cover
Compensation for death	<p>\$5,000 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 (Continued on next page)	Up to \$10,000 per period of insurance towards modifying your home unit or relocating to another suitable location if you or a family member living in your home unit 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.	

Benefit	What we give you	We won't cover
Paraplegia or quadriplegia modifications (continued from previous page)	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.	
Forced evacuation by government authority	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: <ul style="list-style-type: none"> • Living at your home unit, and • Evacuated and prohibited from living there by a government authority. 	Costs due to an evacuation and prohibition of your home unit that aren't a direct result of damage to neighbouring premises classed as insured damage under your Policy. Costs incurred more than 60 days after you were evacuated.
Inflation adjustment	We'll increase your contents sum insured by 0.5% per month until you next renew your Policy.	
External door locks	Up to \$500 to re-key or replace the locks in your home unit when the keys have been stolen due to theft.	

Benefit	What we give you	We won't cover
Administrative fund contributions	<p>Up to \$500 towards administrative fund contributions you're required to pay while you're unable to live in your home unit.</p> <p>We'll only pay this benefit if we accept your claim and agree you're unable to live in your home unit.</p>	
Accessories, appliances or spare parts	<p>Up to \$500 per item for 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"> ● Used for motor vehicles (including motor cycles or motor scooters), caravans, trailers and watercraft, and ● Not fitted to, or contained within, a motor vehicle, caravan, trailer or watercraft. <p>The most we'll pay in total is \$1,000 in total per claim.</p>	<ul style="list-style-type: none"> ● Motor vehicle keys, remote locking or alarm devices as accessories whether they're fitted, in or on the motor vehicle ● Re-coding of any devices or changing vehicle locks ● Accessories, appliances or spare parts while fitted to, or contained within a motor vehicle, caravan, trailer or watercraft.

Benefit	What we give you	We won't cover
<p>Accommodation costs - Contents</p>	<p>Up to:</p> <ul style="list-style-type: none"> ● 12 months from the time of damage, or ● 10% of the contents sum insured <p>whichever is less, towards the reasonable cost of similar accommodation, or lost rent while your home 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"> ● Temporary accommodation costs at a professional animal boarding home for pets that normally live with you, and ● Additional relocation costs. <p>We'll only pay this benefit if:</p> <ul style="list-style-type: none"> ● You own and live in your home unit, or ● You're a tenant in one, and ● We've accepted your contents claim. <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 unit.</p>

Benefit	What we give you	We won't cover
Credit or transaction card cover	<p>Up to \$1,000 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"> • Notified your financial institution as soon as you discovered your card was lost or stolen, and • Complied with the terms and conditions of use for your card (For example, you didn't write down or disclose your PIN), and • Your Policy insures your contents at your primary place of residence. 	<ul style="list-style-type: none"> • The loss or theft of gift or credit vouchers • Costs incurred for cards that don't belong to you or your family • Costs where the card was used by someone living at the site.
Contents temporarily removed	<p>Up to 30 days cover for contents you normally keep at your primary residence for loss or damage caused by one of the page 37 in Australia if you take them with you to:</p> <ul style="list-style-type: none"> • A motel, hotel or club • A nursing home, hospice or hospital • A bank safe deposit facility • Another person's home you're living in. <p>The most we'll pay is up to 20% of your contents sum insured per claim.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> • Contents in the open air • High risk items, except ones contained in a bank safe deposit facility in Australia.

Benefit	What we give you	We won't cover
<p>Contents temporarily in transit</p>	<p>Up to:</p> <ul style="list-style-type: none"> ● \$5,000 for loss or damage caused by one of the page 37, or ● \$200 for theft, collision or glass breakage to your contents while they're temporarily in transit in your vehicle. 	<p>Loss or damage to contents if they're:</p> <ul style="list-style-type: none"> ● Outside Australia ● Being permanently removed from your home unit to another site ● Being carried by removalists ● In a truck or other vehicle normally used for moving residences ● Being carried on a motorcycle ● In a caravan, trailer or watercraft.
<p>Cover when you move sites (Continues on next page)</p>	<ul style="list-style-type: none"> ● Your current site if you permanently reside there, and ● Your new address if you intend to permanently live there in Australia <p>for up to 60 days when you're moving.</p> <p>You'll need to advise us of your new address to continue cover after 60 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>Any claim 60 days after you started moving.</p>

Benefit	What we give you	We won't cover
Cover when you move sites (Continued from previous page)	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.	
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>Up to \$500 towards the 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"> • Failure of the electricity supply • Mechanical or electrical breakdown. <p>The most we'll pay is up to 1% of your contents sum insured.</p>	<ul style="list-style-type: none"> • An accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent • A deliberate act of the power supply authority or company • A strike.
Guests property	<p>Up to \$1,000 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>
Veterinary expenses (Continues on next page)	<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"> • Resulting from the physical loss, theft or death of an animal including but not limited to post-mortem disposal or cremation

Benefit	What we give you	We won't cover
Veterinary expenses (Continued from previous page)		<ul style="list-style-type: none"> • For routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing • 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 • 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 • 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.

If you have taken Premier Cover, you will also be covered for Contents temporarily removed from the home unit.

Benefit	What we give you	We won't cover
<p>Contents temporarily removed from the home unit</p>	<ul style="list-style-type: none"> • Anywhere in Australia and New Zealand • Worldwide, but only for up to 90 consecutive days. <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 \$2,500 per item and \$10,000 in total for</p> <ul style="list-style-type: none"> • Jewellery, gold or silver articles, furs, watches or personal effects • Collections • Mobile phones, portable electronics. 	<p>Contents:</p> <ul style="list-style-type: none"> • You permanently remove from your home unit, including when they're being moved • Used in connection with a profession trade or business • Stolen from a vehicle, unless it was locked and there was visible forced entry to it • Lost or damage in transit through post, commercial courier or any other similar service. <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>

Specified portable contents optional benefit

You can buy our Specified portable contents optional benefit cover.

Your Schedule will show if you bought the portable contents optional benefit and only applies:

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

What we cover

We'll cover loss or damage to your specified portable contents at the locations shown in the Location of contents table on page 35 which is caused accidentally or by theft.

Your specified portable contents are covered when they are temporarily removed from the site:

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

How much we'll pay

Up to specified sum insured set out in your 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.

Specified portable contents exclusions

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

We won't cover

Theft from an unattended motor vehicle, except when:

- The vehicle was in a locked garage, or
- There was forced entry to the vehicle.

Items in transit through post, commercial courier or any other similar service.

Items you lost or that disappeared, but you can't establish the cause.

Theft of an unattended bicycle left in a public place, unless you secured it with a padlock chain or cable to a fixed object, bicycle rack or a motor vehicle carry rack.

We won't cover

Sporting equipment accidentally lost or damaged while being used.

Model aircraft while being used.

Bicycles while being used.

Motorcycle apparel while being worn.

Loss or damage caused by:

- Electrical or mechanical breakdown or over-winding
 - Scratching or denting
 - Power surges except when by lightning.
-

Exclusions and conditions

This section of the booklet sets out:

- Exclusions:
 - Contents cover exclusions, which apply to 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

Contents cover exclusions

These exclusions apply to claims made under Contents cover, Standard benefits, Optional benefits and Specified portable contents optional benefit.

Insured events

The specific things we don't cover for each insured event are set out in the Insured events table on page 37.

Unoccupancy

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

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

You can call CHU to request continued cover for your home unit 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 or home units 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 express or implied consent of you or your family.

Loss or damage arising from or in connection with:

- The strata building and common contents attaching to you as owner or occupier of your home unit under strata legislation, or articles or by-laws of your home unit's owners corporation
- A business, profession or occupation, except:
 - Where you rent your home unit 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 home unit exceeding:

We won't cover

- \$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 the following, but only if they are not required to be registered:
 - Wheel chairs
 - Battery powered single person vehicles
 - Battery powered children's toys
 - Garden appliances
 - Golf buggies.
 - Power craft, or a watercraft exceeding three metres in length, other than:
 - Surf skis
 - Surfboards
 - Paddleboards
 - One to four person canoes or kayaks.
 - 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.

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:
<ul style="list-style-type: none"> 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	For example, but not limited to
Any financial or consequential loss	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:
<ul style="list-style-type: none"> 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 or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

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 home unit as this will affect your cover
- Additions or renovations you're planning to make to your home unit.

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 home unit (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 29.

Construction, renovations, alterations or repairs

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

We don't insure buildings and its contents in the course of substantial construction, renovation, alteration or repair. If this happens to your home unit, 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 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 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 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.

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 contents claims - how we settle Contents claims (including Specified portable contents optional benefit claims)
- 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.

Settling contents claims

In this section when we say 'contents' in the context of settling your claim, we're referring to contents, specified portable contents and/or high risk items 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 'Meaning of high risk items' table on page 29.
Specified contents	The reasonable cost to repair or replace the item up to the sum insured listed on your 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 replace your contents which we paid as a total loss, you'll need to arrange new insurance. You can buy a new policy or add your new contents to your existing Policy.

Financier's rights

If a financier has a security interest in your contents or portable contents, 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 Schedule sets out the excess amounts you have to pay. We deduct the excess from the amount of your 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.

Excess types	When it applies
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 Schedule. This is an excess we may require to cover your contents. If an imposed excess has been applied it'll be shown on your Schedule. This excess is in addition to any other excesses applicable to that claim.

No excess is payable if a claim is made by your strata building owner for the same event on a CHU Policy

You will not have to pay an Excess on your claim if:

- you make a claim that is for an amount that is more than your \$500 Excess amount, AND the Body Corporate, Corporation, Owners Corporation or Plan that owns your building also claims on a CHU Residential Strata Insurance Plan for the same Insured Event.

For example; You have a standard \$500 excess. A pipe bursts and damages the strata building and does \$2000 damage to your contents. The Body Corporate makes a claim on their CHU Residential Strata Insurance Plan. You will not have to pay the \$500 excess and we will pay \$2000 for your claim. (If you did not have this benefit, we would have only paid \$1500 and you would have had to pay a \$500 excess.)

If you incur damage that is less than \$500, you will not be able to claim even if your Body Corporate, Corporation, Owners Corporation or Plan makes a claim for building damage on their CHU policy.

If your strata building is not insured by CHU, or your building is insured under a CHUiSaver policy, then you will have to pay your excess for any claim.

This benefit will not apply in the event of an Earthquake or Tsunami.

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, under the Insured Events option:

Value of the item of jewellery	\$2,500
Excess to be applied:	\$500
Item value less excess:	\$2,000
High risk item limit:	\$1,500
If the item was not specified: High risk item applies	\$1,500
If the item was specified: The item sum insured less the excess applies	\$2,000

Claims conditions

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

Claims experience adjustment

If you make a claim, your claims experience adjustment will be recalculated based on the number of claims you make.

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 and 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.

Contents Insurance for Strata Product Disclosure Statement and Policy Wording

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