



Steadfast Home Elite Home and Contents Insurance

Product Disclosure Statement



Steadfast Home Elite Home and Contents Insurance

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Introduction

Welcome to Vero

Vero can trace its origins back to 1833 in Australia. Since then we have successfully protected our customers' personal and business assets.

Vero aims to provide our customers with certainty and peace of mind, through innovative, specialised and expert insurance offerings.

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your Steadfast Home Elite Home and Contents Insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your insurance schedule which shows the details particular to you.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us. We will give you a free paper copy of any updates if you request them. In some circumstances the terms and conditions of this PDS may be amended by a Supplementary Product Disclosure Statement (SPDS).

PED guide

Throughout this PDS you will be referred to a guide called: Premiums, Excesses, Discounts and Claim payments Guide, indicated as 'Refer to the PED Guide for further information'. This guide will provide you with further information and is available at www.vero.com.au/PED. You can also obtain a copy of this guide on request, at no charge, if you contact Vero on **1300 794 133**.

Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

About the insurer

AAI Limited ABN 48 005 297 807, AFSL No. 230859 trading as Vero Insurance, is the insurer and is the issuer of this PDS.

For the Domestic Workers' Compensation insurance section, the insurer and issuer is AAI Limited ABN 48 005 297 807, AFSL No 230859, trading as GIO.

Steadfast Group Limited

Steadfast Group Limited (Steadfast) is a public company. It includes a large network of insurance brokerages who operate in Australia as Steadfast Brokers. This policy is available exclusively to you through a Steadfast Broker. Steadfast Group Limited does not issue, guarantee or underwrite this policy.

Important information about Steadfast's advice

Any advice Steadfast Group Limited gives about this policy does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on Steadfast Group Limited's advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs. Before you make any decisions about whether to acquire this policy Steadfast Group Limited recommends you consider the PDS and speak to your Steadfast insurance broker.

Cooling off period

After this insurance begins or you renew your policy for another period of insurance, you have **30** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **30** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed for people who own and live in their home and for people who want to insure their contents inside a home or unit.

This policy **may not** be suitable for covering your investment home or contents in a unit let out to your tenants.

Please ask your Steadfast Broker about our Vero Secure Landlord Insurance Policy.

Exclusion for new business policies

We do not insure you for bushfire, storm, flood or tsunami in the first **72** hours of your policy.

Very limited exceptions apply. For full details see 'General exclusions' on page 79.

More than one named insured

If there is more than one named insured on your insurance schedule, we will treat a statement, act, omission, claim, request or direction made by one as a statement, act, omission, claim, request or direction by all those named as insured on your insurance schedule.

Some words in your policy have special meanings

Some words when used in this PDS have special meanings. Most of the words with special meanings are defined in "Words with special meanings" section on pages 109 to 112.

Summary of how we cover contents

The type of cover we offer, where we provide that cover, and the limits that apply, can change depending on the contents you are insuring. For some contents the sum insured limit that applies is shown in this PDS and other times, the limit is shown on your insurance schedule. This is a summary only. For full details you need to read the full PDS and your insurance schedule carefully.

Type of contents	Covered for
<p>General contents</p> <p>These are:</p> <ul style="list-style-type: none">▼ contents without fixed limits (e.g. leather lounge, television, clothes);▼ contents with fixed limits (e.g. contents in the open air, cash);▼ contents with flexible limits (collections, sets, pairs). <p>For 'What we cover – your contents' and for 'What we do not cover as – your contents' see pages 24 and 26.</p>	<p>Accidental loss or damage.</p>

Where are they covered?	Limits
<p>At the insured address.</p>	<p>Contents without limits do not need to be listed on your insurance schedule.</p> <p>Contents with fixed limits are contents that have limits that are fixed and cannot be changed. The most we will pay is the fixed limit shown in this PDS. For details of the limits that apply see pages 27 to 28.</p> <p>Contents items with flexible limits are contents that have limits that may be increased. If you have not asked us to increase the limit, the most we will pay is the limit shown in the PDS. If you have asked us to increase the limit of a contents item for an extra premium and we agree, that contents item will be a 'specified contents' item. See the row below for more details.</p> <p>The most we will pay for all contents is the general contents sum insured (which includes any specified contents) plus any personal valuables sums insured (as shown on your insurance schedule).</p>

Type of contents	Covered for
<p>Specified contents e.g. a specific painting you have asked us to cover at the insured address for a specified value.</p>	<p>Accidental loss or damage.</p>
<p>Personal valuables These are:</p> <ul style="list-style-type: none"> ▼ Personal valuables – unspecified items; ▼ Personal valuables – specified items. <p>For what we cover as ‘Personal valuables – unspecified items’ see pages 66 to 67 and ‘Personal valuables – specified items’ see pages 68 to 69.</p>	<p>Accidental loss or damage.</p>

Where are they covered?	Limits
At the insured address.	<p>You can ask us to increase the limit of a contents item with a flexible limit by listing that item for a specified value. If we agree and you pay any additional premium, the contents item will then be shown on your insurance schedule as a specified item under the 'Specified contents' section.</p> <p>The most we will pay for a specified contents item is the sum insured shown on your insurance schedule.</p>
All personal valuables are covered at the insured address and anywhere else in Australia and New Zealand.	<p>Personal valuables – unspecified items</p> <p>Cover for personal valuables – unspecified items is automatically included. The most we will pay for personal valuables – unspecified items is \$10,000 per individual item, pair, set or collection, up to 25% of the general contents sum insured shown on your insurance schedule.</p> <p>Personal valuables – specified items</p> <p>This is an optional cover. You can ask us to insure the specified item by giving us the full description and replacement value. If we agree and you pay the additional premium, the item will be listed individually on your insurance schedule. The most we will pay is the sum insured shown on the insurance schedule for each item listed.</p>

Summary of insured incidents

Accidental loss or damage

Your home and contents are covered for accidental loss or damage at the insured address. Some examples of what accidental loss or damage includes are shown below with an example of what we do not cover.

For full details of what we cover and do not cover, read your insurance schedule and the full PDS carefully, including page 29 and in the 'General exclusions' on pages 79 to 86 of this PDS.

Flood

But we do not cover loss or damage to retaining walls, sea walls, garden borders and free standing outdoor walls.

Storm

But we do not cover the cost of cleaning mud or clearing debris out of tanks, swimming pools or spas including replacing or storing the water.

Lightning or thunderbolt

But we do not cover power surge caused by lightning or thunderbolt when there is no record of lightning or thunderbolt in your area.

Fire and Smoke

But we do not cover loss or damage to your home or contents from arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot.

Earthquake and Tsunami

But we do not cover loss or damage that occurs more than **72** hours after the earthquake or tsunami.

Theft or Burglary

Escaping liquid

But we do not cover wear and tear, or loss or damage caused by the escaping liquid occurring as a result of a gradual process of bursting, leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition.

Impact

But we do not cover the cost of removing or lopping fallen trees or branches that have not damaged the home or contents.

Damage by an animal

But we do not cover loss or damage caused by insects, vermin or rodents (some limited exceptions apply).

Explosion or implosion

But we do not cover the cost of repairing or replacing the tank or container that exploded or imploded.

Riot, civil commotion or public disturbance

But we do not cover loss or damage caused by you or someone who lives at the insured address.

Malicious acts and vandalism

But we do not cover loss or damage caused by you or someone who lives at the insured address.

Summary of important claims information

This summary lists some of the important information to consider when making a claim. This is a summary only and there are other things you should be aware of when making a claim. For more details see pages 84 to 104.

Making a claim

It is important that you contact us as soon as possible after the loss or damage has occurred. You must also take reasonable steps to prevent further loss or damage.

More details page 87

Establishing your loss

You will need to prove that an incident covered by your policy has occurred and also the extent of the loss you have suffered.

More details page 89

Proof of ownership

We may ask for proof of ownership in the event of a claim.

More details page 90

Excess

An excess is the amount you ordinarily have to pay for each incident when you make a claim. The excess(es) that apply depend upon the circumstances of the claim.

More details page 92

How claims are settled

Depending on the circumstances we will decide to repair, replace, rebuild or pay you what it would cost us to repair, replace or rebuild.

Some items, for example paintings, cannot be replaced on a 'new for old' basis and we explain how we will settle claims for such items in this PDS.

More details page 94

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident unless stated otherwise in this PDS. The amount is shown on the insurance schedule or in this PDS and includes GST.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to make sure your home and contents are insured for their full 'new for old' replacement value.

Personal valuables - specified items, which we have agreed to insure do not need to be included in your general contents sum insured. See pages 68 and 69 for more details.

Review your sum insured regularly

You need to ensure your sums insured are accurate when you first insure your home and contents and each time you renew your policy. To ensure your sum insured is adequate it is important to review it regularly, being mindful of items purchased recently and ask us to change the sum insured when required.

If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace your home or contents.

We will not refund any premium overpaid for over-insuring.

During the period of insurance

During each period of insurance we increase the home and general contents sums insured, without extra premium cost, either:

- ▼ cumulatively by 0.265% per month of the relevant sum insured shown on the current insurance schedule until the next renewal date; **or**
- ▼ by the amount the Consumer Price Index (all groups) has increased since the start of the period of insurance;

whichever is the greater amount.

Inflation protection

Vero automatically adjusts the home and general contents sum insured on your insurance schedule at the end of each period of insurance to account for inflationary trends. Please ask us to change the sums insured for any items insured as specified contents and/or personal valuables (specified items) when required.

About your premium

The premium is the amount you pay us for this insurance and it includes stamp duty, GST, other charges and levies that may apply. The total amount payable will be shown on your insurance schedule or, if you pay by instalments, the amount due each month will be shown on your insurance schedule as 'your monthly insurance premium'.

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium. These are called premium factors. The premium factors we use reflect what we consider is the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

Your premium includes any discounts we have given you.

Refer to the PED Guide for further information

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your insurance schedule. You must pay the premium by the due date to get this insurance cover. You can pay in one annual payment or if we agree, by instalments.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce the period of insurance so it is in line with the amount you paid.

If you make a change to your policy details it may affect your premium that you need to pay for the remainder of the period of insurance.

Late annual payments

If you do not pay your premium by the due date in the first year of insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If you do not pay the premium amount due on renewal by the due date, you will have no cover from the due date.

If we accept your late payment, we might recommence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Overdue instalments

If you pay your premium by instalments and your instalment is overdue, we can do one or both of the following:

- ▼ refuse to pay a claim if an instalment is **14** days (or more) overdue;
- ▼ cancel your policy without notifying you in advance if an instalment is **1** month (or more) overdue.

Important things to remember when paying by instalments

If we have agreed you can pay your premium by instalments:

- ▼ you must be an authorised signatory on the account nominated for your instalment payments;
- ▼ you must ensure that your nominated account has sufficient funds to meet each payment at each due date.

Your financial institution may apply its own fees (including dishonour fees). Those fees are your responsibility.

When you first commence paying by instalments, or when you change your account details, it may take up to **14** days for us to take the first instalment payment.

If you want to ask us to change or cancel your instalment payment arrangements, you need to contact your Steadfast broker at least **7** days before the next instalment is due.

If you want to cancel the instalment payment arrangements completely, you will need to contact your Steadfast broker and make alternative arrangements for payment of the total amount due for the rest of the period of insurance. If you do not, you may not be covered.

If you ever think we have made a mistake in relation to an instalment payment, please contact us.

Your responsibilities

You must:

- ▼ keep your home, unit and contents well maintained and in good condition. For what we mean by 'good condition' see 'Words with special meanings' on page 109;
- ▼ take all reasonable care to prevent theft, loss, damage or legal liability;
- ▼ follow all the terms and responsibilities set out in your policy;
- ▼ provide honest and complete information for any claim, statement or document supplied to us;
- ▼ comply with all statutory obligations and by-laws or regulations relating to the safety of person or property.

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead us to do one or both of the following:

- ▼ reduce or refuse to pay your claim;
- ▼ cancel your insurance policy.

When the home or unit will be unoccupied for more than 90 days

We will apply the unoccupied excess to each incident covered by your policy, unless this policy states that no excess applies to your claim, if at the time of the incident, the home or unit has been unoccupied for more than **90** continuous days.

A period of unoccupancy starts when the home or unit becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied the home or unit for at least **2** consecutive nights. You may be asked to prove the occupancy of the home or unit in the event of a claim. This may be supported by the usage of the utilities that are connected to the home or unit. Sometimes we might ask for other evidence of occupancy. We will decide if the unoccupied excess applies in this circumstance.

If you have to pay an unoccupied excess it is payable in addition to any other excess that applies to your claim. For more details about the unoccupied excess, see page 93.

When you need to contact us

You must contact us when:

- ▼ you start to operate or intend to operate a business activity at the insured address;
- ▼ there are changes to any business activity you operate at the insured address, such as:
 - ▼ you change the type of business activity;
 - ▼ people start to come to the insured address;
 - ▼ you install business signage;
 - ▼ you need to store chemicals for the business activity.
- ▼ any detail on your insurance schedule is no longer accurate, such as the insured address;
- ▼ you purchase a new home;
- ▼ you intend to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order;
- ▼ you move out and let your home to tenants;
- ▼ trespassers (squatters) occupy your home;
- ▼ you commence building or renovations at the insured address;
- ▼ anything else happens that increases the chance that loss, damage or injury will occur at the insured address.

What we will do when you contact us

When you contact us and tell us about these changes, we may decide to impose an additional excess, charge an additional premium or apply a special condition to your policy. In some cases, it could mean we can no longer insure you and we will cancel your policy.

When changing insured address

When you are permanently changing your residential address within Australia, we will cover your contents for accidental loss or damage during the period of insurance at both your insured address and new address for up to **45** days from when any of your contents first arrive at the new address. The most we will pay for your contents across both locations is the general contents sum insured.

You must contact us before the **45** days end and ask us to change your insured address if you want contents cover to continue.

Once your contents have been at your new address for **45** days all cover for contents under this policy ends unless you have contacted us to change your insured address, we have agreed to continue cover and you have paid us any extra premium we require.

About your cover

Who we cover – You/Your

You/Your refers to the person or persons named as the insured on your insurance schedule and members of your family who normally live with you at the insured address.

If the insured shown on your insurance schedule is a company, trustee of a trust or body corporate, then you/your refers to:

- ▼ that company, trustee or body corporate;
- ▼ the following if they normally live at the insured address:
 - ▼ any company director, company owner or trust beneficiary; **and**
 - ▼ their respective family members.

Family means:

- ▼ your spouse, partner or de facto;
- ▼ your parents, parents-in-law, grandparents;
- ▼ your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- ▼ the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of a spouse, partner or de facto; **and**
- ▼ people who provide care or services to you.

Where we cover – the insured address

We cover your home and contents at the insured address. The insured address is the address/location shown on your insurance schedule. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property **unless** the additional feature 'Contents on common property' applies.

In addition we:

- ▼ can provide cover for some personal valuables items away from the insured address, see pages 66 to 67 for 'Personal valuables - unspecified items' and pages 68 to 69 for 'Personal valuables - specified items';
- ▼ provide some limited cover for your general contents while they are away from the insured address, see 'Additional covers' on pages 44 to 67.

What we cover – your home

Your home that you own or are responsible for and use primarily for domestic purposes and including the following at the insured address:

- ▼ garages, carports, outbuildings, outdoor walls, gates, fences (limit applies) and any structural improvements on land;
- ▼ decks, pergolas, pagodas, verandas and balconies, fixed water tanks, fixed swimming pools and spas, granny flats, sheds, tennis courts;
- ▼ garden borders, pathways and paved or concreted floor areas;
- ▼ driveways or sealed roads (limits apply);
- ▼ retaining walls which are located within the boundaries of the insured address;
- ▼ services and/or their structures permanently installed that are both above and below ground that are your property or which you are liable to repair or pay the cost of their repair or replacement;
- ▼ any permanently housed, connected or wired electrical appliances;
- ▼ any permanently fixed outdoor items, including solar panels, satellite dish, play equipment, clothes lines, animal housing and outdoor lights;
- ▼ gas appliances permanently plumbed to a gas supply;
- ▼ any permanently attached fixtures including wall, ceiling and floor coverings;
- ▼ lino installed, whether permanently attached or not;
- ▼ sewer storage tanks or treatment tanks permanently plumbed to your home;
- ▼ boat jetties, pontoons, mooring poles, and their attachments and accessories which are located within the boundaries of the insured address or where part of their structure begins or terminates on the insured address;
- ▼ any uninstalled building fittings, fixtures and materials (limits apply) **but only** when kept in a locked and secured building at the insured address.

What we do not cover as – your home

Your home does not include:

- ▼ anything defined as contents (unless covered under additional cover 'Landlord furnishings');
- ▼ any new building in the course of construction;
- ▼ any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- ▼ inflatable or portable swimming pools and spas and their accessories;
- ▼ any carpets, rugs, blinds, drapes or curtains (unless covered under additional cover 'Landlord furnishings');
- ▼ air conditioners attached within a window;
- ▼ loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks or granular rubber;
- ▼ used or applied chemicals, fertilisers or pesticides;
- ▼ plants, trees and shrubs or hedges in the ground (unless covered under additional feature 'Damage to gardens and plants', see page 37);
- ▼ a hotel, motel, boarding or guest house.

The most we will pay for home claims

If we accept your claim, the most we will pay for loss or damage to the home is the sum insured shown on your insurance schedule, unless a limit in the table below or a different limit elsewhere in your policy applies. The limits shown in the table below cannot be increased.

Fixed limits apply to:	Limits for any one insured incident
Uninstalled building fittings, fixtures and materials (e.g. tiles stored in the shed or an oven that is not yet installed)	Up to \$2,000 in total
Fencing*	Up to 2 kilometres
Driveway and sealed roads*	Up to 500 metres
Additional features	The amount or limit shown for that additional feature (see pages 30 to 43)
Additional covers	The amount or limit shown for the additional cover (see pages 44 to 67)

* But we will not pay more than the home sum insured shown on your insurance schedule.

What we cover – your contents

Contents are your household items that you own or are responsible for and use primarily for domestic purposes. Contents are items which are not permanently attached to your home or insured address such as, **but not limited to**, furniture, furnishings, paintings, pictures, works of art, antiques, sculptures, ornaments, art objects, clothing, jewellery, watches, home computers and printers, unfixed electrical goods and appliances not housed in a cabinet, internal blinds, drapes and curtains, carpets, rugs and plants in pots, medical equipment and aids.

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

- ▼ wheelchairs, mobility scooters, ride-on mowers, garden equipment, golf carts and remote controlled model or toy motor vehicles;
- ▼ surfboards, sailboards, kite surfing equipment, canoes, kayaks, non-motorised surf skis or other watercraft limited to **4** metres and which do not require registration;
- ▼ remote controlled model or toy watercraft;
- ▼ remote controlled model or toy aircraft with a wingspan up to **1.5** metres;
- ▼ motorcycles up to **250cc** engine capacity and which do not require registration.

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

If contents are insured in a unit

Contents also includes the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state law. The fittings included are limited by law, and depending on the location of your unit could be:

- ▼ lino installed in the unit, whether permanently attached or not;
- ▼ floating wooden floors;
- ▼ air conditioners and spas for the sole use of the unit owner or occupier;
- ▼ fixtures owned by you as a tenant which will be removed when vacating;
- ▼ wall paint and paper if your unit is located in New South Wales.

We will not cover any item which is legally part of a unit building according to the relevant state law.

If contents are insured in a property that is not a unit and you are a tenant

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

What we do not cover as – your contents

Contents does not include:

- ▼ anything defined as home; **unless** 'If contents are insured in a property that is not a unit and you are a tenant' applies to you;
- ▼ electrical or electronic items that are no longer able to be used for the purpose they were intended;
- ▼ any pets or animals;
- ▼ items that are or were stock or samples related to any business activities;
- ▼ loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- ▼ plants, trees, shrubs and hedges in the ground;
- ▼ used or applied chemicals, fertilisers and pesticides;
- ▼ any contents in a vehicle designed for the temporary accommodation and/or conveyance of people and/or animals, including contents in a caravan, camper trailer, slide-on camper, mobile home, trailer or horse float;
- ▼ any unlicensed or unregistered firearms;
- ▼ any sporting, recreational or leisure goods and equipment while they are in use;
- ▼ any item which is legally part of a unit building according to the relevant state law.

The most we will pay for contents claims

Different types of contents

There are different types of contents that can be covered under this policy. These are:

- ▼ General contents – These are contents without fixed limits, contents with fixed limits **and** contents with flexible limits.
- ▼ Specified contents – Some contents have flexible limits which means you can increase their limits if we agree. If you increase the limit of such an item and we agree, the item is listed on your insurance schedule as 'Specified contents'.
- ▼ Personal valuables – See pages 66 to 67 for 'Personal valuables - unspecified items', and pages 68 to 69 for 'Personal valuables - specified items'.

The most we will pay for all contents

If we accept your claim, the most we will pay for loss or damage to all contents is the general contents sum insured (which includes any specified contents) plus any personal valuables - specified items sum insured (as shown on your insurance schedule).

There are also limits that apply to individual contents items or types of items. These limits are set out in the tables below in 'Contents with fixed limits' and 'Contents with flexible limits'.

Contents with fixed limits

The following table lists contents that have fixed limits that cannot be changed and these limits are the most we will pay for those contents items.

Item	Limit
Goods, tools of trade and equipment used for a business activity (not 'Home office equipment' or 'surgery equipment')	Limited to \$10,000 in total per claim
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection)	Limited to \$1,500 in total per claim
Refrigerated food, frozen food and medicines	Limited to \$1,000 in total per claim
Contents in the open air	Limited to 25% of the general contents sum insured per claim

Contents with flexible limits

The following table lists contents that have flexible limits, which you can ask us to increase. An additional premium may apply. If you have not asked us to increase the limit, the most we will pay is the limit shown for the content in the table below.

Item	Limit
Uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery)	Limited to \$2,000 in total per claim
Collections, sets, pair and memorabilia, including stamps, stamp collections, collector's pins, medals and currency no longer in circulation	\$10,000 in total for all collections, sets and memorabilia per claim

For example:

If you have a collection in your home that is valued at **\$15,000**, you would need to ask us to increase the limit, and we must agree, in order for it to be covered for the value of **\$15,000**.

Otherwise, in the event of a claim we will only pay **\$10,000** for that collection, as shown by the limit for collections in the table on the previous page.

The most we will pay for specified contents

If you have asked us to increase the limit for a contents item of a type described in the table on page 28 in 'Contents with flexible limits' and we agree, that contents item will be insured for a specified value and the contents item will be shown on your insurance schedule as 'Specified contents'. The most we will pay for a specified contents item is the amount shown on your insurance schedule.

The most we will pay for personal valuables

For details of 'Personal valuables - unspecified items' see pages 66 to 67, and for 'Personal valuables - specified items' see pages 68 to 69.

GST

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

What you are covered for

You can choose to insure your home and contents, or just home or just contents. Your insurance schedule will show what covers you have.

Home cover

When you have home cover, your home is covered for accidental loss or damage at the insured address and in the period of insurance, subject to the conditions, limits and exclusions in this policy.

Accidental loss or damage is loss or damage from incidents you did not intend or expect to happen, e.g. accidentally breaking kitchen tiles, cracking a stone bench top or breaking a window.

There are some things we do not cover and these are shown in the 'General exclusions' on pages 79 to 86.

Contents cover

When you have contents cover, your contents are covered for accidental loss or damage at the insured address in the period of insurance, subject to the conditions, limits and exclusions in this policy.

Accidental loss or damage is loss or damage from incidents you did not intend or expect to happen, e.g. accidentally staining carpet or damage caused to a painting accidentally falling off the wall.

There are some things we do not cover and these are shown in the 'General exclusions' on pages 79 to 86.

Accidental damage

Accidental loss or damage includes loss or damage from incidents such as:

- ▼ Flood;
- ▼ Storm;
- ▼ Lightning or thunderbolt;
- ▼ Fire;
- ▼ Earthquake and Tsunami;
- ▼ Theft and Burglary;
- ▼ Escape of liquid;
- ▼ Impact;
- ▼ Damage by an animal;
- ▼ Explosion or implosion;
- ▼ Riot, civil commotion or public disturbance;
- ▼ Malicious acts and vandalism.

There are some things we do not cover and these are shown in the 'General exclusions' on pages 79 to 86.

Refer to the PED Guide for further information

Additional features

If we accept your claim for loss or damage due to an insured incident, we will also provide the following additional features. The additional features and their limits are paid in addition to the sums insured we pay for the home and contents. There are some things we do not cover under these additional features and these are shown in the 'What we do not cover' section of the following tables on pages 30 to 43 and in the 'General exclusions' on pages 79 to 86.

Removal of debris

✓ What we cover

When you have home cover

The reasonable and necessary costs of:

- ▼ demolishing and removing the damaged parts of your home from the insured address;
- ▼ removing debris when required in order to repair your home;
- ▼ removal of fallen trees and branches, including the grinding of tree stumps or treating the tree stumps to prevent regrowth, that have caused damage to your home at the insured address;
- ▼ disposal of trees and branches that caused damage to your home at the nearest waste disposal facility.

When you have contents cover

The reasonable and necessary costs to dispose of the damaged contents.

✗ What we do not cover

When you have home cover

The cost of:

- ▼ removing roots that are still in the ground;
- ▼ removing potentially dangerous trees which have not damaged your home;
- ▼ removing any debris, including fallen trees or fallen branches, that have not damaged your home.

When you have contents cover

Disposal or storage of or removal of anything that is not defined as contents.

Other repair/rebuilding costs

✓ What we cover

When we are rebuilding or repairing damaged parts of your home we will pay the reasonable and necessary costs:

- ▼ of any temporary work required to make the damaged or destroyed home and insured address safe;
- ▼ for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address.

✗ What we do not cover

The cost of:

- ▼ removing tree stumps or roots still in the ground;
- ▼ removing or lopping fallen trees or fallen branches that have not damaged your home.

Building regulations

✓ What we cover

When we are rebuilding or repairing damaged parts of your home, we will pay the reasonable and necessary costs to make the damaged parts of your home comply with current building regulations or laws.

The most we will pay for any one incident is **\$25,000**. If this is insufficient and you have not exhausted your sum insured, we will pay up to the remaining balance of the sum insured.

✗ What we do not cover

The cost of:

- ▼ upgrading undamaged parts of your home to comply with current building regulations or laws;
- ▼ making your home comply with building regulations or laws that existed but were not complied with when your home was originally built or altered.

Temporary accommodation when you have home cover

✓ What we cover

When an insured incident damages your home to the extent you cannot live there, and we agree, we will pay for your reasonable temporary accommodation costs for the time it will take to repair or rebuild your home to a liveable condition. We will also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

The most we will pay is:

- ▼ up to **4** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment);

then if necessary

- ▼ up to another **100** weeks in residential accommodation of a similar standard to your home.

We will also pay the reasonable and necessary costs for:

- ▼ redirection of mail from the insured address for up to **104** weeks;
- ▼ utility connection costs at the temporary accommodation residence;
- ▼ assistance with bond payment if required, **however** any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you.

The most we will pay under this feature is **20%** of your home sum insured and the longest period you can claim for is **104** weeks.

x What we do not cover

Temporary accommodation costs:

- ▼ if damage to the contents is the reason why you cannot live at your home;
- ▼ if you do not intend to repair or rebuild your home;
- ▼ if before the loss or damage occurred, you had planned to demolish your home;
- ▼ if you do not need to pay for temporary accommodation;
- ▼ if your home was not your principal place of residence at the time of the loss or damage;
- ▼ if you had not intended to be living at your home during the repair or rebuild period (had your home not been damaged);
- ▼ beyond the period it should reasonably take to replace or repair your home so you can live there again;
- ▼ related to any business activity operated at your home.

Supplementary living expenses

✓ What we cover

If the insured incident makes the insured address unliveable, we will cover the reasonable increase in the normal living expenses which are necessary to maintain your normal standard of living as at the date of loss or damage.

We cover this increase:

- ▼ for the reasonable time it takes to make your insured address liveable again; **or**
- ▼ until you are permanently relocated.

The most we will pay for any one incident is **\$1,000**

x What we do not cover

- ▼ Expenses covered under any other additional feature or additional cover.

Temporary accommodation for tenants or strata title owners

✓ What we cover

When you have contents cover and we agree you cannot live at the insured address while it is being repaired or rebuilt then:

- ▼ if you own and live in a unit, we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address; **or**
- ▼ if you are a tenant, we will pay any reasonable extra rent costs for temporary accommodation for you and your pets that you normally keep at the insured address.

We will also pay the reasonable and necessary costs for:

- ▼ redirection of mail from the insured address;
- ▼ utility connection costs at the temporary accommodation residence;
- ▼ relocation of your contents to and from the temporary accommodation residence;
- ▼ assistance with bond payment if required, **however**, any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you.

The most we will pay under this feature is **20%** of your general contents sum insured and the longest period you can claim for is **104** weeks.

✗ What we do not cover

- ▼ any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- ▼ any costs:
 - ▼ if you do not need to pay for temporary accommodation;
 - ▼ if the insured address was not your principal place of residence at the time of the loss or damage;
 - ▼ if you had not intended to live at the insured address during the repair or rebuild period.

Modifications to Buildings

✓ What we cover

If you become injured as a direct result of an insured incident at the insured address and this injury results in:

- ▼ permanent paraplegia or quadriplegia; **and**
- ▼ we have paid a claim for loss or damage to your home or contents resulting from this incident;

then we will pay the reasonable and necessary cost:

- ▼ of modifications to your home so that you can continue to live there; **or**
- ▼ of assisting your relocation to a new residence if this is required.

The most we will pay for any one incident is **\$25,000**.

✗ What we do not cover

This box has been left blank intentionally.

Compensation for death, paraplegia or quadriplegia

✓ What we cover

If you suffer a fatal injury or suffer permanent paraplegia or quadriplegia as a direct result of an insured incident at the insured address we will:

- ▼ pay to the legal representative of the deceased person up to **\$15,000** in the event of death of you or a member of your family normally living with you;
- ▼ pay you up to **\$15,000** if you or a member of your family normally living with you suffer permanent paraplegia or quadriplegia.

We do not pay in one period of insurance more than **\$15,000** in total under this additional benefit.

✗ What we do not cover

This box has been left blank intentionally.

Discharge of mortgage

✓ What we cover

- ▼ We will pay your legal costs to discharge your home's mortgage if your claim for loss or damage to your home, covered by this policy, is a total loss.

✗ What we do not cover

This box has been left blank intentionally.

Damage to gardens and plants

✓ What we cover

If we accept a claim for loss or damage to your home we will also cover loss or damage to trees, shrubs, plants, hedges or garden beds caused by the same insured incident at the insured address.

We will pay the cost of replacing the tree, shrub, plant, hedge or garden bed with one that we consider is reasonably similar to the one lost or damaged.

We will pay up to **\$1,000** per tree, shrub, plant, hedge or garden bed up to a maximum of **\$5,000** for any one incident.

✗ What we do not cover

Loss or damage:

- ▼ to lawns, grass or pot plants;
- ▼ caused by the following insured incidents:
 - ▼ storm;
 - ▼ flood;
 - ▼ escaping liquid.

Loss of rent following an insured incident

✓ What we cover

When you have home cover

If an insured incident damages your home and it is an investment property, to the extent that we agree it cannot be lived in, we will pay the rent you lose for the reasonable amount of time we decide it should take to repair or rebuild your home so it can be lived in again.

When you have contents cover

If an insured incident damages your contents in your investment property, to the extent that we agree the insured address cannot be lived in, we will pay the rent you lose for the reasonable time we decide it should take to repair or replace your contents so the insured address can be lived in again.

Limit

The most we pay for this feature is the lowest of:

- ▼ **52 weeks lost rent; or**
- ▼ **20% of the home sum insured for a home only claim or a home and contents claims; or**
- ▼ **20% of the contents sum insured for a contents only claim.**

x What we do not cover

When you have home cover

- ▼ any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- ▼ if you do not intend to repair or rebuild your home;
- ▼ if the insured address is a unit;
- ▼ if the insured address was not occupied by a paying tenant at the time of the loss or damage, **but we will** pay loss of rent if it would have been rented during the time taken to repair, replace or rebuild your home and you give us evidence of this.

When you have contents cover

- ▼ any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- ▼ if you do not intend to repair or replace your contents;
- ▼ if the insured address was not occupied by a paying tenant at the time of the loss or damage, **but we will** pay loss of rent if it would have been rented during the time taken to repair or replace your contents and you give us evidence of this.

Accessories and spare parts

✓ What we cover

If we accept a claim under your contents policy we will also cover loss or damage caused by the same insured incident to accessories and spare parts stored at the insured address for the following vehicles or craft:

- ▼ motor vehicles, caravans or trailers;
- ▼ motorcycles or mini-motorcycles;
- ▼ motorised scooters or motorised bicycles;
- ▼ aircraft or watercraft (but not outboard motors);
- ▼ golf buggies, ride-on mowers, mobility scooters, wheelchairs, surfboards, sailboards, surf skis or canoes.

The most we will pay for any one incident is **\$1,500** per item and **\$2,500** in total.

x What we do not cover

Loss or damage:

- ▼ to keys for these vehicles or craft or replacement of their locks;
- ▼ to spare parts or accessories that are in or on the vehicle or craft at the time of the insured incident;
- ▼ to outboard motors.

Contents on common property

✓ What we cover

If you insure your contents in a unit that you own under this policy, we will cover your contents permanently fixed on or to common property of your residential complex.

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

x What we do not cover

Loss or damage:

- ▼ for which your body corporate is liable;
- ▼ to any item not owned solely by you.

Certificate of title

✓ What we cover

We will pay to replace the certificate of title to your home if it is destroyed by an insured incident.

✗ What we do not cover

This box has been left blank intentionally.

Counselling

✓ What we cover

If you require counselling as a direct result of an insured incident at your home, we will pay you up to **\$1,500** for counselling costs you incur.

✗ What we do not cover

This box has been left blank intentionally.

Storage of undamaged contents

✓ What we cover

If you make a claim for loss or damage to your contents due to an insured incident and we agree that the undamaged contents cannot be kept at the insured address, we will also pay the reasonable cost to store the undamaged contents until the contents can be kept at the insured address.

We will pay for accidental loss or damage to the undamaged contents while they are at the place of storage, **but only** up to the general contents sum insured shown on your insurance schedule (less any amount paid for loss or damage to your contents as part of the original claim). This cover stops when your policy is cancelled or lapses. All the conditions, limits and exclusions of this policy apply to this cover.

x What we do not cover

- ▼ storage costs once we decide the contents could be returned to the insured address;
- ▼ storage of contents outside Australia;
- ▼ loss or damage that is excluded by this policy;
- ▼ if your temporary accommodation is the place of storage.

Selling your home

✓ What we cover

If you have entered into a contract to sell your home, we will extend your home cover under the policy to the purchaser until:

- ▼ the contract settlement date;
- ▼ the purchaser insures the home; **or**
- ▼ the purchaser becomes liable for damage to the home;

whichever happens first.

This cover will stop immediately if:

- ▼ the sale contract is terminated;
- ▼ your home insurance comes to an end.

✗ What we do not cover

This box has been left blank intentionally.

Documents

✓ What we cover

We will pay to reinstate, reproduce or restore your documents if they are damaged as a result of an insured incident while contained at the insured address or in a bank vault, such as:

- ▼ title deeds;
- ▼ birth, marriage or death certificates;
- ▼ passports;
- ▼ driver's licences.

This includes the information contained on the documents.

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

✗ What we do not cover

This box has been left blank intentionally.

Refer to the PED Guide for further information

Additional covers

We also provide the cover set out under the following additional covers. A claim under an additional cover can be made independently of a claim for loss or damage to the home or contents.

The cover provided is shown in the 'What we cover' section of the following tables on pages 44 to 67. In all cases the incident that causes the loss or damage must happen in the period of insurance.

There are some things we do not cover and these are shown in the 'What we do not cover' section of the following tables on pages 44 to 67 and in the 'General exclusions' on pages 79 to 86. All the conditions of this policy apply to additional covers unless the cover says otherwise.

Mechanical or Electrical breakdown

✓ What we cover

The mechanical or electrical breakdown, that happens in the period of insurance, in household equipment or appliances which are part of your:

- ▼ home if you have home cover;
- ▼ contents if you have contents cover;

and are less than **20** years old.

Mechanical or electrical breakdown means any sudden and unforeseen physical loss or damage which may include (but is not limited to) the actual:

- ▼ fusion of an electric motor;
- ▼ breakdown, seizing, deformation or explosion of any part of the insured item of machinery;

which is sufficient to prevent the machinery undertaking its normal operation.

If you have home cover, it includes the reasonable cost to repair or replace an electrical machine or appliance that forms part of your home if it has a mechanical or electrical breakdown, such as:

- ▼ air conditioners, coolers and fans.
- ▼ dishwashers, spas and pool filter motors.
- ▼ vacuum cleaners, security gates or garage doors.

✓ What we cover (cont.)

If you have contents cover, it includes the reasonable cost to repair or replace an electrical machine or appliance that forms part of your contents if it has a mechanical or electrical breakdown, such as:

- ▼ refrigerators, freezers, washing machines, clothes dryers;
- ▼ portable air conditioners and coolers, portable fans;
- ▼ portable vacuum cleaners or portable dishwashers;
- ▼ spa and pool filters, if the spa and pool motor is not built-in; **and**
- ▼ water pumps used for domestic purposes.

✗ What we do not cover

- ▼ unless the mechanical or electrical breakdown is caused by fusion of an electric motor, we do not pay to repair or replace:
 - ▼ radios, DVD and CD players, audio and amplifying equipment, televisions and video players;
 - ▼ sound or video recorders, cameras, microwave ovens; **and**
 - ▼ equipment or motors under manufacturer's guarantee or warranty.
- ▼ any item which is more than **20** years old.

Power surge

✓ What we cover

Power surge to electric motors, that happens in the period of insurance, in household equipment or appliances which are part of your:

- ▼ home if you have home cover;
- ▼ contents if you have contents cover;

and are less than **15** years old.

Cover is for resultant power surge loss or damage from an identifiable and verifiable source outside your home including:

- ▼ a lightning strike;
- ▼ an object contacting power lines;
- ▼ the resumption of power following a blackout caused by a storm;
- ▼ interference with a power company's transformer by an animal.

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

x What we do not cover

Power surges caused by a source inside your insured address.

Food and medication spoilage

✓ What we cover

If you have contents cover we will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address caused by:

- ▼ an insured incident;
- ▼ the sudden escape of lubricant, oil or refrigerant fumes;
- ▼ electrical or electronic breakdown, failure or malfunction;
- ▼ the public electricity supply failing to reach your insured address.

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

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

x What we do not cover

Loss or damage:

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

Prevention of access when you have home cover

✓ What we cover

If you cannot access your home because of one of the following incidents:

- ▼ damage to a home, strata title property, road or street;
- ▼ burst water main;
- ▼ bomb threat or bomb damage;
- ▼ street riot;
- ▼ lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- ▼ emergency services refuse you access to your home or evacuate you for safety reasons;

then we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address.

The most we will pay under this cover **up to 60 days** accommodation costs. Cover stops when your home becomes accessible.

x What we do not cover

- ▼ any costs:
 - ▼ if you were not living in your home or strata title property at the time of the prevented access;
 - ▼ if you do not need to pay for temporary accommodation;
 - ▼ caused by the threat of, or damage by, a nuclear or biological bomb;
 - ▼ if you are able to claim under the 'Temporary accommodation when you have home cover' additional feature.

Prevention of access when you have contents cover

✓ What we cover

If you cannot access your home or unit because of one of the following incidents:

- ▼ damage to a home, strata title property, road or street;
- ▼ burst water main;
- ▼ bomb threat or bomb damage;
- ▼ street riot;
- ▼ lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- ▼ emergency services refuse you access to your home or unit or evacuate you for safety reasons;

then:

- ▼ if you own and live in your home or unit, we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at your insured address; **or**
- ▼ if you are a tenant, we will pay any reasonable extra rent costs for your temporary accommodation for you and your pets that you normally keep at your insured address.

The most we will pay under this cover is **up to 60 days** accommodation costs. Cover stops when your home becomes accessible.

✗ What we do not cover

- ▼ any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- ▼ any costs:
 - ▼ if you were not living in your home or strata title property at the time of the loss or damage;
 - ▼ if you do not need to pay for temporary accommodation;
 - ▼ caused by the threat of, or damage by, a nuclear or biological bomb;
 - ▼ if you are able to claim under the 'Temporary accommodation for tenants or strata title owners' additional feature, or 'Prevention of access when you have home cover' additional cover.

Costs of legal proceedings

✓ What we cover

We will pay or reimburse legal fees, costs and expenses reasonably incurred in legal proceedings initiated against you by a third party and which are defended, but only where the proceedings are commenced in Australia during the period of insurance shown on your insurance schedule.

The most we will pay is **\$5,000** for any one claim or series of claims arising from the same cause or incident.

x What we do not cover

We do not pay or reimburse for proceedings or claims:

- ▼ for or relating to fines, penalties or punitive damages;
- ▼ brought by family members including a spouse, ex-spouse, partner or ex-partner in relation to divorce, separation, child visiting, maintenance or, property disputes;
- ▼ for or relating to dishonesty, intentional violence, misconduct;
- ▼ for or relating to defamation;
- ▼ for or relating to any business activity;
- ▼ relating to facts or occurrences prior to the commencement of the policy which you know or ought to have known at the time of commencement of this policy might give rise to a claim; **or**
- ▼ initiated, threatened or commenced prior to the commencement of this policy's period of insurance under or relating to any workers' compensation legislation, industrial award or agreement, or statutory accident compensation scheme or compulsory third party insurance scheme.

Landlord furnishings

✓ What we cover

If your home is an investment property that you rent to tenants we will cover accidental loss or damage to your domestic furnishings, furniture and carpets in your home, that are there for your tenant's use, caused by an insured incident in the period of insurance.

The most we will pay for any one incident is **5%** of the building sum insured.

Important note:

This benefit will not apply if you have contents cover at the same insured address.

x What we do not cover

- ▼ undamaged carpets or internal window furnishings that are not in the room or rooms in which the loss or damage occurred;
- ▼ loss or damage if the insured address was your place of residence at the time of loss or damage;
- ▼ loss or damage that would be excluded under the policy's terms, conditions or general exclusions.

Financial transaction card cover

✓ What we cover

If you have contents cover we will cover your loss if your credit cards or other financial transaction cards or mobile SIM cards are physically stolen from the insured address and used fraudulently.

The amount we pay you will be less any amount covered by your credit card or other financial transaction card provider.

The most we will pay for this cover in any one period of insurance is **\$7,500**.

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

x What we do not cover

Loss or theft:

- ▼ of any gift cards or cash passports;
- ▼ occurring because you did not follow the terms and conditions of use:
 - ▼ for your card and someone used your card after they found or had access to your PIN; **or**
 - ▼ you did not tell the financial institution or credit provider who issued your card within **24** hours after you discover the card is lost or stolen;
- ▼ by you or anyone who lives at the insured address.

Lock replacement

✓ What we cover

If you have home or contents cover we will cover the reasonable and necessary cost of:

- ▼ replacing or recoding locks or cylinders to the external doors or windows of your home or unit at the insured address; **and**
- ▼ replacing the keys;

if the keys to those locks are stolen anywhere in Australia or New Zealand.

The most we will pay for any one incident is **\$1,500**.

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

✗ What we do not cover

This box has been left blank intentionally.

Security attendance fees

✓ What we cover

When you have home or contents cover we will pay the fee charged by your security provider to respond if your monitored alarm at the insured address is activated by:

- ▼ an illegal break in;
- ▼ an attempted break in;
- ▼ malicious damage or acts of vandalism;

and you can provide supporting evidence that one of these incidents caused the alarm.

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

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

✗ What we do not cover

Fees charged following:

- ▼ a false alarm (e.g. a cat or dog has triggered the alarm);
- ▼ activation of the alarm for reasons unknown.

Fire brigade fees

✓ What we cover

We will pay for the reasonable costs you have to pay the fire brigade or a similar authorised organisation to attend and protect your home or contents against an actual fire or other emergency.

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

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

✗ What we do not cover

This box has been left blank intentionally.

Vehicle injury to dogs or cats

✓ What we cover

If you have contents cover we will pay for veterinary expenses related to the treatment of your dog or cat if it is injured as a result of:

- ▼ a road accident;
- ▼ lightning;
- ▼ earthquake;
- ▼ burglary or attempted burglary.

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

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

✗ What we do not cover

Treatment for:

- ▼ any dog or cat not owned by you;
- ▼ any dog or cat that does not permanently reside at the insured address.

Physical injury or incident

✓ What we cover

When you have home or contents cover we cover damage to and/or soiling of your:

- ▼ home if you have home cover;
- ▼ contents if you have contents cover;

as a result of:

- ▼ physical assault or death whether natural, suicide or murder;
- ▼ forensic or police investigations into the above.

Also included are the costs of:

- ▼ specialist forensic and other cleaning services;
- ▼ removal of bio-hazard materials.

The most we will pay for any one incident is **\$15,000**.

✗ What we do not cover

- ▼ damage or soiling caused by incidents which are not the result of physical assault or death;
- ▼ odour removal.

Exploratory costs where leak is not covered

✓ What we cover

If you have home cover we will pay the cost to locate the source of liquid escaping or overflowing at the insured address and to repair and restore the damage to your home caused by our exploratory work if the escaping liquid first happens in the period of insurance.

The most we will pay is **\$1,500** for each incident.

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

Note: We will not pay extra under this additional cover to repair or rebuild undamaged parts meaning that the section 'When we will repair or rebuild undamaged parts' on page 98 does not apply.

✗ What we do not cover

This box has been left blank intentionally.

Contents in transit

✓ What we cover

If you have contents cover, we will cover your contents for loss or damage while they are being transported by a road or rail vehicle to a new address, or to a commercial or furniture storage facility within Australia.

This cover only applies if loss or damage occurs as a result of:

- ▼ violent or forcible entry to the vehicle;
- ▼ fire;
- ▼ collision; or
- ▼ overturning of the vehicle that is transporting your contents.

The most we will pay for any one incident is your general contents sum insured.

✗ What we do not cover

Loss or damage to cash or documents able to be cashed or traded.

Visitors' and other's contents

✓ What we cover

If you have contents cover we will cover loss or damage to contents owned by:

- ▼ invited visitors staying with you; **or**
- ▼ your employees;

and caused by an insured incident.

The most we will pay for any one incident is **\$5,000**, with a limit of **\$1,500** for cash.

x What we do not cover

Loss or damage:

- ▼ to any item insured under another policy;
- ▼ that is not covered by an insured incident.

Contents in commercial storage

✓ What we cover

If you have contents cover we will cover your contents away from the insured address for loss or damage caused by an insured incident in storage **but only if** your contents are stored in a secure commercial storage facility that:

- ▼ is lockable; **and**
- ▼ only you or someone you authorise has access to it; **and**
- ▼ is fully enclosed by walls (including doors), floor and roof.

The most we will pay for any one incident is the general contents sum insured.

✗ What we do not cover

Loss or damage:

- ▼ to cash or documents able to be cashed or traded;
- ▼ to contents in storage after your contents policy at the insured address ceases;
- ▼ from theft when there is no forced entry into your storage facility;
- ▼ to contents stored outside Australia;
- ▼ to contents not stored in a commercially operated facility;
- ▼ to food of any kind;
- ▼ to jewellery;
- ▼ that is not covered by an insured incident.

Audit fees

✓ What we cover

We will pay or reimburse you for accountant's fees, which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office.

The most we will pay is **\$5,000** for any one audit.

✗ What we do not cover

- ▼ any audit that relates to a criminal prosecution;
- ▼ fees for work performed outside the time limits allowed by the Federal Commissioner of taxation;
or
- ▼ any fines, penalties or adjustments of taxation.

Contents temporarily removed

✓ What we cover

If you have contents cover and you temporarily remove the contents from the insured address to:

- ▼ another residence, boarding house, motel, hotel, club, nursing home or hospital in Australia, in which you are temporarily residing;
- ▼ a bank deposit box;
- ▼ a sporting club room;

they are covered for accidental loss or damage at the new locations.

The most we will pay for any one incident is **25%** of the general contents sum insured.

The longest period that we will cover contents temporarily removed is **180** consecutive days **unless** they are stored in a bank deposit box.

✗ What we do not cover

Loss or damage:

- ▼ caused by theft without forced entry into the temporary residence;
- ▼ to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection), that exceeds **\$1,500** in total per claim;
- ▼ to contents in a motorised vehicle, caravan, camper trailer, slide-on camper, mobile home, trailer, horse float or watercraft;
- ▼ caused to contents while in transit;
- ▼ to accessories and spare parts for:
 - ▼ motor vehicles, motorcycles, mini-bikes, caravans or trailers;
 - ▼ watercraft, surfboards, sailboards, surf skis or canoes;
 - ▼ golf carts or buggies;
 - ▼ mobility scooters, wheelchairs;
 - ▼ ride-on mowers;
- ▼ to goods, home office equipment or surgery equipment, that you use for earning your income;
- ▼ that is not covered by an insured incident.

Cover may be available if the item damaged is insured under personal valuables. See pages 66 to 67 for 'Personal valuables - unspecified items' and page 68 to 69 for 'Personal valuables - specified items'.

Exchange students

✓ What we cover

If you have exchange students staying in your home, we will cover loss or damage to all contents owned by the exchange students at the insured address caused by an insured incident.

We will also cover the contents of the exchange students for theft only:

- ▼ while travelling between your home and their place of education;
- ▼ whilst the student is attending their place of education.

The most we will pay for any one incident is **\$5,000**, with a limit of **\$1,500** for cash.

✗ What we do not cover

Loss or damage:

- ▼ to any item insured under another policy;
- ▼ that is not covered by an insured incident.

Environmental Benefit:

✓ What we cover

If your home is a total loss and we have agreed to rebuild it, we will pay up to a maximum amount of **\$5,000** towards the costs incurred by you (after deduction of any rebate for which you are eligible) to install any combination of the following:

- ▼ rainwater tank;
- ▼ solar power systems, including solar hot water systems or photo-voltaic (PV) power systems;
- ▼ hot water heat exchanger;
- ▼ grey water recycling.

If your refrigerators, freezers, washing machines, clothes dryers or dishwashers with less than a three (3) star energy rating are lost or damaged and we have agreed to replace them, we will replace them with items that have at least a three (3) star energy rating.

Claims preparation fees

✓ What we cover

Professional fees which you incur, with our consent, in the preparation of your claim.

The maximum we pay in any one period of insurance is:

▼ **20%** of your total claims cost; **or**

▼ **\$5,000**

whichever is the lesser.

Malicious damage by tenants

✓ What we cover

We will pay for loss of damage to the building or your landlords contents caused by malicious acts or vandalism by tenants or their guest during the period of insurance less an amount equal to four (4) times the weekly rental amount or **\$500**, whichever is greater. The most we will pay per period of insurance under this additional benefit is:

▼ **\$20,000** if you have building cover; **or**

▼ the lesser of **\$20,000** or your landlord contents sum insured if you do not have building cover.

✗ What we do not cover

- ▼ accidental or unintended loss or damage;
- ▼ loss or damage to the building if you do not have building cover or to the landlord contents if you do not have landlord contents cover;
- ▼ the cost of cleaning, repairing or restoring the building or landlord contents caused by neglect, or untidy, unclean or unhygienic habits of the tenant or their guests, such as the cost of cleaning, repairing or removing:
 - ▼ liquid (including urine) or food stains;
 - ▼ odours;
 - ▼ abandoned items or rubbish;
 - ▼ drawing or painting on walls;
 - ▼ water damage and stains from over-watering plants;

x What we do not cover

- ▼ water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers or sinks or baths.
- ▼ loss or damage when we have accepted a previous claim under this cover in respect of the same tenant.

'Same tenant' means that at least one common person was usually residing at the insured address when the incidents giving rise to the claims occurred.

Catastrophe Cover

✓ What we cover

If you have buildings insured under this policy and we agree that the cost to repair or replace your buildings is greater than your building sum insured, we will pay up to **30%** more than your building sum insured, **but only if:**

- ▼ this policy insured your home; **and**
- ▼ your home is so damaged by an event that is insured by this policy that it is considered by us to be a total loss; **and**
- ▼ the cost to repair or replace your home is greater than your home sum insured because the increased cost or repairing damage to your home is caused directly by a catastrophic event.

x What we do not cover

- ▼ Loss or damage if there is not a catastrophic event.

A catastrophic event means a suddenly occurring, major, natural disaster that is insured by this policy, where resultant damage to property in vicinity of your building and generally is so extensive and widespread that the resultant surge in demand for the materials and labour required to repair buildings, caused a surge in the prices of building repairs.

New replacement residence - temporary cover

✓ What we cover

We will provide cover for an additional residential building when you purchase it, for a maximum period of forty-five (45) days from the date you sign a contract of purchase. The amount of cover is limited to the sum insured on your home shown on the policy schedule.

✗ What we do not cover

Cover if the residential building is **not** replacing the home on your policy schedule as your primary residence.

Identity Fraud

✓ What we cover

If you have insured your contents in your primary residence under this policy and your identity is lost and/or stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain, we will pay up to **\$5,000** for any one (1) period of insurance for your costs and expenses incurred to restore your identity from its unauthorised use.

What we will pay under this additional benefit is limited to:

- ▼ legal expenses for your defence against a business or its collection agency from which goods or services have been purchased fraudulently;
- ▼ loss of your wages that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity;
- ▼ loan application fees incurred by you as a result of re-applying for loans because you have been allotted incorrect credit information due to the identity fraud;
- ▼ costs for notarising affidavits, telephone calls, facsimiles and postage costs to law enforcement and/or financial institutions;
- ▼ Other reasonable legal fees and court costs but only if incurred with our approval.

X What we do not cover

We will not pay any claim where the identity theft is caused by:

- ▼ you or with your collusion;
- ▼ your family or with their collusion;
- ▼ an ex-partner;
- ▼ someone who normally lives with you; **or**
- ▼ arises out of:
 - ▼ you or your family committing an illegal or dishonest act;
 - ▼ you breaching any terms or conditions imposed by any financial institution, in relation to the safe keeping of your personal identification number or passport.

We will not pay any claim for identity theft if you are not an Australian resident.

We will not pay any claim for business interruption in relation to any business.

We will not:

- ▼ repay any loans or other amounts fraudulently procured in your name;
- ▼ pay any fines or any infringements or penalties imposed;
- ▼ pay any costs that are or could be reimbursed from another party, for example, a financial institution.

Personal valuables - unspecified items

✓ What we cover

Your personal valuables are known as 'Personal valuables – unspecified items', unless you purchase our optional cover of 'Personal valuables – specified items' which is explained on pages 68 to 69.

'Personal valuables – unspecified items' are **automatically covered** under this additional cover for accidental loss or damage that happens within Australia or New Zealand during the period of insurance. Those items are equivalently covered outside of Australia and New Zealand but only if the accidental loss or damage occurs within **100** consecutive days after you leave Australia.

Personal valuables are items that are normally carried with you away from the insured address, such as:

- ▼ jewellery and watches;
- ▼ handbags and wallets;
- ▼ mobile phones, laptops;
- ▼ electronic tablets (e.g. iPads);
- ▼ portable electronic and electrical items and their accessories;
- ▼ sporting, recreational and leisure goods and equipment, **but not** while they are in use. However we will cover bicycles while in use providing they are **not being used** for racing or pace-making;
- ▼ prams and strollers;
- ▼ photographic and optical equipment and medical equipment (e.g. hearing aids, contact lenses, eye glasses).

In addition to the above, a golf cart with 4 wheels, ride-on mower, wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities are also personal valuables.

Cover limits: the most we will pay for accidental loss or damage to 'Personal valuables – unspecified items' is **\$10,000** per individual item, pair, set or collection, up to **25%** of the general contents sum insured shown on your insurance schedule.

A separate personal valuables excess applies.

x What we do not cover

Loss or damage to:

- ▼ sporting, recreational or leisure goods or equipment, while they are in use **but we will** cover bicycles while in use, **but not while** being used for racing or pace-making;
- ▼ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection), that exceeds **\$1,000** in total per claim;
- ▼ personal valuables that are used for any business activity;
- ▼ to accessories or spare parts, not fixed to:
 - ▼ golf carts;
 - ▼ ride-on mowers.
- ▼ restoration of your electronic records;
- ▼ personal valuables you have insured under 'Personal valuables – specified items'.

Refer to the PED Guide for further information

Optional covers

You can ask us to add an optional cover to your policy for an extra premium. If you choose an optional cover, it will be shown on your insurance schedule. All of the conditions of this policy and the 'General exclusions' on pages 79 to 86 apply to the cover we provide under these optional covers.

Personal valuables

If you want to cover a valuable contents item away from the insured address, you will need cover for personal valuables. We offer two types of cover for personal valuables under this policy, one of which is automatically included and the other is an optional cover described on these pages.

▼ Automatically Included:

Personal valuables - unspecified items

This personal valuables cover we automatically include is known as 'Personal valuables - unspecified items', and it provides cover for up to **\$10,000** per individual item, pair, set or collection, up to a limit of **25%** of the general contents sum insured. Details of this automatic cover are explained on pages 66 to 67.

▼ Optional cover:

Personal valuables - specified items

If you would like to cover personal valuables items for more than the cover available under 'Personal valuables - unspecified items', you can ask us to add the optional cover of 'Personal valuables - specified items' to your policy, for an additional premium. See below for details.

A separate personal valuables excess applies.

Personal valuables – specified items

✓ What we cover

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

We cover listed 'Personal valuables – specified items' for accidental loss or damage within Australia or New Zealand during the period of insurance, up to the sum insured for each item shown on your insurance schedule. Those listed items are equivalently covered outside of Australia and New Zealand but only if the accidental loss or damage occurs within **100** consecutive days after you leave Australia.

✓ What we cover (cont.)

Personal valuables that you can choose to cover as 'Personal valuables – specified items' are those normally carried with you away from the insured address, such as:

- ▼ jewellery and watches;
- ▼ handbags and wallets;
- ▼ mobile phones, laptops;
- ▼ electronic tablets (e.g. iPads);
- ▼ portable electronic and electrical items and their accessories;
- ▼ sporting, recreational and leisure goods and equipment, **but not** while they are in use. However we will cover bicycles while in use providing they are **not being used** for racing or pace-making;
- ▼ prams and strollers;
- ▼ photographic and optical equipment and medical equipment (e.g. hearing aids, contact lenses, eye glasses).

In addition to the above, a golf cart with 4 wheels, ride-on mower, wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities are also personal valuables.

The most we will pay is the sum insured shown on the insurance schedule for each item listed.

A separate personal valuables excess applies.

✗ What we do not cover

Loss or damage to:

- ▼ sporting, recreational or leisure goods or equipment, while they are in use **but we will** cover bicycles while in use, **but not while** being used for racing or pace-making;
- ▼ personal valuables that are used for any business activity;
- ▼ to accessories or spare parts, not fixed to:
 - ▼ golf carts;
 - ▼ ride-on mowers.
- ▼ restoration of your electronic records.

Strata title mortgage protection

✓ What we cover

This optional cover is only available with contents insurance in a unit you own.

If your insured address is a strata title property and it suffers accidental loss or damage during the period of insurance and the following applies:

- ▼ the body corporate's building insurance either does not extend to cover the insured incident, or does not fully cover the cost of repairing the building; **and**
- ▼ the mortgagee on your strata title property makes a claim under your body corporate's policy for repayment of the mortgage;

then we will pay the mortgagee the lowest of these **3** amounts:

- ▼ where the cost of repairs is greater than the limit of cover under your body corporate's insurance, the difference between the amount covered by the body corporate's insurance and the cost of repairing the damage;
- ▼ the amount to fully repay your mortgage at the time of the loss or damage;
- ▼ the sum insured for the mortgagee's interest shown on your insurance schedule.

✗ What we do not cover

- ▼ additional features on pages 30 to 43;
- ▼ additional covers on pages 44 to 67;
- ▼ any incident not covered by your contents policy.

Domestic workers' compensation

✓ What we cover

This optional cover is only available in Tasmania and Western Australia.

This cover provides your legal liability to pay workers' compensation to your domestic employee:

- ▼ if your employee is injured while performing domestic work for you in your home; **and**
- ▼ the incident causing the injury occurred in the period of insurance.
- ▼ The cover under this section is subject to the applicable workers' compensation laws of the state or territory of the insured address.

The insurer and issuer of this domestic workers' compensation section is AAI Limited ABN 48 005 297 507, trading as GIO and all references to 'we, us and our' in relation to the workers' compensation cover provided in this section of the PDS mean GIO.

✗ What we do not cover

Your legal liability to pay workers' compensation to any person:

- ▼ working for you in your business, profession, trade or occupation;
- ▼ building or renovating your home, other than routine maintenance at the insured address; **or**
- ▼ who performs work in and around your home if your home is rented out to tenants.

Refer to the PED Guide for further information

Legal liability

The most we will pay for all claims from any one incident under home or contents legal liability cover is **\$20 million**, plus all associated legal costs we have agreed to pay following your claim.

Home liability

If you have home cover we cover your legal liability to pay compensation for death, bodily injury or defamation, to or of other people, or loss or damage to their property, resulting from an incident which happens during the period of insurance:

- ▼ in connection with you owning or living in your home; **and**
- ▼ at the insured address.

Contents liability

If you have contents cover we cover your legal liability to pay compensation for death, bodily injury or defamation, to or of other people, or loss or damage to their property, resulting from an incident which happens anywhere in the world during the period of insurance:

- ▼ which is unrelated to your ownership of your home or land at the insured address; **or**
- ▼ if it results from fixtures and fittings attached to the insured address and that you are legally responsible for under a rental agreement; **or**
- ▼ if you are living in and/or own the unit, and your legal liability is not covered under a home policy which covers that unit.

Block of land when your home was damaged

We will cover your legal liability to pay compensation for death, bodily injury or defamation, to or of other people, or loss or damage to their property, resulting from an incident which happens at the insured address during the period of insurance when:

- ▼ both your home and contents are insured with us at the time your home is badly damaged or destroyed by an insured incident; **and**
- ▼ we pay you the home sum insured and the cover for your home stops.

You must take reasonable precautions to keep the insured address free of obvious hazards for anyone coming onto your insured address. This includes fencing off or securing damaged buildings and fencing any swimming pool or we will refuse to pay a claim.

We will continue to cover your legal liability resulting from an incident which happens at the insured address for up to **12** months under your contents policy.

This cover ends immediately if:

- ▼ any building work commences at the insured address; **or**
- ▼ repairs or rebuilding worth more than **\$100,000** in total commence at the insured address; **or**
- ▼ you cease to insure your contents under this policy.

Additional benefits

If your policy covers your home or contents, or both, your liability cover includes the following additional benefits:

Defence Costs

In addition to the limit of your liability cover, if we agree you are entitled to liability cover under this policy in respect of an occurrence, we will also pay legal costs incurred with our consent to defend the claim. We will reimburse you or your family for reasonable expenses incurred.

Expenses incurred in attending court

In addition to the limit of your liability cover, we will reimburse you for reasonable expenses incurred in attending court in relation to a liability claim covered by this policy at our request up to **\$250** per day but excluding the first day, and up to a total of **\$5,000** in any one period of insurance for proven income loss. We will only reimburse income loss for days on which you are not able to conduct any income earning activity whatsoever.

If you are:

- ▼ self-employed or a working director, then 'income' means that gross daily income from such personal exertion after allowing for the costs and expenses incurred in deriving that income;
- ▼ an employee, then 'income' means the gross daily income from personal exertion, excluding overtime payments, bonuses, commissions or allowances.

In each case, the amount of your income will be averaged over the **12** months immediately preceding our request or such shorter period during which you have been so engaged. You must provide any documentation, records, correspondence or other information that we request in support of any claim for lost income.

If your policy covers your contents, your liability cover also includes the following additional benefits:

Motor vehicle liability

We will cover you against any claim for compensation or expenses which you become legally liable to pay resulting from an occurrence that occurs during the period of insurance for:

- ▼ the death of, or bodily injury to, any person;
- ▼ damage to property;

arising from the ownership, custody or use of any vehicle not required to be registered by law including:

- ▼ motorcycles up to **250cc** capacity;
- ▼ mobility scooters;
- ▼ golf buggies;
- ▼ ride on mowers;
- ▼ any motorised wheelchair; **or**
- ▼ any domestic trailer not attached to any vehicle.

We also insure you against any claims for compensation or expenses you become legally liable to pay for:

- ▼ the death of or bodily injury to any person caused by you solely as a result of you being a passenger in a registered vehicle if the occurrence causing the death or bodily injury occurs during the period of insurance; **and**
- ▼ the death of or bodily injury to any person arising from the ownership, custody or use of any registered vehicle if the occurrence causing the death or bodily injury takes place at the insured address and occurs during the period of insurance.

The most we will pay for all claims arising out of any one occurrence under this additional benefit is **\$20 million**.

In addition to the limit of your liability cover, if we agree that you are entitled to liability cover under this additional benefit in respect of an occurrence, we will also pay legal costs incurred with our consent to defend the claim.

We will not cover you:

- ▼ if you are entitled to be wholly or partly insured by any compulsory statutory insurance or accident compensation scheme, or would have been, but for failure to register the vehicle or to apply for cover under the insurance or scheme or to comply with a term or condition of the insurance or scheme;

- ▼ if you are entitled to be wholly or partly protected by any other policy of insurance which specifically covers compulsory third party motor vehicle liability;
- ▼ while any vehicle is used for competitive racing or pacemaking.

Committee members of sporting or social clubs or community organisations

What we cover

We will cover you against any claim for compensation or expenses which you become legally liable in Australia to pay following an alleged or actual act or omission in connection with your position as a committee member of a sporting or social club or community organisation.

The claim for compensation must be made against you within the period of insurance stated in the policy schedule.

The most we will pay under this additional benefit, including legal costs, is **\$10,000** during any one period of insurance.

We will not cover you:

- ▼ if you receive more than **\$1,000** per year for holding the committee member position.

What we do not cover

We do not cover legal liability caused by or arising from:

Agreements you enter into

any agreement or contract you enter into, **but we will cover** your legal liability:

- ▼ if it would have existed had you not entered into the agreement or contract;
- ▼ if your liability is:
 - ▼ under a tenancy rental agreement; **and**
 - ▼ for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

Aircraft

you using or owning any aircraft or the facilities to land or store aircraft, **but we will cover**:

- ▼ a remote controlled model or toy aircraft with a wingspan up to **1.5** metres;

- ▼ a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).

Asbestos

exposure to or potential exposure to asbestos in any form.

Buildings, property or land not at the insured address

you owning, occupying or renting any building, property or land not at the insured address, **except for** the common property at the insured address when you insure the contents in a unit under this policy.

We do not cover legal liability caused by or arising from:

Building, altering or renovating

building work being carried out at the insured address where the total cost of building, altering, extending or renovating is more than **\$100,000**.

Business activity

any business activity, **but we will cover:**

- ▼ part-time or casual babysitting where you do not need to be registered or licensed to do this;
- ▼ garage sale provided:
 - ▼ the garage sale is held at your home;
 - ▼ the goods sold belong to you or any member of your family;
 - ▼ the goods sold are second hand domestic goods only sold in domestic quantities;
 - ▼ the sale does not form part of a business, trade or profession;
 - ▼ the goods sold have not been purchased for the sole purpose of re-sale; **and**
 - ▼ you do not hold more than one garage sale per period of insurance.

Caravans and trailers

using or owning a caravan, mobile home or trailer.

Death or injury

death or injury of:

- ▼ you;
- ▼ your pets;
- ▼ anyone who usually lives at the insured address **but not** a tenant, paying guest or boarder.

Defamation

- ▼ defamation, including libel or slander of you;
- ▼ defamation, including libel or slander of another person, if made prior to the commencement of the period of insurance or at the direction of you with knowledge of its falsity, or relating to advertising, broadcasting or telecasting activities by you or on your behalf.

Fines, penalties and other damages

civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages.

Illness or disease

illness, disease or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Motor vehicles or motor cycles

the use or ownership of a motor vehicle or motor cycle or instructing someone on how to use it, **unless** at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance law and was:

- ▼ a remote controlled motor car;
- ▼ a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly;
- ▼ a golf cart or buggy;
- ▼ domestic gardening equipment (e.g. ride-on mower).

Property owned by you or owned by your employer

damage to property which:

- ▼ is owned by you or your family, or anyone who usually lives with you at the home or unit;
- ▼ is owned by your employer (e.g. you accidentally damage office equipment at your work place);

but we will cover your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:

- ▼ water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs;
- ▼ for fire damage to your landlord's property.

Watercraft

using or owning any watercraft, **unless** it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote controlled model watercraft.

Your employees

death or injury of your employees or damage to their property while they are working for you, **unless** as covered under 'Domestic workers' compensation' on page 71.

Refer to the PED Guide for further information

General exclusions

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Actions of the sea

any actions or movements of the sea.

Animals biting, chewing, pecking or clawing

- ▼ animal pecking, biting, clawing, scratching, tearing or chewing your home or contents. Or damage caused by their urine or excrement, **but we will cover** damage by an animal (except insects, vermin or rodents) which becomes accidentally trapped inside your home;
- ▼ insects, vermin or rodents, **but we will cover:**
 - ▼ fire damage they cause;
 - ▼ water damage they cause.

Biological, chemical, other pollutant or contaminant

any actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these incidents or any action taken by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination. **But we will cover:**

- ▼ damage caused by fire or smoke;
- ▼ your legal liability under 'Legal Liability' cover (see pages 72 to 78), to the extent your legal liability arises from your use of pesticides or herbicides at the insured address;
- ▼ the cost to remove asbestos or its derivatives from the insured address during repairs or rebuilding if we have accepted a claim for loss or damage to your home and contents.

Building extensions, alterations or renovations

- ▼ damage caused by cracking, collapse, subsidence or damage to your home or contents caused fully or partially by the building work;
- ▼ water entering your home through an opening made for any building, renovation or repair work.

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

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

a bushfire, storm, flood or tsunami in the first **72** hours of cover. **But we will cover** these incidents if this policy began on the same day:

- ▼ you bought your home or unit; **or**
- ▼ that another policy covering your home or contents expired, but not when you cancelled the policy prior to its expiry date, and only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these incidents for the first **72** hours specified).

Chemical damage when cleaning

by chemicals, such as detergents and solvents, (other than domestic household chemicals) when you or someone authorised by you is using them for cleaning.

Consequential losses or extra costs following an incident covered by your policy

consequential loss (financial and non-financial loss) or extra costs following an incident covered by your policy, such as:

- ▼ loss of income or wages;
- ▼ medical expenses;
- ▼ costs to prove your loss or to help us with your claim (e.g. telephone calls, postage);
- ▼ the cost of your time (e.g. inconvenience);
- ▼ cost of hiring appliances after yours suffer loss or damage;
- ▼ professional, expert, legal, consulting or valuation costs, **unless** you obtained our prior written authority to incur these costs;
- ▼ cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- ▼ cleaning costs;
- ▼ any costs related to stress or anxiety;
- ▼ any costs not covered by your policy.

But we will cover the reasonable increase in normal living expenses covered by additional feature 'Supplementary living expenses' (see page 34).

Confiscation or damage by a legal authority

confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

Defect, structural fault or design fault

a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

Deliberate actions by you

Loss or damage:

- ▼ intentionally caused by you or a member of your family or a person acting with your or your family's consent;
- ▼ caused by your failure to take reasonable precautions to prevent anything which could result in a claim under this policy.

Deliberate damage to a reservoir or dam

deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

Earthquake and tsunami

loss or damage that occurs more than **72** hours after an earthquake or tsunami.

Escaping liquid

- ▼ wear and tear, or loss or damage by the escape of liquid occurring as a result of a gradual process of leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition;
- ▼ the cost of repairing or replacing the item from which the liquid escaped;
- ▼ fixing leaks that have not caused permanent damage to your home;
- ▼ leaks from agricultural pipes;
- ▼ loss or damage caused by liquid from a watering system or hose;

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Failing to take care of your home or contents

your failure to:

- ▼ take reasonable care of your home or unit and contents;
- ▼ keep your home or unit and contents in good condition and well maintained. For the meaning of 'good condition' see the 'Words with special meanings' section on page 109;
- ▼ fix faults and defects as soon as you become aware of them.

Food spoilage

spoilage of food and medicines other than the cover provided under additional cover 'Food and medication spoilage' (see page 47).

Ground movement

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** landslide or subsidence damage if it is caused by any of the following insured incidents if the damage they cause happens within **72** hours of the insured incident:

- ▼ storm;
- ▼ flood;
- ▼ earthquake or tsunami;
- ▼ explosion or implosion;
- ▼ escaping liquid

Hazardous materials

any hazardous materials if not stored or used in accordance with the relevant law, controls and manufacturer's instructions.

Medical equipment and aids

any medical equipment, item or aid which is designed to be either wholly or partially within the body, either permanently or temporarily. By 'within the body' we mean medical equipment, items or aids which require a specific incision to be made in the body to enable them to be implanted.

Not complying with building regulations

your home or unit not complying with building laws or regulations, **except** those laws or regulations introduced after your home or unit was originally built or last altered which you were not required to comply with.

Photographs, electronic data and images

repairing, replacing or fixing:

- ▼ electronic data or files that are corrupted, damaged or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, **unless**:
 - ▼ the device that they are stored on was lost or damaged by an insured incident; **and**
 - ▼ the electronic data or files were legally purchased and you cannot restore them free of charge.
- ▼ hard copies of photographs, films or other visual images that are damaged or lost, **but we will cover** the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet.

Radioactivity

radioactivity or the use, existence or escape of:

- ▼ nuclear fuel;
- ▼ nuclear material or waste;
- ▼ action of nuclear fission including detonation of any nuclear device;
- ▼ nuclear weapon;
- ▼ any looting or rioting following such an incident.

Revolution, war

- ▼ revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup; **or**
- ▼ any looting or rioting following these incidents.

Riot, civil commotion or public disturbance

a riot, civil commotion or public disturbance caused by someone who entered the insured address:

- ▼ with your consent;
- ▼ with the consent of someone who had your authority to allow them access to the insured address.

General exclusions (cont.)

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves:

Roots of trees, shrubs and plants

the roots of trees, shrubs or plants. This exclusion only applies to damage directly caused by the roots.

We will cover:

- ▼ damage to your home or contents caused by:
 - ▼ liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent it is covered under insured incident 'Escaping liquid';
 - ▼ roots from a fallen tree to the extent it is covered under insured incident impact.
- ▼ costs to find the leak under the additional cover "Exploratory costs where leak is not covered" (see page 56).

Scorching, smoke, ash or soot when your home has not caught on fire

- ▼ heat, ash, soot and smoke when your home or contents has not caught on fire, **unless** it is caused by a burning building within **10** metres of the insured address;
- ▼ arcing, scorching or cigarette burns, **unless** a fire spreads from the initial burn spot;
- ▼ pollution, or vapour, from a home heater or a cooking appliance, **unless** a fire spreads from the initial source.

Seepage of water

water seeping or running:

- ▼ through the earth (hydrostatic water seepage);
- ▼ down the sides of earth or earth fill that is up against your home;
- ▼ down the sides or underneath swimming pools or spas causing them to move, change shape, lift or leak through their hydrostatic valves;
- ▼ against or through retaining walls and forcing them to move or crack;
- ▼ from agricultural pipes.

Storm surge

loss or damage caused by storm surge **unless** the loss or damage occurs at the same time as the insured loss or damage to your home or contents caused by storm.

Structural improvements at units

- ▼ structural improvements owned or controlled by your body corporate or equivalent body;
- ▼ structural improvements located on common property, but we will cover fixtures owned by you as a tenant which will be removed by you when vacating the unit.

Tanks that explode

repairing or replacing tanks or containers that explode, **but we will** cover damage to the home and contents caused by the explosion.

Theft or malicious damage

theft or malicious damage by:

- ▼ you or someone who lives in the home or unit;

Tenants, paying guests or boarders

tenants, paying guests or boarders, or someone who lives with them or a person who entered the home or unit with their consent, **but we will** cover:

- ▼ loss or damage to your home or contents caused by:
 - ▼ fire damage;
 - ▼ explosion or implosion;
 - ▼ impact by a vehicle;
 - ▼ breakage of fixed glass and water containers;
 - ▼ water or liquid leaking or overflowing from pipes or water containers;
 - ▼ legal liability on page 72 to 78;
 - ▼ malicious damage, but only to the extent outlined in additional cover 'Malicious damage by tenants' on page 62.

Tree lopping

trees being lopped, felled or transplanted by you or someone authorised by you.

Wear, tear and gradual deterioration

wear, tear, rust, fading, rising damp, mould, mildew, corrosion, rot, action of light or gradual deterioration such as **but not limited to**:

- ▼ tiles and their adhesive or grouting breaking down;
- ▼ weathering of roof tiles or roof ridge capping;
- ▼ gradual weathering and breakdown of bricks, mortar or concrete.

However, **we will pay** for any resultant loss or damage to your home or contents that is caused directly by any other event not otherwise excluded by this policy.

When security or alarms are not working

loss or theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected, or not used as intended and we relied on them being there as a reason for accepting and continuing your policy (however, forgetting to turn on your alarm or to lock a door will not in itself affect theft cover under your policy).

Overdue instalments

If you pay your premium by instalments and your instalment is overdue, we can do one or both of the following:

- ▼ refuse to pay a claim if an instalment is **14** days (or more) overdue;
- ▼ cancel your policy without notifying you in advance if an instalment is **1** months (or more) overdue.

Claims

Making a claim

Contact us as soon as possible if you suffer loss or damage, or if there is an incident that could result in a claim.

What you must do

Step 1 Make sure everyone is safe. For emergencies, please call 000.

Step 2 Try to prevent further loss or damage.

If possible take reasonable steps to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from the rain).

Step 3 Immediately report any theft or malicious damage to the police.

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

Step 4 Contact us as soon as possible.

You can call us **24** hours a day. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the incident (e.g. a broken window, storm damage or a list of stolen items).

Note: if the damage to your home or contents was caused by another person, please provide us their name and address, or if applicable, their registration details.

For customers who are registered for GST

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur. When we calculate a payment to you for your claim, we can reduce it by any ITCs you are, or would be, entitled to receive.

Legal liability claims

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

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

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim is settled.

For more details on 'Legal Liability' cover see pages 72 to 78.

To process the claim, you must

- ▼ allow us to inspect the damaged home and/or contents;
- ▼ allow us to arrange for experts to assess the damaged home and/or contents and to quote on repair or replacement;
- ▼ provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers or suppliers (when available), there is no need to obtain your own quotes;
- ▼ when requested, provide us with all proofs of ownership and value, information, co-operation and assistance in relation to a claim (including giving evidence in court) as we may reasonably require;
- ▼ allow us to recover, salvage or take possession of your damaged home and/or contents;
- ▼ consult an expert if we ask for this.

What you must not do

- ▼ do not dispose of any damaged parts or items of your home or contents without our consent;
- ▼ do not carry out or authorise repairs without our consent **unless** you cannot contact us and need to make emergency repairs to protect your home or contents;
- ▼ do not wash or clean or remove debris from any area damaged by fire without our consent **unless** you need to do this to prevent further loss;
- ▼ do not admit liability or responsibility to anyone else **unless** we agree;
- ▼ do not negotiate, pay or settle a claim with anyone else **unless** we agree;
- ▼ do not accept payment from someone who admits fault for loss or damage to your home or contents. Refer them to us instead.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse your claim or cancel your policy.

If we decline a claim

We will provide reasons for our decision to decline and if you decide to lodge a claim, we will send you written confirmation of our decision.

How to establish your loss

Establish an incident took place

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

We may obtain the following from the police:

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

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed if we request it.

When your home or contents are damaged

Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes though we might ask you to produce a copy of the most recent plans and drawings for your home, photographs of your home or other evidence that supports the extent of the loss you have suffered. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

If we decide that you are unable to reasonably substantiate your claim, we might reduce or refuse your claim.

How to prove ownership and value

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

We have minimum proof requirements for some items set out below and on pages 90 to 92. Sometimes we might ask for more evidence to substantiate your claim to our reasonable satisfaction.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
Up to \$500	Details of when and where purchased and the price paid. If you are claiming for more than \$1,000 in total, we may ask you for more proofs.
Over \$500 to \$1,000	One of the following: <ul style="list-style-type: none">▼ proof of purchase that identifies the item;▼ a close-up photograph clearly showing the item;▼ a full description and value from a jeweller obtained before the loss occurred.
Over \$1,000 to \$3,000	Proof of purchase that identifies the item plus a full description of the item in writing from the jeweller you bought it from or a professional valuer.
Over \$3,000	Proof or purchase that identifies the item plus a valuation by a qualified jeweller or professional valuer. A close-up photograph might also help us.

Watches

Amount claimed for each watch	Minimum proofs for assessment
Up to \$1,000	<p>If purchased over 12 months ago</p> <p>Details of when and where purchased and the price paid.</p> <p>If purchased in the last 12 months</p> <p>One of the following:</p> <ul style="list-style-type: none"> ▼ proof of purchase that identifies the item; ▼ a certificate of authenticity; ▼ an original operating manual; ▼ the manufacturer's box; ▼ a close-up photograph.
Over \$1,000 to \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> ▼ proof of purchase that identifies the item; ▼ a certificate of authenticity; ▼ an original operating manual; ▼ the manufacturer's box; ▼ a close-up photograph
Over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none"> ▼ proof of purchase that identifies the item; ▼ a warranty, guarantee or certificate of authenticity showing the model or serial number; ▼ a manufacturer's box if it has the model or serial number showing; ▼ a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.

Paintings, pictures, works of art, sculptures and art

Amount claimed for each item or set	Minimum proofs for assessment
Up to \$2,000	<p>If purchased over 12 months ago</p> <p>Details of when and where purchased and the price paid.</p> <p>If purchased in the past 12 months</p> <p>Proof of purchase that identifies the item.</p>
Over \$2,000	<p>One of the following:</p> <ul style="list-style-type: none">▼ proof of purchase that identifies the item;▼ a valuation by the Auctioneers and Valuers Association of Australia.

If we decide that you are unable to reasonably substantiate your claim, even if you have provided the minimum proof set out in the tables, we might reduce or refuse your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. Sometimes you might have more than one type of excess. The amount and types of excess are shown on your insurance schedule or in this PDS.

The types of excess are:

Home Building and Home Contents basic excess

The basic excess applies to all claims unless stated otherwise in the PDS.

You can choose a higher basic excess to reduce your premium.

Personal valuables excess

Personal valuables has its own excess.

Earthquake and Tsunami excess

This excess applies in addition to any other excess if you make a claim for loss or damage as a result of an earthquake or tsunami unless stated otherwise in the PDS.

Additional excess

In some circumstances, an additional excess may apply based on our assessment of the risk. This excess is applicable in addition to any other excess unless stated otherwise in the PDS or your insurance schedule.

Unoccupied excess

This excess applies in addition to any other excess, unless stated otherwise in the PDS, if you claim for loss or damage to your home or contents, which occurs when the home or unit has been unoccupied for more than **90** continuous days.

When you claim for both home and contents

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

When your claim is for contents and personal valuables

When your claim is under both contents and personal valuables, the higher of your contents or personal valuables excesses will be payable (plus any other applicable excess).

When your claim is for personal valuables only

The personal valuables excess shown on your insurance schedule (and not the home building and home contents basic excess) is payable when your claim is solely against personal valuables (plus any other applicable excess). For example, you have **\$10,000** personal valuables – unspecified items and you lose your **\$3,000** watch while at the shops. Your only claim would be under personal valuables – unspecified items.

When we will waive your excess

When you make a claim for damage to your home or contents and the incident covered by your policy was caused by another person and we agree, we will waive the excess that would normally apply if you can give us the name and address of the person responsible for the damage or if applicable their registration details.

Refer to the PED Guide for further information

How to pay your excess

When you make a claim we will choose whether to deduct the applicable excesses from the amount we pay you or direct you to pay the excesses to us or to the appointed repairer or supplier. We may require you to pay the excess in full before we pay your claim or provide any benefits under your policy.

How we settle your claim

We choose how we settle home claims

If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- ▼ repair damage to your home;
- ▼ rebuild your home;
- ▼ pay you what it would cost us to repair or rebuild your home;
- ▼ pay you the sum insured for your home.

If we rebuild (or pay you what it would cost us to rebuild), we will do so on a `new for old' basis.

If we repair (or pay you what it would cost us to repair), we will at our option do so on a `new for old' basis or to a similar condition to what your home was in before the loss or damage occurred.

We may provide you a voucher or stored value card for the amount it would cost us to repair or rebuild an item.

We choose how we settle contents claims

If we agree to pay a claim for loss, theft or damage to your contents (including contents flexible limits and personal valuables), we will decide if we will:

- ▼ repair damage to the contents;
- ▼ replace the contents `new for old';
- ▼ pay you what it would cost us to repair or replace your contents;
- ▼ pay you the sum insured for your contents.

If we replace (or pay you what it would cost us to replace), we will do so on a `new for old' basis.

If we repair (or pay you what it would cost us to repair), we will at our option do so on a `new for old' basis or to a similar condition to what the contents were in before the loss or damage occurred.

We may provide you a voucher or stored value card for the amount it would cost us to repair or replace the contents.

We will not:

- ▼ pay more than the relevant sum insured or policy limit;
- ▼ pay extra to rebuild, replace or repair your home or contents to a better standard, specification or quality than they were before the loss or damage occurred **except** as stated in the meaning of 'new for old';
- ▼ fix a fault that existed before the loss or damage occurred;
- ▼ pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

'New for old' means:

- ▼ we rebuild, replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers;
- ▼ we rebuild, replace or repair new for old regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased **5 years ago for \$5,000** and now worth **\$2,000**, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to **\$2,000**;
- ▼ we repair, replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

'New for old' does not:

- ▼ include paying the extra cost of replacing or purchasing an extended warranty on any item;
- ▼ mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard Refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

For these items when being replaced, 'new for old' means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances such as outdated computers or TVs, 'new for old' means, replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand. We do not insure electrical or electronic items that are no longer able to be used for the purpose they were intended.

Replacing CDs and DVDs

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

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

We do not cover the costs of replacing electronic files for which you do not have a licence.

When items cannot be replaced new for old

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

For these items, 'new for old' means that if the item cannot be replaced or repaired 'new for old', we will pay you what it would cost to buy the item immediately before the loss or damage occurred, up to the relevant sum insured.

Home claims

This section relates specifically to a claim made on your home policy and is in addition to the information in 'How we settle your claim' on pages 94 to 96.

When we authorise repairs or rebuilding of your home

If we need to source material in order to repair or rebuild the home, we will do our best to obtain new materials that are the same type, standard and specification. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with current building regulations.

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

If you decide not to repair or replace your home, or do not commence repair or replacement within **6** months of the date the loss or damage occurred, we will only compensate you for what it would have cost to repair or replace your home at the date of the loss or damage.

When we cannot match materials

If we cannot find materials to match undamaged parts, we will use the closest match available to us.

If you are not satisfied with the materials we find as the closest match before we repair your home:

If we agree, you can pay the extra cost of replacing undamaged parts of your home to achieve a uniform appearance.

Or we will pay you what it would have cost us to repair or rebuild the damaged part.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged in the incident covered by your policy. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

- ▼ **one garage door is damaged**
we will only replace or repair the damaged one, not other doors.
- ▼ **roof tiles are damaged**
we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs.
- ▼ **roof sheeting is damaged**
we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade or colour to the undamaged roof sheeting.
- ▼ **an external wall is damaged**
we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of your home.

For the limited circumstances where we will repair or rebuild undamaged parts read page 98 to 102.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, we will only pay extra to create a uniform appearance when:

- ▼ **wall tiles are damaged**
we will pay up to **\$1,000** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs.
- ▼ **other wall coverings are damaged**
(e.g. paint, wallpaper, wood panels, but not tiles) we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway* where the damage occurred.
- ▼ **floor coverings are damaged** (including tiles)
we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway* where the damage occurred.
- ▼ **kitchen cabinets, cupboards or benchtops are damaged**
see 'Repairing or replacing kitchen cabinets, cupboards or benchtops' below.

*For the meaning of these terms refer to the diagrams on on pages 100 to 102.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

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

See the case study on page 100 for a visual explanation.

Note:

Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

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

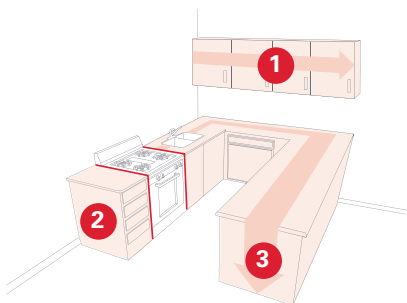
The extent of repairs carried out to match undamaged areas in a kitchen.

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

- ▼ continuously joined; **and**
- ▼ on the same level; **and**
- ▼ made of the same material.

In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

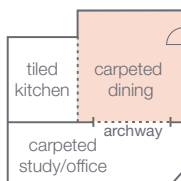


Same room

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

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

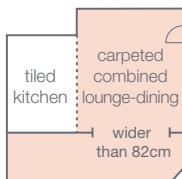
Any archway or similar opening separates a room unless it is a combined lounge-dining room (see next page).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

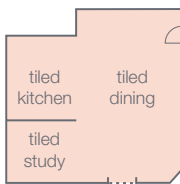
- ▼ they are lounge and dining rooms; **and**
- ▼ the shared doorway, archway or similar opening is wider than **82cm**; **and**
- ▼ the floor or wall covering is the same in both rooms.



Open plan areas

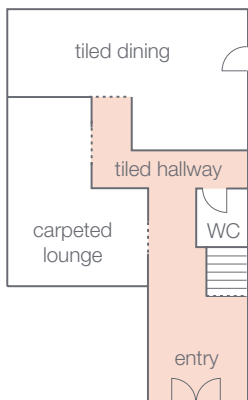
When there is no wall, archway, doorway or similar opening, the room continues until:

- ▼ a change in the floor or wall covering;
- ▼ the nearest wall, doorway, archway or similar opening.



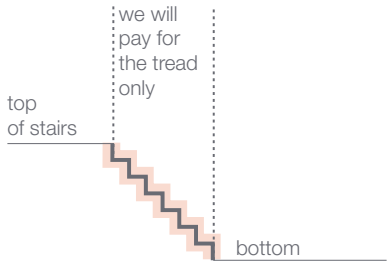
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.






Same stairs

Side view of stairs.



Legend

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

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an incident covered by your policy damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part of your home is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that you knew about (or should reasonably have known about). We will only pay you what it would have cost us to fix the damage from the incident covered by your policy or if we agree, you can pay us the extra amount it costs to rectify the structural or design fault at your home.

If undamaged defective parts of your building will not support repairs

If undamaged defective parts of your home you knew about (or should reasonably have known about) will not support repairing the damage caused by an incident covered by your policy, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at your home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, you may not be covered or we might not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When repairing or rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

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

Lifetime guarantee on home repairs

When we repair or rebuild your home, we guarantee the quality of materials and workmanship of that work for the lifetime of your home if we:

- ▼ authorise;
- ▼ arrange; **and**
- ▼ pay the builder or repairer directly for this work.

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply

- ▼ to repairs you authorise or make yourself;
- ▼ to loss, damage or failure of any electrical or mechanical appliances or machines;
- ▼ to wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life);
- ▼ where we agree with a repair quote and we give you, or the builder or repairer, payment for the cost of the repairs and you arrange the repairs.

Contents claims

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle your claim' on pages 94 to 96.

When we repair or replace your contents

If we choose to repair damage to the contents or replace the contents, we will repair or replace with items or materials that are reasonably available at the time of repair or replacement from Australian suppliers.

We will do our best to replace to the same type, standard and specification as when new. If the same is not available, we will replace with items or materials of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find a contents item match we will use the closest match reasonably available to us.

If you are not satisfied with what we choose before we repair the contents:

If you agree, you can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance.

Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

Items that form part of a set or collection

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged parts of the contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged contents

We will only repair or replace contents that are lost or damaged by an incident covered by your policy. You cannot claim to replace undamaged contents or undamaged parts of contents.

But there are limited circumstances where we will repair undamaged parts of contents to create a uniform appearance, when:

▼ **internal blinds and curtains**

we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.

▼ **carpets or other floor coverings**

we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway* where the damage occurred.

*See pages 100 to 102 for 'What we mean by same room, stairs, hallway or passageway'.

If you want to change the contents

When repairing or replacing the contents, if we agree, you can choose to change the make and model of the contents item or upgrade to a different make and model of it, providing you pay the extra costs of doing this. If you want to downsize the contents item for less cost than you are entitled to claim, we will not pay more than it costs us to repair or replace the downsized contents item.

Other claims information

Potential impact on cover and premiums

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of the unused premium. If you have been paying premiums by instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a general contents claim

If we pay part of, or the full general contents sum insured, the general contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address. You should reassess your general contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for specified contents items or personal valuables – specified items

If we pay you the sum insured for a specified contents item or a personal valuables – specified item (e.g. a **\$5,000** diamond necklace listed on your insurance schedule), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a contents item

After claiming for personal valuables – unspecified items

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

We own salvaged home and contents items

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity which caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

Refer to the PED Guide for further information

Other Important Information

General Insurance Code of Practice

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

What happens with cancellations?

Cancellation by you

You may cancel this policy at any time. If you cancel this policy and a refund of **\$10** or more is due, you will be refunded the unexpired portion of the premium, less any non-refundable government charges. If you pay by instalments, we will debit any premium you owe us for this policy, up to the date of cancellation.

Cancellation by us

We can cancel your cover where the law allows us to do so. We will refund any money we owe you, less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

Words with special meanings

“Accidental loss or damage” see page 29.

“Actions or movements of the sea” means:

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

Actions or movements of the sea do not include a tsunami or storm surge.

“Business activity” means:

- ▼ any activity specifically undertaken for the purposes of earning an income and which you are obliged by law to register for GST purposes.

“Catastrophic Event”

a suddenly occurring, major, natural disaster that is insured by this policy, where the resultant damage to property in the vicinity of your building and generally is so extensive and widespread that the resultant surge in demand for the materials and labour required to repair buildings, caused a surge in the prices of building repairs.

“Collection, set, pair and memorabilia” are defined as:

- ▼ ‘collection’ is a set of objects, specimens, writings, and the like, gathered together and which collectively have a special value above that of the items individually if separated;
- ▼ ‘set’ is a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes;
- ▼ ‘pair’ is 2 items which together form a pair but individually are not effective;
- ▼ ‘memorabilia’ are things saved or collected as souvenirs.

“Common property” means land or areas at the insured address that both you and other people are entitled to use (e.g. common property in a multi-dwelling development).

“Contents” including **“General contents”** see page 24.

“Contents with fixed limits” see the table on page 27.

“Contents with flexible limits” see the table on page 27.

“Family” see page 21.

“**Fixtures and fittings**” means items used for domestic and residential purposes and which are permanently attached to your home.

“**Flood**” means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- ▼ 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.

“**Good condition**” means your home or unit and contents do not have any faults or defects that might cause loss or damage to your home and contents, loss or damage to property of others or injury to people. This includes **but is not limited** to the following:

- ▼ the roof does not leak when it rains;
- ▼ there are no areas of the roof that are rusted through;
- ▼ there is no wood rot, termite or white ant damage to your home or unit;
- ▼ there are no holes in floors, walls, ceilings or any other parts of your home or unit (e.g. external wall cladding, internal plaster, floorboards);
- ▼ there are no boarded up or broken windows;
- ▼ there are no steps, gutters, flooring, walls, ceilings or any other areas of your home or unit that are loose, falling down, missing or rusted through;
- ▼ all previous damage including damage caused by flood has been repaired;
- ▼ your home or unit is not infested with vermin;
- ▼ there are no squatters or unauthorised persons occupying your home or unit.

“**Home**” see page 22.

“Incident” means a single incident, accident or occurrence which you did not intend or expect to happen.

“Insurance schedule” means the latest insurance schedule, including the invoice showing the amount payable, we have given you. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

“Insured address” See page 21.

“Insured incident” means an incident not excluded by this policy.

“Loss or damage” means physical loss or physical damage.

“Open air” means any area at the insured address not able to be enclosed on all sides and secured in such a way as to prevent access except by violent force.

“PED Guide” see page 5.

“Period of insurance” means when this insurance cover starts to when it ends. It is shown on your insurance schedule.

“Personal valuables” means personal valuables – unspecified items and/or personal valuables – specified items.

“Personal valuables – specified items” see page 66.

“Personal valuables – unspecified items” see page 64.

“Planned” means you intended to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order for your home.

“Policy” means your insurance contract. It consists of this PDS and any SPDS we have given you, and your latest insurance schedule and any receipt we may send you.

“Retaining wall” means a wall, which is not part of your residential home, that holds back or prevents the movement of earth.

“Specified contents” see page 26 to 28.

“Storm” means a storm, cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

“**Storm surge**” means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean’s surface.

“**Strata title**” means any form of land title which allows for multiple titles to exist in or on a block of land where the common property is regulated under a strata plan or similar instrument.

“**Sum insured**” see page 15.

“**Tools of trade**” are tools or equipment used for any business activity.

“**Unit**” means the unit, villa, townhouse or apartment in a strata title development. It does not include common property.

“**Unoccupied and occupied**”

unoccupied means:

- ▼ the home or unit is not furnished enough to be lived in; **or**
- ▼ no-one is eating, sleeping and living at the home or unit; **or**
- ▼ the home or unit is not connected to utilities.

occupied means:

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

‘furnished enough to be lived in’ means the home or unit contains at least:

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

“**We, our, us and Vero**” means AAI Limited (ABN 48 005 297 807) trading as Vero Insurance.

“**You/Your**” see page 21.

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within **5** business days.

You can contact us:

- ▼ **By phone:** 1300 794 133
- ▼ **In writing:** Vero Insurance
GPO Box 1619
Adelaide SA 5001

Step 2. Review by our Customer Relations Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Customer Relations Team for review or you can contact them directly:

- ▼ **By phone:** 1300 264 470
- ▼ **By Email:** idr@vero.com.au
- ▼ **In writing:** Customer Relations Team,
PO Box 14180,
Melbourne City Mail Centre VIC 8001

If we require additional information we will contact you to discuss. Customer Relations will usually contact you with a decision within **15** business days of receiving your complaint.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- ▼ **By phone:** 1800 367 287 (free call)
- ▼ **By Fax:** (03) 9613 6399
- ▼ **By email:** info@fos.org.au
- ▼ **In writing:** Financial Ombudsman Services Limited
GPO Box 3
Melbourne, VIC, 3001
- ▼ **By visiting:** www.fos.org.au

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AFS Licence No 230859,
trading as Vero Insurance.

How to contact us:

You may contact Vero by calling:

- ▼ the telephone number shown in your insurance schedule
- ▼ Your insurance adviser, or
- ▼ 1300 794 133.

Or alternatively by writing to us at:

Vero Insurance
GPO Box 1453
Brisbane QLD 4001

