



Love is. A hot bath. A good book. Your sofa.

And knowing the things you love
about your home are covered with
Westpac Home and Contents Insurance.



Supplementary Product Disclosure Statement and Policy Addendum (SPDS)

This SPDS is dated 27 February 2012 and supplements the information contained in the Home and Contents Insurance Product Disclosure Statement and policy wording (PDS), which has an 'Effective Date' of 3 October 2009. On and from 27 February 2012, this SPDS supersedes any previous Supplementary Product Disclosure Statements issued in relation to the PDS.

You should read both the PDS and this SPDS before making a decision in relation to Home and Contents Insurance.

If you take out Home and Contents Insurance, your insurance contract will consist of the PDS, this SPDS and your policy schedule.

A summary of the changes detailed in the SPDS are:

Description	PDS page Number.	Change
1.5.1 We may impose special conditions.	10	New wording
3.4 Residential Home and Contents Insurance insured events: • Storm • Flood • Accidental loss or damage	18, 19 & 22	Revised wording
4.1 Choosing your cover.	33	Revised wording
4.4 Landlord Home and Contents Insurance insured events: • Storm • Flood	37	Revised wording
4.10 What does Landlord Extras cover include?	43	Additional cover
7.8 How is your premium calculated?	57	Revised wording
7.10 Your choice of excess.	58	Revised wording
7.14 Cancelling your policy.	59	Revised wording
8.1.1 The next steps.	61	New wording
8.4 How we settle your claim.	62	Additional Benefit
9.3 The final step.	65	Revised wording
10. Glossary of defined terms • Flood • Actions or movements of the sea • Storm surge • Tsunami	67 & 68	Revised wording
Financial Claims Scheme	70	New wording

This SPDS has been issued in relation to the following changes:

PDS page 10, after 1.5 Your duty of disclosure.

✓ The following text is added:

1.5.1 We may impose special conditions.

When we offer to issue, vary or renew your policy, we may impose special conditions that exclude, restrict or extend cover for a particular insured, matter or insured event. For example, in the event of a catastrophe, we may not be able to offer cover for some events if they cause loss or damage during a specified period after you take out or vary your policy – for example fire or flood. Your current policy schedule will show any special condition that applies to your policy.

PDS page 18, under 3.4 Residential Home and Contents Insurance insured events - Storm.

✓ The following text is added:

We won't cover:

- loss or damage caused by or resulting from:
 - defects in design, structure or construction
- loss or damage caused by or resulting from water seeping or running:
 - through the earth (sometimes called hydrostatic water seepage)
 - through or down the sides of earth or earth fill that is up against your home.

PDS page 19, under 3.4 Residential Home and Contents Insurance insured events - Flood.

✗ The following text is deleted:

Flood

We will cover

Loss or damage caused by any form of flood, including action of the sea, highwater or tsunami.

We won't cover

- loss or damage caused by:
 - landslide, subsidence, erosion or any earth movement (other than earthquake)
 - hydrostatic pressure
 - flood for a period of 5 days from the date cover was initially provided by us.
- loss or damage to retaining walls, paths, driveways or landscaping.

✓ The above is replaced with the following:

Flood

We will cover

- Loss or damage caused by:
 - flood
 - tsunami
 - storm surge.

We won't cover

- loss or damage caused by flood for a period of 5 days from the date cover was initially provided by us
- loss or damage caused by or resulting from:
 - actions or movements of the sea or highwater, other than storm surge or tsunami
 - landslide, subsidence, erosion or any earth movement (other than earthquake)
 - hydrostatic pressure
- loss or damage to retaining walls, paths, driveways or landscaping.

PDS page 22, under 3.4 Residential Home and Contents Insurance insured events – Accidental loss or damage.

✓ Under Premier Care, the following text is added:

For every claim we agree to pay for portable electronic and communication equipment including mobile phones, personal organisers/laptops, personal handheld navigation equipment and MP3/4 players, computers, computer game consoles and computer accessories, your excess will be the greater of your standard excess or \$250.

PDS page 33, under 4.1 Choosing your cover.

✗ The following row is deleted:

Cover required	Cover options	Excess options
To protect your landlord building against malicious acts and theft by your tenants	<ul style="list-style-type: none"> ✓ Landlord Extras Optional extra cover attached to your Landlord Building policy. Cover is provided up to the building sum insured selected. 	\$300

✓ The above row is replaced with the following:

Cover required	Cover options	Excess options
To protect your landlord building against malicious acts and theft by your tenants	<ul style="list-style-type: none"> ✓ Landlord Extras Optional extra cover attached to your Landlord Building policy. Cover is provided up to the building sum insured selected. ✓ Landlord Extras Optional extra cover attached to your Landlord Contents policy if your property is a Strata, Community or Group Title. Cover is provided up to \$60,000. 	\$300

PDS page 37, under 4.4 Landlord Home and Contents Insurance insured events - Storm.

✓ The following text is added:

We won't cover:

- loss or damage caused by or resulting from water seeping or running:
 - through the earth (sometimes called hydrostatic water seepage)
 - through or down the sides of earth or earth fill that is up against your home.

PDS page 37, under 4.4 Landlord Home and Contents Insurance insured events - Flood.

✗ The following text is deleted:

Flood

We will cover

Loss or damage caused by any form of flood, including action of the sea, highwater or tsunami.

We won't cover

- loss or damage caused by:
 - landslide, subsidence, erosion or any earth movement (other than earthquake)
 - hydrostatic pressure
 - flood for a period of 5 days from the date cover was initially provided by us
- loss or damage to retaining walls, paths, driveways or landscaping.

✓ The above is replaced with the following:

Flood

We will cover

- Loss or damage caused by:
 - flood
 - tsunami
 - storm surge.

We won't cover

- loss or damage caused by flood for a period of 5 days from the date cover was initially provided by us
- loss or damage caused by or resulting from:
 - actions or movements of the sea or highwater, other than storm surge or tsunami
 - landslide, subsidence, erosion or any earth movement (other than earthquake)
 - hydrostatic pressure
- loss or damage to retaining walls, paths, driveways or landscaping.

PDS page 43, under 4.10 What does Landlord Extras cover include?

✓ The first two rows 'Malicious acts by tenants' and 'Theft by tenants' are replaced with the following:

Insured event	However, the most we will pay
<p>Malicious acts by tenants We will cover you against loss or damage occurring during the period of insurance that is caused by malicious acts by your tenants. Malicious acts do not include damage caused by accident or reasonable wear and tear.</p>	<ul style="list-style-type: none"> • under Building cover is the building sum insured shown in your policy schedule • under Contents cover is the contents sum insured shown in your policy schedule. In addition, if your property is a Strata, Community or Group Title, we will extend cover to the building up to \$60,000 if it is not insured under the building insurance policy of the body corporate. <p>Note: If you have your building insured only, cover extends to fixed carpets and internal window coverings within the building sum insured.</p>
<p>Theft by tenants We will cover you for loss or damage occurring during the period of insurance that is caused by theft by your tenants.</p>	<ul style="list-style-type: none"> • under Building cover is the building sum insured shown in your policy schedule • under Contents cover is the contents sum insured shown in your policy schedule. In addition, if your property is a Strata, Community or Group Title, we will extend cover to the building up to \$60,000 if it is not insured under the building insurance policy of the body corporate. <p>Note: If you have your building insured only, cover extends to fixed carpets and internal window coverings within the building sum insured.</p>

PDS page 57, under 7.8 How is your premium calculated?

✓ The first paragraph is replaced with the following:

Premiums reflect a number of factors, including the expected costs of claims and business expenses. The premium you pay is calculated using a wide range of factors called rating factors, including:

- the location of your home
- the materials your home is constructed from
- your home's anticipated exposure to catastrophes, such as bushfire, storm and flood
- the sum insured that you have selected
- the level of security you have installed
- the excess applicable to your policy in the event of a claim
- the optional covers you choose.

PDS page 58, under 7.10 Your choice of excess.

✗ The following text is deleted:

The excess will apply to claims you make under a Building policy or Contents policy. You can choose the amount of excess you will pay when you take out your policy, but it must be at least \$100. The excess you choose for your policies will be shown on your policy schedule. If you make a claim under both building and contents for the one insured event, the higher excess applies.

✓ The above text is replaced with:

The excess will apply to claims you make under a Building policy or Contents policy. In most instances, you can choose the amount of excess you will pay from the amounts below when you take out your policy. However in some instances, when you take out your policy we may choose the excess. The excesses which apply to your policy are shown in the PDS / Supplementary PDS and your policy schedule. If you make a claim under both Building and Contents for the one insured event, the higher excess applies.

PDS page 59, under 7.14 Cancelling your policy.

✓ The following text is added at the end of the section "When can you cancel your policy?":

The administration fee is \$30. If you currently pay your premium by monthly instalments, we will deduct the administration fee from the account or credit card you previously nominated for monthly instalments or deduct the administration fee from any refund owed to you. If you pay your premium annually, we will deduct the administration fee from any refund owed to you.

PDS page 61, after 8.1 What to do first.

✓ The following text is added:

8.1.1 The next steps

Within 10 business days of receiving your claim:

- if no further information, assessment or investigation is required, we will decide to accept or deny your claim and notify you of our decision; or
- if we consider that further information, assessment or investigation is required, we will:
 - notify you of the detailed information we require to make a decision on your claim;
 - if necessary, appoint an assessor or investigator; and
 - provide an initial estimate of the time required to make a decision on your claim.

PDS page 62, under 8.4 How we settle your claim.

X Under the heading “Repairing or replacing”, the first dot point of the fourth row (set out below) is deleted:

When we agree to pay your claim for loss or damage:

If the loss or damage

- involves wall coverings, floor coverings (including carpets) and window coverings that are present in more than one room of the home, we will only repair or replace the coverings in the room or rooms, hall or passageway where the damage occurred

✓ The above is replaced with the following:

Where we agree to pay your claim for loss or damage:

If the loss or damage

- involves wall coverings, floor coverings or window coverings that are present in more than one room of the home, we will only repair or replace those wall coverings, floor coverings or window coverings in the room or rooms, hall or passageway where the damage occurred

However, if such loss or damage involves tiled or timber floor or wall coverings, we will pay up to a maximum of \$1,000 extra to match undamaged tiled or timber wall or floor coverings in the room or rooms, hall or passageway where the damage occurred to create a uniform appearance.

PDS page 65, 9.3 The final step.

X The following text is deleted:

9.3 The final step.

If you are not satisfied with the decision made, you can refer this matter to the Financial Ombudsman Service Limited, an independent and impartial body established to hear and endeavour to resolve complaints by the insuring public.

Financial Ombudsman Service

Mail GPO Box 3 Melbourne VIC 3001

Phone 1300 780 808

First things first.

Please note that if you haven't first tried to resolve your complaint in accordance with the steps listed above, then you will be directed back to us first by the Ombudsman.

✓ The above text is replaced with:

9.3 The Financial Ombudsman Service.

You can refer your complaint to the Financial Ombudsman Service at any time, including if we haven't been able to resolve your complaint to your satisfaction, or 45 days have passed since you first told us about your complaint and you haven't heard back from us. The Financial Ombudsman Service provides a free, independent dispute resolution service to consumers for most general insurance disputes.

Financial Ombudsman Service Limited

Mail GPO Box 3 Melbourne VIC 3001

Phone 1300 780 808 (9am - 5pm AEST weekdays)

Fax 03 9613 6399

Email info@fos.org.au

Website www.fos.org.au

PDS page 67, under 10. Glossary of defined terms - Flood

✓ The definition of “flood” is replaced with:

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 water course (whether or not it has been altered or modified)
- a reservoir
- a canal
- a dam
- another man-made water course.

PDS page 67 & 68 under 10. Glossary of defined terms

✓ The following text is added:

Actions or movements of the sea includes:

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

Storm surge

An increase in the sea level caused by a cyclone.

Tsunami

An ocean wave caused by an undersea earthquake or volcanic eruption.

PDS page 70, after Protecting your privacy.

✓ The following text is added:

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that Westpac General Insurance Limited becomes insolvent.

Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA)

APRA

Phone 1300 55 88 49

Website www.apra.gov.au

Home and Contents Insurance, and this SPDS, are issued by Westpac General Insurance Limited ABN 99 003 719 319 and distributed by Westpac Banking Corporation (the Bank). Westpac General Insurance Limited is not a bank or other approved deposit-taking institution. Our obligations do not represent deposits with, or other liabilities of, the Bank. Neither the Bank, nor any other member of the Westpac Group, stands behind us or is otherwise responsible for the insurance or the payment of any claims.

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**Love is.
A hot bath.
A good book.
Your sofa.**

**Home and Contents Insurance
Product Disclosure Statement
and policy wording.**



Love is.
Knowing
you're insured.
Homes, babies,
grandma's china,
your trusty ute.
Think for a minute
about all the
beautiful things
you have in your
life. Insurance
is like wrapping
them up in a
big, soft, warm,
cuddly blanket.

Your favourite chair. Backyard barbecues. The dishwasher.

Whatever you love about your home, we'll help you protect it. So come inside, make yourself comfortable, and see exactly how our Home, Contents and Landlord Insurance works. You'll find everything you need to make choosing your policy, understanding your cover and claiming as straightforward as possible. Got to love that.

To apply for cover, get a quote, or find out more:

- Call us on 1300 650 255
- Visit westpac.com.au
- Ask at your local Westpac branch.

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Summary of cover.

This product summary outlines the differences between our three choices of cover available for Residential and Landlord Home and Contents Insurance. It is a reference tool only.

Terms and conditions, limits and exclusions on cover apply and are set out in this PDS on the page numbers indicated.

B=Included with Building cover **C**=Included with Contents cover

Residential Home and Contents Insurance.

Insured events		Essential Care	Quality Care	Premier Care	Page
Fire	B C	✓	✓	✓	17
Explosion	B C	✓	✓	✓	17
Lightning	B C	✓	✓	✓	17
Earthquake	B C	✓	✓	✓	17
Malicious acts	B C	✓	✓	✓	17
Riot or civil commotion	B C	✓	✓	✓	17
Impact	B C	✓	✓	✓	18
Falling trees or branches	B C	✓	✓	✓	18
Storm	B C	✓	✓	✓	18
Flood	B C	✓	✓	✓	19
Theft	B C	✓	✓	✓	19
Escape of liquid	B C	✓	✓	✓	20
Accidental breakage of glass	B C	✗	✓	✓	20
Electrical motor burnout	B C	✗	✓	✓	21
Accidental loss or damage	B C	✗	✗	✓	22
Additional benefits					
Demolition and removal of debris	B C	✓	✓	✓	23, 25
Professional fees	B	✓	✓	✓	23
Local or State authority requirements	B	✓	✓	✓	23
Fire brigade and services charges	B C	✓	✓	✓	23, 25
Temporary repairs and protection	B	✓	✓	✓	23
Purchasing a home	B	✗	✓	✓	24
Mortgage discharge	B	✗	✓	✓	24
External locks and keys	B	✗	✓	✓	24
Rainwater tanks and solar hot water systems	B	✗	✓	✓	24
Modifications to buildings for paraplegia and quadriplegia	B	✗	✓	✓	24
Unsecured fixtures and materials during renovations	B	✗	✗	✓	24
Landscaping and garden re-establishment costs	B	✗	✗	✓	25
Emergency accommodation	B C	✓ Building only	✓ Building and Contents	✓ Building and Contents	25, 26

Residential Home and Contents Insurance cont...

Additional benefits cont...		Essential Care	Quality Care	Premier Care	Page
Contents moved permanently to a new site	C	✓	✓	✓	26
Temporary accommodation for pets	C	✗	✓	✓	26
Emergency storage of contents	C	✗	✓	✓	26
Compensation for fatal injury	C	✗	✓	✓	26
Frozen food loss	C	✗	✓	✓	27
Credit card loss	C	✗	✓	✓	27
Contents in the open air at the site	C	✗	✓	✓	27
Contents temporarily removed to other places in Australia	C	✗	✓	✓	28
Contents in transit	C	✗	✗	✓	28
Veterinary expenses	C	✗	✗	✓	28
Loss of computer records	C	✗	✗	✓	28
Optional Personal Valuables cover					
Unspecified items	C	✓	✓	✓	30
Specified items	C	✓	✓	✓	30
Combined specified and unspecified items	C	✓	✓	✓	30

Landlord Home and Contents Insurance.

Insured events		Essential Care	Quality Care	Page
Fire	B C	✓	✓	36
Explosion	B C	✓	✓	36
Lightning	B C	✓	✓	36
Earthquake	B C	✓	✓	36
Malicious acts	B C	✓	✓	36
Riot or civil commotion	B C	✓	✓	36
Impact	B C	✓	✓	37
Falling trees or branches	B C	✓	✓	37
Storm	B C	✓	✓	37
Flood	B C	✓	✓	37
Theft	B C	✓	✓	38
Escape of liquid	B C	✓	✓	38
Accidental breakage of glass	B C	✗	✓	39
Electrical motor burnout	B C	✗	✓	39

Landlord Home and Contents Insurance cont...

Additional benefits		Essential Care	Quality Care	Page
Demolition and removal of debris	B C	✓	✓	40, 41
Professional fees	B	✓	✓	40
Local or State authority requirements	B	✓	✓	40
Fire brigade and services charges	B C	✓	✓	40, 41
Temporary repairs and protection	B	✓	✓	40
Mortgage discharge	B	✗	✓	40
Landlord fittings	B C	✗	✓	40, 41
Loss of rent	B C	✗	✓	41, 42
External locks and keys	B	✗	✓	41
Rainwater tanks and solar hot water systems	B	✗	✓	41
Emergency storage of contents	C	✗	✓	42

Optional Landlord Extras cover				
Malicious acts by tenants	B C	✓	✓	43
Theft by tenants	B C	✓	✓	43
Loss of rent	B C	✓	✓	43
Denial of access to tenant by government authority	B C	✓	✓	43
Legal expenses	B C	✓	✓	43

Landlord Protection Insurance (stand-alone cover for building and landlord fittings only)		Cover provided	Page
Malicious acts by tenants	B	✓	45
Theft by tenants	B	✓	45
Loss of rent	B	✓	45
Denial of access to tenant by government authority	B	✓	45
Legal expenses	B	✓	45

**Introduction
to your cover.**

1

Start.

We offer you flexible cover to help you protect your most cherished possessions.

Whether you're a homeowner, tenant or landlord, we have insurance to suit your needs. This booklet is designed to help you choose the right combination of cover for your home, contents or investment property. It will also help you step-by-step when you need to make a claim.

1.1 Key features and benefits.

- Three levels of cover so you can choose what suits your needs and budget:

Essential Care Provides a basic level of cover to protect your building and/or contents against loss or damage.	Quality Care Covers your building and/or contents against loss or damage and provides a number of additional benefits.	Premier Care Includes all the benefits of Quality Care with the extra protection of cover for accidental loss or damage in and out of the home and more.
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- Flexible payment options like pay by the month, at no extra cost.
- Fast and efficient claims assistance, 24 hours a day, 7 days a week.

1.2 Why is this booklet important?

This Product Disclosure Statement and policy wording (PDS) explains the Home and Contents Insurance policies offered by Westpac General Insurance Limited. It should help you decide whether this insurance is right for you. When you take out one or more of these policies, you receive a policy schedule showing the choices you've made, including the type of cover, how much cover and what excess you agree to pay if you make a claim.

Together with that policy schedule, this PDS becomes your contract with us. Only those parts of this PDS relevant to your choices will apply.

You should read this PDS and your policy schedule carefully to ensure you understand and are happy with your cover. We encourage you to keep this PDS and your current policy schedule in a safe place so you can refer to them if you need to make a claim.

The information in this PDS is subject to change. If we become aware of a change that is materially adverse to potential policyholders, we will issue a supplementary or replacement PDS. We may also provide other updates. Any such statements or updates will be available through our website or by calling us for a free paper copy. Our contact details are provided on the back cover of this document.

This PDS provides general information about the product and does not take into account your personal objectives, financial situation or needs. You should consider this PDS fully and carefully before making your insurance decision, having regard to your own personal circumstances.

The cover provided in this PDS is only available where the insured address to be listed in your policy schedule is located in Australia and is subject to us accepting your application and receipt of the required premiums. All cover (other than 'Domestic Workers' Compensation' on page 53) is provided on the terms and conditions contained in this PDS and your current policy schedule.

1.3 Defined terms used in this PDS.

Certain words have a special meaning in this PDS. For a complete list of these terms and definitions, please refer to the 'Glossary of defined terms' starting on page 67.

Some important words to understand upfront are shown here:

- **we, our or us** means: Westpac General Insurance Limited, ABN 99 003 719 319
- **Westpac Group means:** Westpac Banking Corporation and its related bodies corporate, which includes Westpac General Insurance Limited
- **you, your or insured** means: Any person named as 'the insured' in the policy schedule; any spouse, de-facto spouse, partner, parent, grandparent, child or grandchild who normally lives in the home with that named person; and, in relation to building cover only, any person who has an interest in the property.

1.4 Who is the insurer?

The insurance described in this PDS is provided by Westpac General Insurance Limited, with the exception of Domestic Workers' Compensation Insurance in the ACT, WA and Tasmania. This PDS has been prepared and issued solely by us. We are not a bank or other approved deposit taking institution.

Our obligations do not represent deposits with, or other liabilities of, the Bank. Neither the Bank, nor any other member of the Westpac Group, stands behind us or is otherwise responsible for the insurance or the payment of any claims.

Although this PDS refers to Domestic Workers' Compensation, this is not a Product Disclosure Statement for that cover. For more details, see page 53. If you select Quality Care or Premier Care Contents cover and your home is in the ACT, WA or Tasmania, the Domestic Workers' Compensation insurance is issued by Allianz Australia Insurance Limited ABN 15 000 122 850, who is solely responsible for this cover.

1.5 Your duty of disclosure.

Before you enter into an insurance contract with us, you have a duty of disclosure, as outlined below.

What you must tell us:

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us:

It is important that you understand you are answering our questions in this way for yourself or anyone else that you want to be covered by the policy.

If you do not tell us:

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having existed.

Once you have entered into the insurance contract, there are specific circumstances when you must also notify us of changes to your property or situation. These are provided on page 55.

1.6 When does your cover commence?

Subject to us accepting your application for insurance, your cover commences at the start of the period of insurance shown in your policy schedule. It is important that you pay your premium promptly. After the 21 day cooling off period (see page 11), you will not be covered for any insured events occurring while your annual premium is outstanding or, if you pay your premium by monthly instalments, for any insured events occurring when your premium has been outstanding for at least one month.

1.7 Where your policy covers more than one insured.

If more than one person is named as 'the insured' in the policy schedule, each named insured agrees that:

- a request, statement, act, omission, or claim by any named insured is made on behalf of all named insureds, and
- we may give notices, information and documents in relation to the policy to any named insured, on behalf of all named insureds.

If you personally give or receive a notice or document in relation to the policy, you must therefore tell each other named insured that you have given or received that notice or document.

For example, if you tell us that you have changed your address, you must tell each other insured that you have changed the address for notices under the policy. Or, if we send you a notice cancelling your policy, you must tell each other insured that the policy has been cancelled.

1.8 Evidence of ownership and value.

It's important to keep records of your possessions, and any documents that provide evidence of your property's value, in case you do need to make a claim. It's also a good idea to keep these records in a safe place away from the property, for example, with a family member, or in a bank safe deposit facility.

When making a claim for your contents and/or personal valuable items, you must be able to provide us with evidence of ownership and value. Some acceptable forms of evidence are:

- proof of purchase – including sales receipts, credit card statements or bank statements showing the purchase transaction details. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased
- model and serial numbers and original instruction booklets and owner's manuals
- valuations – a document completed by a professional valuer before the loss occurred including an item description, specifications and the cost to replace the item in Australian dollars
- original certificate of authenticity from the manufacturer.

1.9 Cooling off period.

If for any reason you are not completely satisfied with your policy, you may cancel it within 21 days from the date the policy is issued by us. Provided you have not made a claim on the policy, you will be entitled to a full refund of premiums paid. Further information about cancelling your policy is provided on page 59.

New bling?

When you receive jewellery as a gift, be sure to get a valuation from a qualified jeweller or professional valuer showing the cost to replace the item, along with a detailed description. This verification will be invaluable to you if you ever need to make a claim.

General exclusions.

2

Exclusions.

Of course, insurance cannot cover absolutely everything. Here are the general exclusions that apply to all policies described in this PDS.

We do not insure you for any loss or damage that is caused by or arises from:

- defects in design, structure, materials or workmanship
- events or circumstances covered by warranty, guarantee or service contract
- wear and tear, gradual deterioration, or fading
- rust, corrosion, oxidisation, mould, mildew or atmospheric conditions
- vermin, insects or pests
- animals or birds biting, chewing or scratching
- electrical, mechanical or computer breakdown or loss or damage to electrically powered items caused by power surge originating from the supply authority
- failure to keep the property insured in good condition
- nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel
- any person, organisation or authority who lawfully damages or destroys or confiscates any insured property
- war, invasion, act of foreign enemy, hostilities and war-like operations (whether war be declared or not), civil war, mutiny, popular or military rising, insurrection, rebellion, revolution or military or usurped power
- any act of terrorism resulting from, or arising out of or in connection with, biological, chemical, radioactive or nuclear pollution, contamination or explosion
- chemical or biological materials or contamination caused by chemical or biological materials
- acts by you or someone acting with your consent which are intended to cause loss or damage to your property
- either directly or indirectly, illegal acts by you or someone acting with your consent
- settling, expansion, shrinkage or any earth movement other than earthquake.

Residential Home and Contents Insurance.

3

Your castle.

Whether you own your home, have a nice little weekender or are renting, you want to be sure the things you love are protected.

So it's nice to know you can choose flexible cover for your building and/or contents just in case they're ever damaged or destroyed. This section goes through your Building and Contents cover in full detail, including insured events, additional benefits, and optional Personal Valuables cover.

3.1 Choosing your cover.

Which cover is right for your needs and budget? You can choose from three different levels of cover for Residential Home and Contents Insurance – Essential Care, Quality Care and Premier Care.

When insuring both your building and contents, we provide you with the flexibility to choose:

- the same level of cover for both your building and contents, or
- one level of cover for your building and a different level of cover for your contents, and
- optional Personal Valuables cover.

The following table helps you identify which options are available to you, depending on your circumstances:

Building use	Cover level	Building	Contents	Personal Valuables	Excess options
Owner occupied	<ul style="list-style-type: none"> ✓ Essential Care ✓ Quality Care ✓ Premier Care 	✓	✓	✓	\$100 \$250 \$500 \$1000 \$2000 \$5000
Tenanted by you	<ul style="list-style-type: none"> ✓ Essential Care ✓ Quality Care ✓ Premier Care 	✗	✓	✓	\$100 \$250 \$500 \$1000 \$2000 \$5000
Weekender/holiday home Excludes properties being leased. See page 33 for Landlord Building and Contents cover options.	<ul style="list-style-type: none"> ✓ Essential Care ✓ Quality Care 	✓	✓	✗	\$100 \$250 \$500 \$1000 \$2000 \$5000

The place for landlords.

If you're a landlord or lease out your weekender or holiday home, please refer to our separate 'Landlord Home and Contents Insurance' section on page 33.

3.2 What is considered a building under your cover?

Building or home means:	Building or home does not mean:
<p>A residential dwelling, flat, unit or town house on the site. This includes:</p> <ul style="list-style-type: none"> ✓ other structures such as garages, carports, sheds and other domestic outbuildings ✓ any permanently fixed domestic apparatus, fixtures and fittings ✓ all services on the site ✓ walls, fences, gates, decks, patios, balconies, paths and driveways ✓ tanks that store heating oil, gas or water ✓ rooms within the main residential building(s) used as a home office ✓ equipment permanently connected to gas, plumbing, sewerage, drainage or electrical systems or communication installations which you own or are legally responsible for ✓ permanently fixed swimming pools, saunas, spas and tennis courts including their fixed fittings and fixed accessories ✓ fixed wall and floor coverings other than carpets ✓ fixed external blinds, awnings and screens ✓ wharves, jetties and pontoons. 	<ul style="list-style-type: none"> ✗ landscaping, plants, shrubs, trees and potted plants (unless stated otherwise) ✗ outdoor decorations (unless stated otherwise) ✗ any structure used for commercial purposes on the site (other than as a room within the main residential building(s) that is used as a home office) ✗ buildings used for business or commercial purposes ✗ sites used for farming activity ✗ buildings located on sites exceeding 10 acres ✗ display homes, guest houses, houseboats, caravans, or mobile homes (fixed or freestanding) ✗ internal window coverings (unless stated otherwise).

3.3 What are considered contents under your cover?

Contents means	Contents does not mean:
<p>Domestic items that you own or are legally responsible for and which you normally keep in a building at the site.</p> <p>This includes:</p> <ul style="list-style-type: none"> ✓ carpets ✓ internal window coverings ✓ wheelchairs, mobility scooters, golf buggies, ride-on lawn mowers and children's ride-on toys ✓ mini-bikes (up to 50cc) ✓ music or software that has been purchased and/or downloaded legally ✓ surfboards, sailboards, surf-skis, canoes and kayaks ✓ personal handheld navigational equipment ✓ hearing aids, dentures, prosthetics ✓ a fixture or fitting installed by you as a tenant ✓ a fixture or fitting owned by your landlord at the site and for which you are liable as a tenant in the terms of a lease or similar agreement ✓ a fixture or structural improvement in a strata title home unit at the site that is not insured under the building insurance policy of the body corporate. <p>In addition, contents means:</p> <ul style="list-style-type: none"> ✓ items manufactured for use in the open air including above ground swimming pools which are not permanently fixed but which are situated at the site (Quality Care and Premier Care only) ✓ guests' or visitors' belongings not otherwise insured that are in a building at the site (Quality Care only) or anywhere at the site (Premier Care only). 	<ul style="list-style-type: none"> ✗ animals, plants, shrubs, trees and landscaping ✗ motorised vehicles, go carts, mini-bikes (over 50cc), trail bikes, caravans and trailers (unless stated otherwise) ✗ aircraft, micro-lights, hang gliders, or their parts and equipment (other than model or toy aircraft) ✗ motorised watercraft and other watercraft more than four metres in length ✗ bullion ✗ trade stock and other contents relating to a business ✗ any structure or property that is included in the definition of building or home ✗ records or data stored in a computer (unless stated otherwise).

3.4 Residential Home and Contents Insurance insured events.

We will insure your building and contents at the site against loss or damage caused by the following events if they occur during your period of insurance.

Fire	Essential Care	Quality Care	Premier Care
We will cover Loss or damage caused by fire where there was a flame.	✓	✓	✓
We won't cover <ul style="list-style-type: none"> • loss or damage caused by scorching or melting where there was no flame • loss or damage caused by bushfire for a period of 48 hours from the date cover was initially provided by us. 	✗	✗	✗

Explosion

We will cover Loss or damage caused by an explosion.	✓	✓	✓
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Lightning

We will cover Loss or damage caused by lightning.	✓	✓	✓
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Earthquake

We will cover Loss or damage caused by earthquake. Each earthquake event is measured over a 48 hour period, from when the first earthquake starts. Another event will occur if earthquake activity continues past the first 48 hour period, which means you will have to pay another excess for any further loss or damage.	✓	✓	✓
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Malicious acts

We will cover Loss or damage caused by malicious acts. Malicious acts include acts intended to cause harm to another person's property through an unlawful or wrongful act without justification or excuse.	✓	✓	✓
We won't cover <ul style="list-style-type: none"> • your malicious acts • the malicious acts of a person who lives in your home with your consent • the malicious acts of a person who is on the site with your consent or the consent of someone who lives at the site • damage caused by accident or reasonable wear and tear. 	✗	✗	✗

Riot or civil commotion

We will cover Loss or damage caused by riot or civil commotion, including industrial or political unrest or attempts by a legal authority to stop or control any of these.	✓	✓	✓
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Impact

	Essential Care	Quality Care	Premier Care
<p>We will cover Loss or damage caused by collision with your buildings or contents by:</p> <ul style="list-style-type: none"> any vehicle or its load any watercraft an aircraft or spacecraft or space debris anything dropped from aircraft, spacecraft or parts of them a television or radio aerial or its mast any animal except those kept at the site. 	✓	✓	✓

Falling trees or branches

<p>We will cover Loss or damage caused by falling trees or branches.</p>	✓	✓	✓
<p>We won't cover Loss or damage to your building and/or contents if tree lopping or felling is done by you or with your consent.</p>	✗	✗	✗

Storm

<p>We will cover Loss or damage caused by storm, including cyclone, hail, wind, snow or rain.</p>	✓ Excludes fences, gates or freestanding walls of any age.	✓ Excludes fences, gates or freestanding walls over 15 years old.	✓ Excludes fences, gates or freestanding walls over 15 years old.
<p>We won't cover</p> <ul style="list-style-type: none"> loss or damage to: <ul style="list-style-type: none"> retaining walls, paths, driveways or landscaping awnings and blinds made from fabric or shade sails unless they have been professionally installed and are less than five years old plastic liners or covers for swimming pools or spas external paint or coatings caused by rain. loss or damage caused by cyclone for a period of five days from the date cover was initially provided by us loss or damage caused by or resulting from: <ul style="list-style-type: none"> landslide, subsidence, erosion or any earth movement (other than earthquake) gradual deterioration from rain rain entering the buildings because of poor maintenance, or where windows, doors or openings are not closed rain entering the buildings while construction work, alterations or additions are being carried out hydrostatic pressure. 	✗	✗	✗

Flood

	Essential Care	Quality Care	Premier Care
We will cover Loss or damage caused by any form of flood, including action of the sea, highwater or tsunami.	✓	✓	✓
We won't cover <ul style="list-style-type: none"> • loss or damage caused by: <ul style="list-style-type: none"> - landslide, subsidence, erosion or any earth movement (other than earthquake) - hydrostatic pressure - flood for a period of five days from the date cover was initially provided by us. • loss or damage to retaining walls, paths, driveways or landscaping. 	✗	✗	✗

Theft

We will cover Loss or damage caused by theft or attempted theft.	✓ Provided the loss or damage is caused by theft or attempted theft from the buildings at the site and the buildings were locked at the time, force was used to break or attempt to break into the buildings and evidence of that force can be seen. Under Contents cover – the contents were in the buildings at the site at the time of the theft or attempted theft.	✓ The most we will pay for any one claim for contents in a building at the site that is not fully enclosed and lockable is \$1,000.	✓
We won't cover <ul style="list-style-type: none"> • loss or damage where the theft or attempted theft is by someone who: <ul style="list-style-type: none"> - lives at the site - is at the site with your consent or the consent of someone who lives at the site. 	✗	✗	✗

Escape of liquid

	Essential Care	Quality Care	Premier Care
<p>We will cover Loss or damage caused by accidental escape of liquid from any:</p> <ul style="list-style-type: none"> • fixed pipe • fixed tank • waterbed • fish tank, or • any fixed item that is used to hold the liquid. <p>We will also pay for the reasonable exploratory costs in locating the source of the damage, provided we have agreed to pay for the loss or damage caused by the escape of the liquid.</p>	<p>✓</p> <p>We will not cover loss or damage resulting from liquid escaping from a shower recess.</p>	<p>✓</p>	<p>✓</p>
<p>We won't cover</p> <ul style="list-style-type: none"> • loss or damage to the item from which the liquid escaped and, if the liquid escaped from a shower recess, the cost of re-tiling the walls or floor of the shower recess • repair or replacement of undamaged parts of your contents to match property that has been repaired or replaced • loss or damage caused by any gradual escape of liquid which is evident and which you fail to rectify. 	<p>✗</p>	<p>✗</p>	<p>✗</p>

Accidental breakage of glass

<p>We will cover Under Building cover Accidental breakage of the following items that form part of your building:</p> <ul style="list-style-type: none"> • fixed glass, fixed mirrors or skylights • porcelain basins, sinks, baths, toilets and toilet cisterns • glass in fixed storage tanks • acrylic and fibreglass showers, basins and sinks • light fittings. <p>Under Contents cover Accidental breakage of:</p> <ul style="list-style-type: none"> • glass that forms part of the furniture at the site • hanging wall mirrors, but not hand held mirrors • those items described under Building cover above, but only where you have a legal liability as a tenant. <p>Cover will apply only if the item is broken through its entire thickness and was not already damaged at the time it was accidentally broken and only if the item is damaged at the site.</p>	<p>✗</p>	<p>✓</p>	<p>✓</p>
<p>We won't cover Accidental breakage of:</p> <ul style="list-style-type: none"> • television screens or screens on visual display units • vases or ornaments or cooking surfaces of any description • parts of television, radio or other electronic devices that are made of glass • glass that is normally carried by hand • any glass that is part of a cooktop or that is part of a glasshouse or conservatory. 	<p>✗</p>	<p>✗</p>	<p>✗</p>

Electrical motor burnout

	Essential Care	Quality Care	Premier Care
<p>We will cover Loss or damage to electric motors that form part of your building or contents if:</p> <ul style="list-style-type: none"> the burnout is directly caused by electric current, and the motor is burnt out at the building or site. <p>If we agree to pay a claim, we will cover:</p> <ul style="list-style-type: none"> the cost of repairing or replacing the electric motor the service call fee labour charges. 	×	✓	✓
<p>We won't cover</p> <ul style="list-style-type: none"> fuses, switches, lighting or heating elements, electrical contacts or protective devices replacing worn or damaged parts unless they are part of the insured loss loss or damage that occurs because you cannot use the motor the costs of hiring a replacement appliance or motor any parts or labour for motors that are over 15 years old from the date of manufacture. 	×	×	×

Accidental loss or damage	Essential Care	Quality Care	Premier Care
<p>We will cover</p> <p>You at the site against accidental loss or damage.</p> <p>We will also cover your contents while temporarily removed elsewhere in Australia.</p> <p>If loss or damage is caused by any other insured event, you must claim under that section of the policy.</p> <p>If loss or damage is not caused by any other insured event, we will also insure you if the loss or damage is accidental.</p> <p>The following exclusions under insured event 'Accidental breakage of glass' are covered under this section of the policy. We will cover you for loss and damage to:</p> <ul style="list-style-type: none"> • television screens or screens on visual display units • vases, ornaments and cooking surfaces of any description • parts of television, radio or other electronic devices that are made of glass • glass that is normally carried by hand • glass that is part of a cooktop. <p>This section does not apply whenever the home becomes tenanted.</p>	×	×	✓
<p>We won't cover</p> <ul style="list-style-type: none"> • any loss or damage excluded under 'General exclusions' (see page 13) • any loss or damage excluded under any 'insured events' unless shown as covered in this section • electrical, mechanical or computer breakdown, failure or derangement other than electrical motor burnout • loss or damage to glass in a glasshouse or conservatory • sporting equipment (other than bicycles) damaged while in use • damage to bicycles while training for or participating in any organised or competitive sporting activity or race, but we will cover damage happening during general recreation activities (eg. cycling to work, or children cycling for fun) • photographic equipment while in use underwater • loss or damage to contents: <ul style="list-style-type: none"> – stored in any commercial storage facility or sale rooms – as part of a household removal – permanently removed from the home or site except for the first 14 days. • loss or damage caused by: <ul style="list-style-type: none"> – tree roots – landslide, subsidence, erosion or any earth movement (other than earthquake) – hydrostatic pressure – poor maintenance – rain entering the home while construction work, alterations or additions are being carried out – any process of professional cleaning, repairing, restoring, servicing or renovation. 	×	×	×

3.5 Additional benefits.

If we agree to pay a claim for loss or damage to your building and/or contents following an insured event, we will also pay for the additional benefits listed below that are directly related to that loss or damage. Unless otherwise stated, payment of additional benefits is in addition to the sum insured shown in your current policy schedule and is limited as detailed in this section.

Moving house?

Don't forget to advise us within 14 days of permanently moving your contents to a new site so that your cover remains valid. If you need additional protection for your contents during your move, please call us and we can help you arrange a separate Home Removals Insurance policy.

3.6 Additional benefits for Building cover.

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Demolition and removal of debris We will cover the costs of necessary demolition of the home or parts of it, and removal from the home and the site of all the resulting debris.</p> <p>If the event we have agreed to pay is falling trees or branches, we will remove from the site all of the trees or branches it has been necessary to cut down, but we will not pay for the removal of a stump if it is still in the ground.</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Professional fees We will cover the costs of employing an architect, surveyor, engineer, building consultant or lawyer that might be necessary to repair or replace the home following an event.</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Local or State authority requirements We will cover the costs incurred to comply with Local or State Government building laws, bylaws, regulations or standards following the destruction or partial destruction of the home.</p> <p>We will only pay those costs that directly apply to the part of the home that has suffered the loss or damage.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> the costs relating to building work that a relevant authority required you to undertake before the loss or damage occurred. 	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Fire brigade and services charges We will cover the amount an organisation may charge you for:</p> <ul style="list-style-type: none"> fire brigade services emergency services recharging of fire extinguishers or replacement of used fire fighting equipment. 	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>
<p>Temporary repairs and protection We will cover the reasonable costs incurred for temporary repairs and protection necessary to prevent further loss or damage.</p>	<p>✓</p> <p>Included in sum insured</p>	<p>✓</p> <p>Included in sum insured</p>	<p>✓</p> <p>Included in sum insured</p>

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Purchasing a home If this policy covers a home you have entered into an agreement to purchase but have not yet occupied, we will cover loss or damage to fittings, fixed carpets and window coverings in the home caused by an insured event covered by your policy, provided the total sum insured has not already been paid.</p> <p>This benefit will cease at the time settlement of the purchase takes place.</p>	✘	✔ Up to \$20,000	✔ Up to \$20,000
<p>Mortgage discharge If your building is totally destroyed by an insured event and we agree to pay a claim, we will pay the administrative and reasonable legal costs associated with the discharge of any mortgage you have over the property. This does not include any penalty or exit fees associated with paying out your mortgage.</p>	✘	✔ No limit	✔ No limit
<p>External locks and keys We will pay for the replacement or modification of the external locks of the home at the site if the keys to the external locks are stolen. An insured event does not have to occur to claim this benefit.</p>	✘	✔ Up to \$1,000	✔ Up to \$2,000
<p>Rainwater tanks and solar hot water systems If over 75% of your home has been damaged by an insured event and we have agreed to rebuild your home, we will cover the costs of supplying and professionally installing:</p> <ul style="list-style-type: none"> • a rainwater tank • a solar hot water system. <p>This benefit only applies if, prior to the event, you did not have these installed. This excludes any rebates you may be eligible for.</p>	✘	✔ Up to \$3,000 in total for all items	✔ Up to \$5,000 in total for all items
<p>Modifications to your buildings for paraplegia or quadriplegia When any person defined as 'you' or 'your' is injured at the site as a result of an insured event covered in your policy, and the injuries lead to permanent paraplegia or quadriplegia, we will cover the costs of modifications to your buildings to help your mobility.</p>	✘	✔ Up to \$5,000	✔ Up to \$10,000
<p>Unsecured fixtures and materials during renovations While you are renovating your home, we will cover unsecured fixtures and materials due to be fitted to your building for loss or damage as a result of an insured event covered in your policy. This excludes the costs to replace sand, gravel or soil.</p>	✘	✘	✔ Up to \$2,000

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Landscaping and garden re-establishment costs If we agree to pay a claim for loss or damage to your home caused by any of the following insured events – fire, explosion, lightning, earthquake, malicious acts, riot or civil commotion, impact, falling trees or branches and storm (not including rain), we will also cover the costs of replacing trees, plants or shrubs, but only if:</p> <ul style="list-style-type: none"> • they are totally destroyed by the event or have been totally destroyed while the home was being repaired after an event, and • they were living specimens before the event, and • they were not being produced for commercial purposes. <p>We will pay for a reasonable replacement of the same or similar variety of a size suitable to commence the re-establishment of the garden.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> • the costs of replacing <ul style="list-style-type: none"> – flower, vegetable and herb gardens or trees, plants or shrubs of a non-permanent variety – the grown value of the tree, plant or shrub at the time of the event. 	✗	✗	✓ Up to \$10,000
<p>Emergency accommodation We will cover the costs of similar alternative accommodation for you and any persons currently permanently living in your home, provided your home is unliveable.</p> <p>This expense will only be paid if you actually pay for emergency accommodation and only while your home remains unliveable.</p>	✓ Up to \$10,000	✓ Up to 10% of the current building sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is the smaller.	✓ Up to 10% of the current building sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is the smaller.

3.7 Additional benefits for Contents cover.

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Removal of debris We will cover the costs of removal of contents debris from the home and the site following loss or damage.</p>	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured
<p>Fire brigade and services charges We will cover the amount an organisation may charge you for:</p> <ul style="list-style-type: none"> • fire brigade services • emergency services • recharging of fire extinguishers or replacement of used fire fighting equipment. 	✓ Up to \$5,000	✓ Up to \$5,000	✓ Up to \$5,000

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Emergency accommodation We will cover the costs of similar alternative accommodation for you and any persons currently permanently living in your home, provided your home is unliveable.</p> <p>This expense will only be paid if you actually pay for emergency accommodation and only while your home remains unliveable.</p> <p>If we also insure your buildings at the site under this or any other policy, payment for emergency accommodation will be made under your Building cover only and the contents emergency accommodation benefit will not apply.</p>	✘	<p>✓</p> <p>Up to 10% of the current contents sum insured</p> <p>or</p> <p>the cost of accommodation for up to 12 months from the date of the event, whichever is the smaller.</p>	<p>✓</p> <p>Up to 10% of the current contents sum insured</p> <p>or</p> <p>the cost of accommodation for up to 12 months from the date of the event, whichever is the smaller.</p>
<p>Contents moved permanently to a new site If you are moving permanently to a new home in Australia, we will cover your contents at whatever home they are in for 14 days from the time you first move part of your contents. The cover will cease at the previous site 14 days after you first move part of your contents to the new site.</p> <p>This benefit is not in addition to the sum insured.</p>	<p>✓</p> <p>Up to 14 days from the time you first move part of your contents.</p> <p>The most we will pay at either or both sites is the sum insured.</p>	<p>✓</p> <p>Up to 14 days from the time you first move part of your contents.</p> <p>The most we will pay at either or both sites is the sum insured.</p>	<p>✓</p> <p>Up to 14 days from the time you first move part of your contents.</p> <p>The most we will pay at either or both sites is the sum insured.</p>
<p>Temporary accommodation for pets If we agree to pay a claim for loss or damage to your contents caused by an insured event or as a result of accidental loss or damage and the event requires you to temporarily live away from the home or site, we will pay for temporary accommodation for your pets until they can be returned to your home, but only if:</p> <ul style="list-style-type: none"> • the home and site are unliveable, and • it is your intention to return to the home after repair or replacement, and • the animals are your pets. 	✘	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>
<p>Emergency storage of contents We will cover the reasonable costs to remove and store your contents in a storage facility, provided your home is unliveable.</p> <p>We will also provide insurance cover for your contents while they are held in a storage facility for any of the insured events covered under Quality Care Contents cover only.</p>	✘	<p>✓</p> <p>Up to 10% of the contents sum insured</p> <p>or</p> <p>the cost of storage for up to 12 months from the date of the event, whichever is smaller.</p>	<p>✓</p> <p>Up to 10% of the contents sum insured</p> <p>or</p> <p>the cost of storage for up to 12 months from the date of the event, whichever is smaller.</p>
<p>Compensation for fatal injury When any person defined as 'you' or 'your' dies as the result of an injury at the site as a result of an insured event covered by your policy, and provided death occurs within 12 months of the event, we will pay the estate of the deceased person.</p>	✘	<p>✓</p> <p>Up to \$10,000</p>	<p>✓</p> <p>Up to \$15,000</p>

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Frozen food loss We will cover the costs to replace frozen foods at your home that are damaged if caused by:</p> <ul style="list-style-type: none"> • your freezer accidentally breaking down • accidental damage to the freezer • the public electricity supply failing to reach the freezer due to accident. <p>An insured event does not have to occur to claim this benefit.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> • loss when the public electricity supply fails because of industrial action or civil commotion • loss when your freezer is more than 15 years old • loss when you deliberately cause the frozen food to spoil. 	×	<p>✓ Up to \$500</p>	<p>✓ Up to \$2,000</p>
<p>Credit card loss If your credit card or a financial transaction card is lost or stolen anywhere in the world and someone uses it fraudulently to debit your account or obtain cash or receive credit, we will cover you for the amount fraudulently obtained, provided:</p> <ul style="list-style-type: none"> • you have observed all the conditions issued with your card, including advising the card provider of your loss as soon as possible • you are legally responsible to repay the amount • the person who uses your card fraudulently is not a member of your family or a person normally residing with you at the site. <p>An insured event does not have to occur to claim this benefit.</p>	×	<p>✓ Up to \$1,000</p>	<p>✓ Up to \$5,000</p>
<p>Contents in the open air at the site We will cover loss or damage to contents in the open air within the boundaries of the site caused by an insured event. This benefit is not in addition to the sum insured.</p>	×	<p>✓ The most we will pay:</p> <ul style="list-style-type: none"> • for loss or damage caused by the insured events of storm, flood and theft is up to \$1,000 for any one claim • for loss or damage caused by all other insured events is up to 20% of the contents sum insured for any one claim. 	<p>✓ Cover for contents in the open air at the site is automatically provided with Premier Care under accidental loss or damage.</p>

Additional benefits	Essential Care	Quality Care	Premier Care
<p>Contents temporarily removed to other places within Australia We will cover loss or damage to your contents caused by certain insured events while they are temporarily removed from the site to other places, as described below.</p> <p>We will cover:</p> <ul style="list-style-type: none"> loss or damage caused by insured events other than storm, flood and theft while your contents are elsewhere in Australia loss or damage caused by any insured event while your contents are within Australia in any bank safe deposit box, security repository, or within the walls of any residence, hospital, clinic or nursing home loss or damage caused by any insured event while your contents are within a securely locked room which you have rented for the purpose of overnight accommodation in any hotel, motel, club, resort or boarding house. <p>We will not cover:</p> <ul style="list-style-type: none"> loss or damage to your contents from any cause while in any furniture storage facility or sale rooms, or as part of a household removal. 	×	✓ Up to 20% of the contents sum insured for any one claim.	✓ Cover for contents temporarily removed is automatically provided with Premier Care under Accidental loss or damage.
<p>Contents in transit We will cover your contents for loss or damage, if you are moving from your home to a new permanent home within Australia, and the vehicle used to transport the contents is:</p> <ul style="list-style-type: none"> damaged or destroyed by fire stolen involved in a collision. <p>An insured event does not have to occur to claim this benefit.</p>	×	×	✓ Up to 20% of the contents sum insured. Subject to limits payable on certain contents items.
<p>Veterinary expenses If your dog or cat is injured as a result of being hit by a motor vehicle, we will cover reasonable veterinary expenses.</p> <p>An insured event does not have to occur to claim this benefit.</p>	×	×	✓ Up to \$500 from the one accident.
<p>Loss of computer records If your computer suffers loss or damage caused by any of the following insured events – fire, explosion, earthquake, impact, falling trees or branches, storm, flood or theft – and we agree to pay for a replacement computer, we will also cover the reasonable costs of re-establishing records and data lost as a result of the event, provided you have evidence the records and data belonged to you.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> the re-establishment costs <ul style="list-style-type: none"> – if the records or data can be restored from other media not damaged or destroyed by the event – if the records or data were held on illegal copies of software. 	×	×	✓ Up to \$3,000

3.8 Contents items with special limits.

The following items have a maximum amount payable for any one claim. These amounts are listed below and are included in your contents sum insured.

Contents items with limits	Essential Care	Quality Care	Premier Care
CDs, DVDs, videos, Blu-ray discs, computer games and software	✓ Up to \$1,000	✓ No limit	✓ No limit
Sporting equipment (including bicycles)	✓ Up to \$2,000	✓ No limit	✓ No limit
Electronic audio, visual and computer equipment (for a full definition, refer to Glossary of defined terms on page 67)	✓ Up to \$3,000	✓ No limit	✓ No limit
Unset stones and unattached charms	✓ Up to \$500	✓ Up to \$1,000	✓ Up to \$2,000
Jewellery and watches If you require more cover than the limits stated here, you should insure these items under the 'Optional Personal Valuables cover' outlined on page 30.	✓ Up to \$500 per item / \$3,000 in total for all items in one claim	✓ Up to \$1,000 per item / \$5,000 in total for all items in one claim	✓ Up to \$2,000 per item / \$10,000 in total for all items in one claim
Artworks, collections and collectibles If you require more cover than the limit stated here, you should insure these items by asking for them to be listed under the contents section in your policy schedule and nominating a sum insured for each item.	✓ Up to \$3,000	✓ Up to \$10,000	✓ Up to \$20,000
Unattached motor vehicle and marine pleasure craft accessories and parts	✗	✓ Up to \$750	✓ Up to \$1,000
Money and other negotiable financial documents	✗	✓ Up to \$750	✓ Up to \$1,250
Documents	✗	✓ Up to \$1,000	✓ Up to \$2,000
Tools and equipment of trade	✗	✓ Up to \$2,000	✓ Up to \$3,000 at the site only / Up to \$1,000 elsewhere in Australia
Property belonging to guests or visitors	✗	✓ Up to \$2,000	✓ Up to \$5,000 at the site only
Home office equipment Including property used in connection with a home office, including mobile telephones and computer equipment.	✗	✓ Up to \$10,000	✓ Up to \$15,000 at the site only / Up to \$5,000 elsewhere in Australia

3.9 Optional Personal Valuables cover.

If you're insuring your contents with us, you may also choose additional protection for your personal valuables, such as jewellery and cameras. This optional cover is available with contents insurance for both owner occupiers and tenants.

When you add Personal Valuables cover, your choice will be shown in your policy schedule and any specified items will be listed with an individual sum insured.

3.10 What are considered personal valuables under your cover?

Personal valuables means	Personal valuables does not mean
<ul style="list-style-type: none"> ✓ clothing ✓ jewellery and watches (but not unset gems, stones or unattached charms) ✓ spectacles, sunglasses and contact lenses ✓ dentures, hearing aids, walking sticks and crutches ✓ photographic equipment, video cameras, binoculars and telescopes ✓ sporting equipment, including bicycles (but not motorised sporting equipment) ✓ non-motorised water craft under four metres in length (eg. surfboards and water skis) ✓ portable camping and fishing equipment, picnic sets and travel blankets ✓ laptop and portable computers, calculators, and personal handheld navigational equipment ✓ portable battery operated radio, sound and visual entertainment devices ✓ musical instruments (but not those used professionally) ✓ mobile telephones, electronic diaries and electronic devices and their associated accessories ✓ wallets, purses, handbags, travel bags and luggage ✓ prams, strollers, baby capsules and carriers ✓ toiletries, cosmetics, portable shavers and portable hair styling equipment ✓ books, pens, compendiums. 	<ul style="list-style-type: none"> ✗ any photographic, sporting, video, electronic or musical instrument and associated equipment used professionally ✗ unset stones and unattached charms ✗ furniture, furnishings, glassware, china and crockery ✗ any audio or video data or image storage media, whether used or not, including CDs, DVDs, videos, Blu-ray discs and computer games ✗ music or software ✗ firearms ✗ documents, travel tickets, money or other negotiable financial documents ✗ animals, birds, fish, plants or foodstuffs ✗ property used for trade or business purposes ✗ any motor vehicle, caravan, trailer, aircraft, watercraft or their parts or accessories.

3.11 How will your personal valuables be insured?

Your personal valuables will be insured in the following ways, provided you own the items or are legally responsible for them:

Optional cover type	Level of cover
Unspecified items	Insures your personal valuables which are not separately listed, limited to: <ul style="list-style-type: none"> • \$1,000 per item • \$5,000 in total for all items in one claim.
Specified items	Insures individual personal valuables items by listing each item with an individual sum insured separately under the policy.
Specified and unspecified items	A combination of the above two cover options.

3.12 What does Personal Valuables cover include?

We will insure your personal valuables against loss or damage caused by the following events if they occur during the period of insurance.

We will cover	We will not cover
<ul style="list-style-type: none"> ✓ accidental loss or damage to your personal valuables ✓ theft of your personal valuables (providing you report the loss to the police as soon as possible) ✓ your personal valuables anywhere in Australia or New Zealand ✓ your personal valuables elsewhere in the world for a maximum of 90 days, commencing from the date of your departure from Australia. 	<ul style="list-style-type: none"> ✗ theft from someone who lives at the site or is at the site with your consent or the consent of someone who lives at the site ✗ loss or damage caused by any process of cleaning, repairing, altering, restoring, servicing or renovating ✗ loss or damage caused by electrical, mechanical or computer breakdown, failure or derangement ✗ sporting equipment (other than bicycles) damaged while in use ✗ damage to bicycles while training for or participating in any organised or competitive sporting activity or race but we will cover damage happening during general recreation activities (eg, cycling to work, or children cycling for fun) ✗ photographic equipment damaged while in use under water.

3.13 When you make a claim.

If we agree to pay your claim, we may choose to pay:

- the reasonable costs of repairing or replacing the item, or
- a cash amount. If we pay cash, we will pay the amount it would reasonably cost to repair or replace the property.

We will pay the cost of trying to match materials or items with the original item but where that is not possible, we will replace with or pay you the value of the nearest equivalent or similar item or materials. Where an item is part of a pair or set, we will only pay for the replacement or value of the item that is lost, stolen or destroyed.

3.14 Your Personal Valuables excess.

For every claim we agree to pay under this Personal Valuables option, you will first be required to pay a **\$100** excess.

Landlord Home and Contents Insurance.

4

Your investment.

Whether your property is casually let or on a long-term lease, you want to be sure your investment is protected.

So you'll love the fact that you can choose cover specially designed for your needs as a landlord. This section goes through your Landlord Building and Contents cover in detail, including insured events, additional benefits, optional Landlord Extras cover, and stand-alone Landlord Protection Insurance.

4.1 Choosing your cover.

You have the flexibility to choose from two different levels of cover for your Landlord Building and Contents Insurance – Essential Care or Quality Care. You may also choose extra options to give your investment property added protection. Plus you can combine your Landlord Building, Contents and Extras Insurance cover conveniently under one policy.

The following table helps you identify which cover is right for your individual investment property:

Cover required	Cover options	Excess options
To insure your landlord building	<ul style="list-style-type: none"> ✓ Essential Care ✓ Quality Care 	<ul style="list-style-type: none"> \$100 \$250 \$500 \$1000 \$2000 \$5000
To insure your landlord contents	<ul style="list-style-type: none"> ✓ Essential Care ✓ Quality Care 	<ul style="list-style-type: none"> \$100 \$250 \$500 \$1000 \$2000 \$5000
To protect your landlord building against malicious acts and theft by your tenants	<ul style="list-style-type: none"> ✓ Landlord Extras <p>Optional extra cover attached to your Landlord Building policy. Cover is provided up to the building sum insured selected.</p>	\$300
To protect your landlord contents against malicious acts and theft by your tenants	<ul style="list-style-type: none"> ✓ Landlord Extras <p>Optional extra cover attached to your Landlord Contents policy. Cover is provided up to the contents sum insured selected.</p>	\$300

Cover required	Cover options	Excess options
To protect you against loss of rent under a written rental agreement	<ul style="list-style-type: none"> ✓ Landlord Extras <p>Optional extra cover attached to your Building and/or Contents policy. A fixed limit applies. Excludes loss of rent for casually let holiday properties.</p>	\$300
Separate cover to protect your landlord building against malicious acts and theft by your tenants, as well as loss of rent under a written rental agreement, particularly if you are a strata, group or community title investment property owner who doesn't require any other building or contents cover	<ul style="list-style-type: none"> ✓ Landlord Protection Insurance <p>Optional stand-alone cover that applies to your landlord building only. Fixed limits apply. Excludes loss of rent for casually-let holiday properties.</p>	\$300

4.2 What is considered a landlord building under your cover?

Landlord building or home means	Landlord building or home does not mean
<p>A residential dwelling, flat, unit or town house on the site. This includes:</p> <ul style="list-style-type: none"> ✓ other structures such as garages, carports, sheds and other domestic outbuildings ✓ any permanently fixed domestic apparatus, fixtures and fittings ✓ all services on the site ✓ walls, fences, gates, decks, patios, balconies, paths and driveways ✓ tanks that store heating oil, gas or water ✓ rooms within the main residential building(s) used as a home office ✓ equipment permanently connected to gas, plumbing, sewerage, drainage or electrical systems or communication installations which you own or are legally responsible for ✓ permanently fixed swimming pools, saunas, spas and tennis courts including their fixed fittings and fixed accessories ✓ fixed wall and floor coverings other than carpets ✓ fixed external blinds, awnings and screens ✓ wharves, jetties and pontoons. 	<ul style="list-style-type: none"> ✗ landscaping, plants, shrubs, trees and potted plants (unless stated otherwise) ✗ outdoor decorations ✗ any structure used for commercial purposes on the site (other than as a room within the main residential building(s) that is used as a home office) ✗ buildings used for business or commercial purposes ✗ sites used for farming activity ✗ buildings located on sites exceeding 10 acres ✗ display homes, guest houses, houseboats, caravans, or mobile homes (fixed or freestanding) ✗ internal window coverings (unless stated otherwise).

4.3 What are considered landlord contents under your cover?

Landlord contents means	Landlord contents does not mean
<p>Domestic items that you own or are legally responsible for and which you normally keep in a building at the site.</p> <p>This includes:</p> <ul style="list-style-type: none"> ✓ carpets ✓ internal window coverings ✓ washing machines, clothes dryers, refrigerators, freezers, microwaves and unfixed dishwashers ✓ portable heaters and vacuum cleaners ✓ Televisions, stereos, VCRs, DVD/Blu-ray players and recorders ✓ furniture and furnishings ✓ manchester and linen ✓ kitchen cutlery, crockery and appliances ✓ lawn mowers including ride-on mowers ✓ a fixture or structural improvement in a strata title home unit at the site that is not insured under the building insurance policy of the body corporate. <p>In addition, contents means:</p> <ul style="list-style-type: none"> ✓ items manufactured for use in the open air including above ground swimming pools which are not permanently fixed but which are situated at the site (Quality Care only). 	<ul style="list-style-type: none"> ✗ clothing and personal effects usually worn or carried ✗ jewellery, watches, unset stones and unattached charms ✗ collections and collectibles ✗ tools and equipment of trade ✗ property used in connection with a home office ✗ portable electronic and communication equipment ✗ navigational equipment ✗ desktop and portable computers and computer accessories ✗ computer game consoles and accessories ✗ CDs, DVDs, Blu-ray discs, software and computer games, downloaded music ✗ records or data stored in a computer ✗ sporting equipment (including bicycles), surfboards, sailboards, surf-skis, canoes and kayaks ✗ hearing aids, dentures, prosthetics ✗ wheelchairs, mobility scooters, golf buggies ✗ motorised vehicles, go carts, children’s ride-on toys, mini-bikes, trail bikes, caravans and trailers ✗ animals, plants, shrubs, trees and landscaping ✗ aircraft, micro-lights, hang gliders, or their parts and equipment (including model or toy aircraft) ✗ unattached motor vehicle and marine pleasure craft accessories and parts ✗ motorised watercraft and other watercraft more than four metres in length ✗ money, documents, negotiable financial documents and bullion ✗ trade stock and other contents relating to a business ✗ guests’ or visitors’ belongings ✗ any structure or property that is included in the definition of buildings or home.

4.4 Landlord Home and Contents Insurance insured events.

We will insure your landlord building and contents at the site against loss or damage caused by the following events if they occur during your period of insurance.

Fire	Essential Care	Quality Care
We will cover Loss or damage caused by fire where there was a flame.	✓	✓
We won't cover <ul style="list-style-type: none"> loss or damage caused by scorching or melting where there was no flame loss or damage caused by bushfire for a period of 48 hours from the date cover was initially provided by us. 	✗	✗

Explosion

We will cover Loss or damage caused by an explosion.	✓	✓
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Lightning

We will cover Loss or damage caused by lightning.	✓	✓
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Earthquake

We will cover Loss or damage caused by earthquake. Each earthquake event is measured over a 48 hour period, from when the first earthquake starts. Another event will occur if earthquake activity continues past the first 48 hour period, which means you will have to pay another excess for any further loss or damage.	✓	✓
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Malicious acts

We will cover Loss or damage caused by malicious acts. Malicious acts include acts intended to cause harm to another person's property through an unlawful or wrongful act without justification or excuse.	✓	✓
We won't cover <ul style="list-style-type: none"> your malicious acts the malicious acts of a person who lives in your home with your consent the malicious acts of a person who is on the site with your consent or the consent of someone who lives at the site damage caused by accident or reasonable wear and tear. 	✗	✗

Riot or civil commotion

We will cover Loss or damage caused by riot or civil commotion, including industrial or political unrest and attempts by a legal authority to stop or control any of these.	✓	✓
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Impact	Essential Care	Quality Care
<p>We will cover Loss or damage caused by collision with your buildings or contents by:</p> <ul style="list-style-type: none"> • any vehicle or its load • any watercraft • any aircraft or spacecraft or space debris • anything dropped from aircraft, spacecraft or parts of them • a television or radio aerial or its mast • any animal except those kept at the site. 	✓	✓

Falling trees or branches

<p>We will cover Loss or damage caused by falling trees or branches.</p>	✓	✓
<p>We won't cover</p> <ul style="list-style-type: none"> • loss or damage to your building and/or contents if tree lopping or felling is done by you or with your consent. 	✗	✗

Storm

<p>We will cover Loss or damage caused by storm, including cyclone, hail, wind, snow or rain.</p>	✓ Excludes fences, gates or freestanding walls of any age.	✓ Excludes fences, gates or freestanding walls over 15 years old.
<p>We won't cover</p> <ul style="list-style-type: none"> • loss or damage caused by or resulting from: <ul style="list-style-type: none"> – landslide, subsidence, erosion or any earth movement (other than earthquake) – gradual deterioration from rain – rain entering the buildings because of poor maintenance, or where windows, doors or openings are not closed – defects in design, structure or construction – rain entering the buildings while construction work, alterations or additions are being carried out on the site – hydrostatic pressure. • loss or damage to: <ul style="list-style-type: none"> – retaining walls, paths, driveways or landscaping – awnings and blinds made from fabric or shade sails unless they have been professionally installed and are less than five years old – plastic liners or covers for swimming pools or spas – external paint or coatings caused by rain. • loss or damage caused by cyclone for a period of five days from the date cover was initially provided by us. 	✗	✗

Flood

<p>We will cover Loss or damage caused by any form of flood, including action of the sea, highwater or tsunami.</p>	✓	✓
<p>We won't cover</p> <ul style="list-style-type: none"> • loss or damage caused by: <ul style="list-style-type: none"> – landslide, subsidence, erosion or any earth movement (other than earthquake) – hydrostatic pressure – flood for a period of five days from the date cover was initially provided by us. • loss or damage to retaining walls, paths, driveways or landscaping. 	✗	✗

Theft

	Essential Care	Quality Care
<p>We will cover Loss or damage caused by theft or attempted theft.</p>	<p>✓</p> <p>Provided the loss or damage is caused by theft or attempted theft from the buildings at the site and the buildings were locked at the time, force was used to break or attempt to break into the buildings and evidence of that force can be seen.</p> <p>Under Contents cover – the contents were in the buildings at the site at the time of the theft or attempted theft.</p>	<p>✓</p> <p>The most we will pay for any one claim for contents in a building at the site that is not fully enclosed and lockable is \$1,000.</p>
<p>We won't cover Loss or damage where the theft or attempted theft is by someone who:</p> <ul style="list-style-type: none"> • lives at the site • is at the site with your consent or the consent of someone who lives at the site. 	<p>✗</p>	<p>✗</p>

Escape of liquid

<p>We will cover Loss or damage caused by accidental escape of liquid from any:</p> <ul style="list-style-type: none"> • fixed pipe • fixed tank • waterbed • fish tank, or • any fixed item that is used to hold the liquid. <p>We will also pay for the reasonable exploratory costs in locating the source of the damage, provided we have agreed to pay for the loss or damage caused by the escape of the liquid.</p>	<p>✓</p> <p>We will not cover loss or damage resulting from liquid escaping from a shower recess.</p>	<p>✓</p>
<p>We won't cover</p> <ul style="list-style-type: none"> • loss or damage to the item from which the liquid escaped and, if the liquid escaped from a shower recess, the cost of re-tiling the walls or floor of the shower recess • repair or replacement of undamaged parts of your contents to match property that has been repaired or replaced • loss or damage caused by any gradual escape of liquid which is evident and which you fail to rectify. 	<p>✗</p>	<p>✗</p>

Accidental breakage of glass

	Essential Care	Quality Care
<p>We will cover</p> <p>Under Building cover Accidental breakage of the following items that form part of your building:</p> <ul style="list-style-type: none"> • fixed glass, fixed mirrors or skylights • porcelain basins, sinks, baths, toilets and toilet cisterns • glass in fixed storage tanks • acrylic and fibreglass showers, basins and sinks • light fittings. <p>Under Contents cover Accidental breakage of:</p> <ul style="list-style-type: none"> • glass that forms part of the furniture at the site • hanging wall mirrors, but not hand held mirrors • those items described under Building cover above, but only where you have a legal liability as a tenant. <p>Cover will apply only if the item is broken through its entire thickness and was not already damaged at the time it was accidentally broken and only if the item is damaged at the site.</p>	×	✓
<p>We won't cover</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> • television screens or screens on visual display units • vases or ornaments or cooking surfaces of any description • parts of television, radio or other electronic devices that are made of glass • glass that is normally carried by hand • any glass that is part of a cooktop or that is part of a glasshouse or conservatory. 	×	×

Electrical motor burnout

<p>We will cover</p> <p>Loss or damage to electric motors that form part of your building or contents if:</p> <ul style="list-style-type: none"> • the burnout is directly caused by electric current, and • the motor is burnt out at the building or site. <p>If we agree to pay a claim, we will cover:</p> <ul style="list-style-type: none"> • the cost of repairing or replacing the electric motor • the service call fee • labour charges. 	×	✓
<p>We won't cover</p> <ul style="list-style-type: none"> • fuses, switches, lighting or heating elements, electrical contacts or protective devices • replacing worn or damaged parts unless they are part of the insured loss • loss or damage that occurs because you cannot use the motor • the costs of hiring a replacement appliance or motor • any parts or labour for motors that are over 15 years old from the date of manufacture. 	×	×

4.5 Additional benefits.

If we agree to pay a claim for loss or damage to your landlord building and/or contents following an insured event, we will also pay for the additional benefits listed below that are directly related to that loss or damage. Unless otherwise stated, payment of additional benefits is in addition to the sum insured shown in your current policy schedule and is limited as detailed in this section.

It's only reasonable.

We will only pay costs under these benefits that are reasonable and appropriate, and where a benefit is applicable under both landlord building and contents, the building benefit will apply.

4.6 Additional benefits for Landlord Building cover.

Additional benefits	Essential Care	Quality Care
<p>Demolition and removal of debris We will cover the costs of necessary demolition of the home or parts of it, and removal from the home and the site of all the resulting debris.</p> <p>If the event we have agreed to pay is falling trees or branches, we will remove from the site all of the trees or branches it has been necessary to cut down, but we will not pay for the removal of a stump if it is still in the ground.</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Professional fees We will cover the costs of employing an architect, surveyor, engineer, building consultant or lawyer that might be necessary to repair or replace the home following an event.</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Local or State authority requirements We will cover the costs incurred to comply with Local or State Government building laws, bylaws, regulations or standards following the destruction or partial destruction of the home.</p> <p>We will only pay those costs that directly apply to the part of the home that has suffered the loss or damage.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> the costs relating to building work that a relevant authority required you to undertake before the loss or damage occurred. 	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Fire brigade and services charges We will cover the amount an organisation may charge you for:</p> <ul style="list-style-type: none"> fire brigade services emergency services recharging of fire extinguishers or replacement of used fire fighting equipment. 	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>
<p>Temporary repairs and protection We will cover the reasonable costs incurred for temporary repairs and protection necessary to prevent further loss or damage.</p>	<p>✓</p> <p>Included in sum insured</p>	<p>✓</p> <p>Included in sum insured</p>
<p>Mortgage discharge If your building is totally destroyed by an insured event and we agree to pay a claim, we will pay the administrative and reasonable legal costs associated with the discharge of any mortgage you have over the property. This does not include any penalty or exit fees associated with paying out your mortgage.</p>	<p>✗</p>	<p>✓</p> <p>No limit</p>
<p>Landlord fittings We will cover loss or damage to your light fittings, fixed carpets and window coverings in the home caused by any insured event, provided the total sum insured has not already been paid.</p>	<p>✗</p>	<p>✓</p> <p>Up to \$20,000</p>

Additional benefits	Essential Care	Quality Care
<p>Loss of rent If the property is leased at the time of an insured event and the loss or damage makes the home unliveable and rent payments cease, then we will cover the lost rent.</p> <p>This expense will only be paid during the repair or replacement period and only while the home remains unliveable.</p>	✗	✓ Up to 10% of the building sum insured or the amount of lost rent for up to 12 months from the date of the event, whichever is the smaller.
<p>External locks and keys We will pay for the replacement or modification of the external locks of the home at the site if the keys to the external locks are stolen. An insured event does not have to occur to claim this benefit.</p>	✗	✓ Up to \$1,000
<p>Rainwater tanks and solar hot water systems If over 75% of your home has been damaged by an insured event and we have agreed to rebuild your home, we will cover the costs of supplying and professionally installing:</p> <ul style="list-style-type: none"> • a rainwater tank • a solar hot water system <p>This benefit only applies if prior to the event, you did not have these installed. This excludes any rebates you may be eligible for.</p>	✗	✓ Up to \$3,000 in total for all items

4.7 Additional benefits for Landlord Contents cover.

Additional benefits	Essential Care	Quality Care
<p>Removal of debris We will cover the costs of removal of contents debris from the home and the site following loss or damage.</p>	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured
<p>Fire brigade and services charges We will cover the amount an organisation may charge you for:</p> <ul style="list-style-type: none"> • fire brigade services • emergency services • recharging of fire extinguishers or replacement of used fire fighting equipment. 	✓ Up to \$5,000	✓ Up to \$5,000
<p>Landlord fittings We will cover loss or damage to your light fittings, fixed carpets and window coverings in the home caused by an insured event, provided the total sum insured has not already been paid.</p>	✗	✓ Up to \$20,000

Additional benefits	Essential Care	Quality Care
<p>Loss of rent If the home is leased at the time of an insured event and the loss or damage makes the home unliveable and rent payments cease, then we will cover the lost rent.</p> <p>This expense will only be paid during the repair or replacement period and only while the home remains unliveable.</p>	×	<p>✓</p> <p>Up to 10% of the contents sum insured</p> <p>or</p> <p>the amount of lost rent for up to 12 months from the date of the event, whichever is the smaller.</p>
<p>Emergency storage of contents We will cover the reasonable costs to remove and store your landlord contents in a storage facility, provided the home is unliveable.</p> <p>We will also provide insurance cover for your contents while they are held in a storage facility for any of the insured events.</p>	×	<p>✓</p> <p>Up to 10% of the contents sum insured</p> <p>or</p> <p>the cost of storage for up to 12 months from the date of the event, whichever is the smaller.</p>

4.8 Contents items with special limits.

The following items have a maximum amount payable for any one claim. These amounts are listed below and are included on your Contents cover sum insured.

Landlord contents items with limits	Essential Care	Quality Care
Artworks	<p>✓</p> <p>Up to \$3,000</p>	<p>✓</p> <p>Up to \$10,000</p>
Televisions, stereos, VCRs, DVD/Blu-ray players and recorders	<p>✓</p> <p>Up to \$3,000</p>	<p>✓</p> <p>No limit</p>
Contents in the open air within the boundaries of the site	×	<p>✓</p> <p>The most we will pay:</p> <ul style="list-style-type: none"> • for loss or damage caused by the insured events of storm, flood and theft, is up to \$1,000 for any one claim • for loss or damage caused by all other insured events, is up to 20% of the contents sum insured for any one claim.

4.9 Optional Landlord Extras cover.

If you'd like to give your investment property an added measure of protection, our optional Landlord Extras cover insures you for a number of events not covered by Landlord Building or Contents cover. This cover is available as an addition to Essential Care and Quality Care with your Landlord Building and/or Contents policy.

When you add Landlord Extras cover, your choice will be shown in your policy schedule and the following cover will apply.

The main event.

The most we will pay is your sum insured for any one occurrence or series of occurrences arising directly or indirectly from the one original event or cause.

4.10 What does Landlord Extras cover include?

Insured event	However, the most we will pay
<p>Malicious acts by tenants We will cover you against loss or damage occurring during the period of insurance that is caused by malicious acts by your tenants. Malicious acts do not include damage caused by accident or reasonable wear and tear.</p>	<ul style="list-style-type: none"> • under Building cover is the building sum insured shown in your policy schedule • under Contents cover is the contents sum insured shown in your policy schedule. <p>Note: If you have insured your building only, cover extends to fixed carpets and internal window coverings within the building sum insured.</p>
<p>Theft by tenants We will cover you for loss or damage occurring during the period of insurance that is caused by theft by your tenants.</p>	<ul style="list-style-type: none"> • under Building cover is the building sum insured shown in your policy schedule • under Contents cover is the contents sum insured shown in your policy schedule. <p>Note: If you have insured your building only, cover extends to fixed carpets and internal window coverings within the building sum insured.</p>
<p>Loss of rent We will cover your loss of rent under a written rental agreement occurring during the period of insurance if your tenant:</p> <ul style="list-style-type: none"> • leaves your building before the end of the rental period stated in the agreement and does not give you or your rental manager the required notice • does not pay rent owing under the agreement and leaves your building without giving the required notice to you or your rental manager • is legally evicted from your building. 	<ul style="list-style-type: none"> • for your loss of rent is up to \$1,000 per week, up to a maximum period of 10 weeks. <p>We will not cover:</p> <ul style="list-style-type: none"> • loss of rent for casually-let holiday properties.
<p>Denial of access to tenant by Government authority We will cover your loss of rent under a written rental agreement occurring during the period of insurance if your tenant is denied legal access by a Local, State or Commonwealth authority.</p>	<ul style="list-style-type: none"> • for your loss of rent for denial of access is up to \$1,000 per week up to a maximum period of 52 weeks.
<p>Legal expenses If we agree to pay a claim for your loss of rent, we will also cover your reasonable legal costs of employing a lawyer for the purpose of minimising your loss of rent.</p>	<ul style="list-style-type: none"> • for your legal costs is \$5,000.

4.11 General conditions.

There are certain conditions that apply to any claims made under your Landlord Extras cover, which are clearly set out below.

- We will only pay a claim under your Landlord Extras cover when you have a written rental agreement with your tenant. The rental agreement must state:
 - the term of the lease
 - the amount of rent payable, and
 - the amount of the bond payable by the tenant.
- Any claim we pay under this section of your policy will be reduced by the amount of bond money you are entitled to receive from your tenant after deduction of any costs or expenses you are entitled to make from the bond which do not relate to your claim
- If you did not collect the bond from your tenant or you did not collect the full amount of the bond you were entitled to, then we will reduce your claim under this section of your policy by the amount which you would have been entitled to receive from your tenant, had you collected the bond you were entitled to collect, less any costs or expenses you would have been entitled to deduct had such bond been collected
- Cover does not apply if rent owing to you under the written rental agreement was in arrears at the commencement of this policy.

4.12 Your Landlord Extras excess.

For every claim we agree to pay under this Landlord Extras option, you will first be required to pay an excess as follows:

- Malicious acts **\$300**
- Theft **\$300**
- Loss of rent **\$300.**

4.13 Landlord Protection Insurance.

Landlord Protection Insurance is a stand-alone policy that's ideal for protecting your investment property, particularly if it's part of a strata, community or group title property. It covers important landlord fittings, and loss or damage caused by a number of events not covered by Landlord Building cover, but does not provide cover for landlord contents.

When you select Landlord Protection Insurance, your choice will be shown in your policy schedule and the following cover will apply.

4.14 What does Landlord Protection Insurance include?

Insured event	However, the most we will pay
<p>Malicious acts by tenants We will cover you against loss or damage occurring during the period of insurance that is caused by malicious acts by your tenants. Malicious acts do not include damage caused by accident or reasonable wear and tear.</p>	<ul style="list-style-type: none"> for buildings is \$60,000 for landlord light fittings, fixed carpets and window coverings in the home is \$20,000. <p>We will not cover:</p> <ul style="list-style-type: none"> contents other than landlord light fittings, fixed carpets and window coverings.
<p>Theft by tenants We will cover you for loss or damage occurring during the period of insurance that is caused by theft by your tenants.</p>	<ul style="list-style-type: none"> for buildings is \$60,000 for landlord light fittings, fixed carpets and window coverings in the home is \$20,000. <p>We will not cover:</p> <ul style="list-style-type: none"> contents other than landlord light fittings, fixed carpets and window coverings.
<p>Loss of rent We will cover your loss of rent under a written rental agreement occurring during the period of insurance if your tenant:</p> <ul style="list-style-type: none"> leaves your building before the end of the rental period stated in the agreement and does not give you or your rental manager the required notice does not pay rent owing under the agreement and leaves your building without giving the required notice to you or your rental manager is legally evicted from your building. 	<ul style="list-style-type: none"> for your loss of rent is up to \$1,000 per week, up to a maximum period of 10 weeks. <p>We will not cover:</p> <ul style="list-style-type: none"> loss of rent for casually-let holiday properties.
<p>Denial of access to tenant by Government authority We will cover your loss of rent under a written rental agreement occurring during the period of insurance if your tenant is denied legal access by a Local, State or Commonwealth authority.</p>	<ul style="list-style-type: none"> for your loss of rent for denial of access is up to \$1,000 per week up to a maximum period of 52 weeks.
<p>Legal expenses If we agree to pay a claim for your loss of rent, we will also cover your reasonable legal costs of employing a lawyer for the purpose of minimising your loss of rent.</p>	<ul style="list-style-type: none"> for your legal costs is \$5,000.

4.15 General conditions.

There are certain conditions that apply to any claims made under your Landlord Protection Insurance policy, which are clearly set out below.

- We will only pay a claim under your Landlord Protection Insurance policy when you have a written rental agreement with your tenant. The rental agreement must state:
 - the term of the lease
 - the amount of rent payable, and
 - the amount of the bond payable by the tenant.
- Any claim we pay under this section of your policy will be reduced by the amount of bond money you are entitled to receive from your tenant after deduction of any costs or expenses you are entitled to make from the bond which do not relate to your claim
- If you did not collect the bond from your tenant or you did not collect the full amount of the bond you were entitled to, then we will reduce your claim under this section of your policy by the amount which you would have been entitled to receive from your tenant, had you collected the bond you were entitled to collect, less any costs or expenses you would have been entitled to deduct had such bond been collected

- Cover does not apply if rent owing to you under the written rental agreement was in arrears at the commencement of this policy
- Legal Liability cover is not provided as part of Landlord Protection Insurance unless otherwise stated.

4.16 Your Landlord Protection Insurance excess.

For every claim we agree to pay under your Landlord Protection Insurance policy, you will first be required to pay an excess as follows:

- Malicious acts **\$300**
- Theft **\$300**
- Loss of rent **\$300.**

4.17 Additional benefits for Strata, Group or Community Title properties only.

If the building at the site forms part of a strata, group or community title scheme (the 'scheme') and the building is insured for property damage by the owners of the scheme then, subject to the terms and conditions of this policy, we'll provide the following additional cover.

Insured event	However, the most we will pay
<p>Legal liability Legal Liability cover comes as part of Landlord Protection Insurance and is provided to you while your policy remains current.</p> <p>For full details of cover provided, see page 49.</p>	<ul style="list-style-type: none"> • is \$20 million.
<p>Loss of rent If the home is leased at the time of an insured event and the loss or damage makes the home unliveable and rent payments cease, then we will cover the lost rent.</p> <p>This expense will only be paid during the repair or replacement period and only while the home remains unliveable.</p>	<ul style="list-style-type: none"> • is up to \$1,000 per week up to a maximum period of 52 weeks.
<p>Landlord fittings If the home is leased, we will pay for loss or damage occurring during the period of insurance to your light fittings, fixed carpets and window coverings in the home which is caused by any of the insured events.</p>	<ul style="list-style-type: none"> • is up to \$20,000 for all claims arising out of the one event.

Your excess.

For every claim we agree to pay under the additional benefits section of your policy, you will first be required to pay an excess as follows:

- Loss of rent **\$100**
- Landlord fittings **\$100.**

**Legal Liability
cover.**

5

5. Legal Liability cover.

Extra protection.

If you're insuring your building or contents with us, you'll automatically receive Legal Liability cover as part of your Essential Care, Quality Care or Premier Care policy.

If there's an incident that causes injury or death to other people, or loss or damage to other people's property and you're legally liable, this cover can protect you from having to pay a claimant out of your own pocket.

Not included.

The Legal Liability cover is not included in Landlord Protection Insurance unless your property is a strata, group or community title scheme.

5.1 What is considered legal liability under your cover?

Legal liability means your legal responsibility to pay compensation for causing:

- bodily injury, illness or death to someone other than you
- loss or damage to property owned or controlled by someone other than you.

5.2 What does Legal Liability cover include?

We will cover	However, the most we will pay
<ul style="list-style-type: none">• a claim resulting from an occurrence for which you are legally liable, provided the occurrence happens during your period of insurance and is not excluded in your policy• all costs of compensation and the legal fees and expenses that you are legally obliged to pay as a result of such a claim• your reasonable legal fees and expenses that we incur on your behalf or that you incur with our consent as a result of such a claim. <p>Note: You can only claim for legal fees and expenses if we have agreed to them in writing before you incur them.</p>	<ul style="list-style-type: none">• is \$20 million in total under this and all other policies issued by us for any one occurrence or series of occurrences arising directly or indirectly from the one original source or cause, for all insureds• this amount includes all legal costs and expenses that are incurred with our consent or which are awarded against you.

5.3 We will not cover any legal liability that arises:

- from bodily injury to, or the death or illness of you or your employees arising out of their employment by you
- from loss or damage to any property that is owned or controlled by you or your employees
- from acts or omissions by you or someone with your consent, if the acts are unlawful or are intended to be done or are done with reckless disregard for the consequences
- because you are liable by contract or have agreed or accepted liability without our agreement first
- in the course of construction of your building or from building work to your building costing more than \$50,000
- because of vibration or interference with any land, buildings or property
- due to any erosion, subsidence or landslide
- from an animal other than a horse, dog or cat or other domestic pet kept at the site
- from a dog if it has been declared dangerous by a relevant authority
- from asbestos or any product containing asbestos
- as a result of any actual, alleged or threatened contamination or pollution of any property, land, the atmosphere or any watercourse or body of water (including groundwater) other than arising from an occurrence which:
 - is neither reasonably expected or intended by you, and
 - is a consequence of a sudden cause which takes place at a clearly identifiable time during the period of insurance.
- from the transmission of any disease, or the supply of any drug
- from your participation in any professional sport
- because you own or occupy any land or building other than the building or site covered by this policy
- out of or in connection with any business, profession or occupation carried on by you, other than babysitting and/or the renting or leasing out of the home at the site and/or use of part of the premises as a home office
- from breach of any professional duty owed by you to any person that arises in the course of any business, profession or occupation carried on by you
- out of your employment of domestic and other workers
- in connection with the common property where the home is a strata, group or community title unit
- from the use or ownership of motorised watercraft and other watercraft more than four metres in length (other than surfboards, sailboards, surf-skis, canoes and kayaks)
- from the use or ownership of motorised vehicles, go-carts, minibikes, trail bikes, caravans and trailers (other than wheelchairs, mobility scooters, golf buggies, ride-on lawn mowers, children's ride-on toys or mini-bikes where the engine capacity is not more than 50cc)
- from the use or ownership of aircraft or aircraft landing areas, micro-lights or hang gliders (other than model or toy aircraft).

5.4 We will not cover you for:

- legal liability that is covered by a building insurance policy intended to replace this policy
- legal liability incurred by you as the owner or occupier of the site as a result of an occurrence during any period in which the site is deemed uninhabitable by us or a regulatory authority (including any period of building reconstruction)
- legal liability incurred after you cease to be the owner of the site
- any penalties, fines, punitive, exemplary or aggravated damages for which you are liable
- claims made against you because you failed to insure against property damage required by a relevant State or Territory Strata Title or Group Property Act
- actions brought against you in a court outside Australia or a court that applies other than Australian Law
- legal liability that arises after we have paid a claim under your policy that is for the total sum insured.

**Domestic
Workers'
Compensation
cover.**

6

Household help.

If you employ people to help you around your home, you'll appreciate the extra protection Domestic Workers' Compensation cover provides.

In the ACT, WA and Tasmania, this cover is automatically included with your Quality Care or Premier Care Contents policy while it remains current. It's a separate insurance product that covers the amount you're liable to pay if a domestic worker is injured while working for you. This cover is issued by Allianz Australia Insurance Limited. References in this section to 'we' means Allianz Australia Insurance Limited.

6.1 Where is Domestic Workers' Compensation cover available?

This cover is only available for domestic workers in:

- the Australian Capital Territory
- Western Australia
- Tasmania.

This cover is not available in:

- New South Wales
- Queensland
- Victoria
- South Australia
- the Northern Territory
- Norfolk Island.

6.2 What does Domestic Workers' Compensation cover include?

We will cover	We will not cover
<ul style="list-style-type: none">• the amount you are liable to pay if you employ domestic workers and they are injured during the period of insurance while working for you.	<ul style="list-style-type: none">• domestic workers who are employed or subcontracted by a company that provides domestic services or workers who are working for you in your own business, trade or profession.

The relevant workers' compensation legislation for your State or Territory will determine what is covered and the amount that will be paid. This PDS is not a product disclosure statement for workers' compensation cover and does not contain a complete description of all of the terms, conditions and other matters relevant to that product.

Workcover covered.

For more information on Domestic Workers' Compensation cover, please call the Workcover authority in your State or Territory.

**How your
policy works.**

7

Your policy.

It's important to understand what you are and are not covered for under your chosen policy.

It's also important to understand how your policy and premiums work upfront as this may affect your choices. This section outlines what you need to know.

7.1 When you must notify us of any changes.

You must immediately notify us if you become aware that:

- the insured property is not secure, watertight, structurally sound or well maintained
- the insured property has existing unrepaired damage
- you or any person insured by this policy have removed any security devices that you previously advised us about
- you or any person insured by this policy build a new structure on the site
- you or any person insured by this policy plan to demolish or relocate a building or buildings at the site
- you or any person insured by this policy plan to renovate or make alterations or additions to a building or buildings on the site
- the insured property will be used for business or commercial purposes
- the occupancy of the building or buildings on this site has changed
- a new person resides in the building(s) at the site
- the insured property will be unoccupied for more than 60 consecutive days
- your contents or the contents of any person insured by this policy are moved into storage
- you or any person insured by this policy make a purchase that may affect the sum insured
- you or any person insured by this policy move to a new residential address
- you or any person insured by this policy sell the property
- repairs have been completed after a claim
- a specified personal valuable item has been replaced after a claim
- any of the insureds have been charged or convicted of a criminal offence in the past five years
- you or any person insured by this policy have had insurance refused, cancelled or declined by an insurer.

We will advise you of any change in premium, specific requirements, conditions, limits, exclusions, changes to the policy or if we cannot continue to provide you with cover. Where applicable, we will confirm the agreed changes in writing.

Home renovations.

If you plan to complete home renovations at the site, you need to inform us before the building works commence. When construction work, alterations or additions are being carried out on the site:

- we will not pay a claim for certain events otherwise covered by the policy (refer to 'Residential Home and Contents Insurance' starting on page 14 - 'Landlord Home and Contents Insurance' starting on page 32)
- we will not pay for legal liability that arises from building work costing more than \$50,000 that is being carried out on your home or site (refer to page 49)
- the extent of the building work may affect our ability to continue to offer cover under this policy.

Please call us and we will advise you if the building works at the site will affect your policy.

Unoccupied homes.

If your home is unoccupied for more than 60 consecutive days, all cover ceases under these policies unless you have told us of this and we have agreed in writing to continue your cover.

If we agree to continue cover during the period of unoccupancy:

- all windows and doors must be securely locked
- the home must be under the supervision of a responsible person
- newspapers and mail must be collected daily
- lawns and gardens must be kept in tidy order
- if your current selected excess for building and/or contents is \$1,000 or less, the excess you must pay in the event of a claim will be \$1,000, or
- if your current selected excess for building and/or contents is higher than \$1,000, the excess you must pay in the event of a claim will remain your selected excess.

Please call us to advise if your home will be unoccupied for more than 60 consecutive days and we will advise you if we can continue your cover.

7.2 Your policy schedule.

The policy you choose, your premium, your excess, your sum insured and certain other information relevant to your cover will be shown on your policy schedule.

7.3 Your period of insurance.

Your policy will cover the period shown in your policy schedule (usually 12 months). Prior to the expiry of your policy, we will either send you a renewal invitation or advise you if we intend to not offer renewal.

7.4 Your sum insured.

Your sum insured is the amount shown in the policy schedule for which we insure your building, investment property, contents or personal valuables. We will never pay more than the sum insured for claims unless we say so in a particular section of this PDS or your policy schedule.

Unless this PDS states otherwise, you choose the sum insured for your policy and for some specified items of contents and personal valuables. In some cases, this PDS specifies a maximum amount payable in relation to certain items and benefits.

If you make a claim for any contents or personal valuables items, you must be able to provide a valuation or receipt or other evidence of ownership and value. Refer to 'Evidence of ownership and value' on page 11 for full details.

Update your cover.

Don't forget, when you make alterations or improvements to your building, or purchase new and additional contents, be sure to contact us and increase your sums insured so that you remain adequately covered.

7.5 Current replacement value.

You should insure your building, contents and personal valuables for current replacement value. When determining the current replacement value of your home building, all the associated costs of building a new home need to be included. These costs include construction materials and labour. When determining the current replacement value of your contents and personal valuables, this should be the reasonable costs of replacement to new condition with items of the same size and specification.

If you need help in determining your sums insured, please visit our website and click on 'Insurance' for our handy building and contents calculators.

7.6 Automatic indexation of your sum insured.

Each year at renewal, we will automatically increase your building and contents sums insured to make an allowance for inflation and increased costs of construction, materials and goods. If you do not wish to receive an automatic sum insured increase, please call us.



7.7 Your premium.

Your policy premium is payable either yearly or monthly. There are no additional fees if you choose to pay your premium monthly. Stamp Duty, Fire Service Levy (where applicable), State Emergency Service Levy (where applicable) and GST are incorporated into premiums and shown separately in your policy schedule. Mid-term policy changes may also result in an additional pro-rata premium payable.

All amounts which either you or we pay under this policy must be in Australian currency.

7.8 How is your premium calculated?

Premiums reflect a number of factors, including the expected costs of claims and business expenses. The premium you pay is calculated using a wide range of factors called rating factors, including:

- postcode, suburb or location of your home
- the materials your home is constructed from
- the sum insured you have selected
- the level of security you have installed
- the excess you choose to pay in the event of a claim
- the optional covers you choose.

Changes to these rating factors may cause an increase or decrease to your premium.

Your choices will also affect the premium you pay, in the following ways:

Home and Contents	<p>Generally speaking:</p> <ul style="list-style-type: none"> • the premium for Essential Care is lower than Quality Care • the premium for Quality Care is lower than Premier Care • an additional premium is payable if you also choose the optional Personal Valuables or Landlord Extras Insurance • higher premiums are charged for homes if you are the landlord • the higher the sum insured chosen for an item or policy, the higher your premium • the higher the excess chosen for your policy, the lower your premium.
Personal Valuables	<p>Generally speaking:</p> <ul style="list-style-type: none"> • the premium for specified items is based on a percentage of sum insured, plus any applicable government charges • the premium for unspecified items is a flat amount, plus any applicable government charges • if you select a combination of specified and unspecified, the premium is the sum of the two components.
Landlord Extras	The premium for Landlord Extras Insurance varies by location and sum insured, plus any applicable government charges.
Landlord Protection Insurance	The premium for Landlord Protection Insurance is a flat amount, plus any applicable government charges.

7.9 How can you reduce your premium?

We provide discounts up to a maximum of 65% of the original cost of your policy. The following discounts will automatically apply to your policy:

Cover	Discount applicable when:
Building	<ul style="list-style-type: none">any person named as the insured in the policy schedule is aged 50 or overa higher excess is selectedyou combine your building and contents under one policy.
Contents	<ul style="list-style-type: none">any person named as the insured in the policy schedule is aged 50 or overa higher excess is selectedyou combine your building and contents under one policydeadlocks or keyed patio bolts are on all external doorskeyed window locks, bars, security screens or shutters are on all accessible windowsa burglar alarm is installed.

7.10 Your choice of excess.

An excess is an amount which you are required to pay if we accept your claim. If the claimable amount is less than the excess, we will not pay the claim.

The excess will apply to claims you make under a Building policy or Contents policy. You can choose the amount of excess you will pay when you take out your policy, but it must be at least \$100. The excess you choose for your policies will be shown on your policy schedule. If you make a claim under both building and contents for the one insured event, the higher excess applies.

You can reduce your premium by selecting a higher excess. Your excess choices under a Building or Contents policy are:

- \$100
- \$250
- \$500
- \$1,000
- \$2,000
- \$5,000.

The excesses applicable to claims you make under a Landlord Extras, Landlord Protection and Personal Valuables policy are fixed, and are set out in this PDS in the relevant sections.

7.11 No claim discounts.

You may be eligible to receive a no claim discount on your building and/or contents premium. If we agree to pay a claim on your policy, this discount will be removed at renewal. After a claim-free period, when we offer renewal, you may be eligible to have a no claim discount reinstated.

7.12 Your payment options.

Payment method	Annually	Monthly (no extra charge)
Bank Account	✓	✓
Credit Card	✓	✓
Cash	✓	✗
Cheque	✓	✗
BPAY via Telephone and Online Banking	✓	✗

7.13 Paying by monthly instalments.

When paying by monthly instalments, you must:

- ensure that the nominated account will accept direct debits
- have sufficient funds available when the payment is due
- notify us if you wish to change your direct debit arrangements at least three business days before the due date.

If you fail to make a monthly premium payment, we may refuse to pay a claim for any insured events occurring when your premium has been outstanding for at least one month, or we may cancel your policy. Please refer to 'When can we cancel your policy?' below for details.

7.14 Cancelling your policy.

When can you cancel your policy?

You may cancel your insurance policy at any time by calling us. We will explain the cancellation process to you and, depending on your circumstances, we may require this request in writing. The cancellation takes effect as from the date we receive your request.

If you do not advise us of your intention to cancel this policy, we will continue to provide cover:

- and debit instalment amounts for a monthly instalment policy, or
- until the end of the current period of insurance for an annual payment policy, until such time that you notify us to cancel the policy. We will not backdate your cancellation.

If you cancel your policy after the cooling off period (see page 11 for details), a proportion of your premium will be refunded to you within 15 business days. The proportion will be equal to the proportion of your period of insurance which had not expired less an administration fee for issuing and cancelling the contract.

When can we cancel your policy?

We may cancel your insurance policy for any of the reasons described in the Insurance Contracts Act 1984, including if you breach your duty of disclosure, do not comply with the terms of your policy (including non-payment of premium), or make a fraudulent claim.

We will give you prior written notice of the cancellation. If you ask us, we will provide reasons for cancelling the policy.

The policy will be cancelled with effect from the earlier of: when you enter into another contract of insurance that is intended to replace this policy; and the time specified in the notice.

7.15 GST and your premiums.

The information in this section will only apply to you if you are entitled to claim any input tax credits for Goods and Services Tax (GST) purposes on the premium paid for this policy. If you are purchasing this policy solely for a private or domestic purpose, it is unlikely that you will be able to claim any input tax credits.

If you enter into an insurance contract with us you will be required to advise us of the extent (if any) to which you are entitled to claim input tax credits for the GST included in the policy premium. If you fail to correctly notify us of your input tax credit entitlement on the policy premium, you may become liable to pay GST on any claim proceeds that you receive under this policy. If you have any queries about GST, you should contact your taxation advisor or the Australian Taxation Office.

References in this section to 'you' include any entity that acquires the policy for another party or a representative member of a GST group of which that entity is a part.

7.16 Interpretation of your policy.

Your policy is governed by the laws of New South Wales and the Commonwealth of Australia. Australian Courts have exclusive jurisdiction to determine all matters in relation to it. The terms of your policy are varied, deleted or supplemented to the extent required to prevent them being unlawful. Any part of this policy which is, or may become, unlawful is invalid to the extent of that unlawfulness.

**How to make
a claim.**

8

Claims.

When something happens to your home and the things you love, we know you'd want help fast.

So lodging a claim with us is simple. Just call one of our claims consultants 24 hours a day, 7 days a week, and they will take the details of your claim over the phone.

The claims enquiry phone number is provided on the back cover of this document.

You may only make a claim if an event included in one of the policies or options you have chosen (or any variations we have agreed to) occurs during your period of insurance.

You should keep copies of any documents that are evidence of the value of the property or contents insured or, should a loss occur, the amount of any loss. For further details on 'Evidence of ownership and value', please refer to page 11.

8.1 What to do first.

As soon as possible after an event that has caused loss, damage, injury or legal liability, you must:

- do everything possible to prevent further loss, damage, injury or legal liability
- advise the police if the damage is malicious, property has been stolen or lost, or your home has been illegally entered
- contact us with details of what has happened.

Under no circumstances should you do any of the following without our consent:

- accept or admit liability, or make any offer or payment
- attempt to settle or defend the claim
- commence any legal proceedings
- dispose of damaged goods.

8.2 Providing us with access and information.

Once you have contacted us, you must:

- provide us with access and a reasonable time to inspect the loss or damage before you allow anyone to fix or interfere with it
- when we ask, provide us with evidence of the value of the property insured and the costs of rectifying the loss or damage. If it costs you to provide this evidence, we will not pay for this. For further details, refer to 'Evidence of ownership and value' on page 11
- when we ask, provide us with information about the extent (if any):
 - to which you were entitled to claim input tax credits for GST purposes when you acquired the policy under which you are making the claim
 - to which you would be entitled to input tax credits on the replacement or repair of any insured property.

For further details on GST, refer to page 59.

8.3 Appointing an assessor or investigator.

Subject to the nature of your claim, we may decide it is necessary for us to appoint an assessor or investigator. An assessor is a person appointed by us to assess the loss or damage from a claimable event. An investigator is a person appointed by us to investigate the circumstances that led to a claimable event.

8.4 How we settle your claim.

When we accept your claim:

In all cases where loss or damage has occurred, we will only pay up to the sum insured shown in your policy schedule. Your policy schedule will show which policy sections apply. The policy terms and conditions in this PDS detail the cover provided by the Building, Contents, Personal Valuables, Landlord Extras and Landlord Protection options you have chosen.

Paying your excess:

You must pay an excess for every claim we agree to pay. The amount of excess you have agreed to pay is shown in your policy schedule or in this PDS. We will either require you to pay the excess before we pay your claim, or deduct the excess from the amount payable to you under your claim.

Repairing or replacing:

When we agree to pay your claim for loss or damage:

We may choose to pay	<ul style="list-style-type: none"> • the reasonable cost of repair, or • the reasonable costs of replacement to new condition with property of the same size and specification or with items as near to original as is currently possible, or • a cash amount. If we agree to pay cash, we will pay the amount it would reasonably cost to repair or replace the property. Where a building is not being replaced, the amount we will pay will be less a reasonable deduction for depreciation due to wear and tear and age of the property.
We will pay	<ul style="list-style-type: none"> • the reasonable additional costs of repairing or rebuilding caused by changes in building codes, by-laws or ordinances • to match materials, items or construction with those that existed before the loss or damage occurred and where that is not possible, with the nearest similar materials, items or construction • only those costs that directly apply to the part of your property that has suffered the loss or damage.
We may receive	<ul style="list-style-type: none"> • a discount from our suppliers for replacing your property. If we choose to pay a cash amount, we are entitled to deduct the discount we would have received if we had replaced the property.
If the loss or damage	<ul style="list-style-type: none"> • involves wall coverings, floor coverings (including carpets) and window coverings that are present in more than one room of the home, we will only repair or replace the coverings in the room or rooms, hall or passageway where the damage occurred • involves an item which is a part of a pair, set, collection, furniture suite or setting, we will only pay the reasonable costs to repair or replace the item or the part of it lost or damaged and not for any special value it may have as a pair, set, collection, furniture suite or setting.
We may choose	<ul style="list-style-type: none"> • to reduce your claim amount by the extent (if any) to which you are entitled to claim any input tax credits for GST purposes on the replacement or repair of any insured property.

If repair or replacement is not commenced within six months from the date of the event, any increases in costs due to the delay must be paid by you unless we agree in writing to a longer term.

We have the legal rights you have (subject to the Insurance Contracts Act 1984) to recover the amount of your claim should the loss, damage, injury or legal liability have been caused by someone else. You are required to provide us with every assistance to do this. We may also decide to take possession of the damaged property and we will decide what to do with it.

If you have a mortgage on the property insured and an insured event occurs resulting in a total loss claim, then, if we are aware of the mortgage, we will notify the mortgagee who will provide us with instructions on the settlement of your claim in relation to the mortgage over the property.

We will not pay a claim for an event when:

- ✗ the claim is excluded by specific policy exclusions or by any of the general exclusions listed on page 13
- ✗ at the time of the event, the building was unoccupied and had been unoccupied for more than 60 consecutive days, unless you have told us of this and we have agreed in writing to continue your cover (refer to 'Unoccupied homes' on page 56 for details).

We may refuse or reduce a claim if:

- ✗ you have failed to take reasonable care to do all that is required of you under the policy
- ✗ you have not taken reasonable care to maintain and protect the property insured by this policy, or prevent injury or death to others, or avoid loss or damage to the property of others
- ✗ you do not take reasonable care to prevent further loss or damage to your property or the property of others once an event has occurred
- ✗ you unreasonably fail to give us information we may ask for, or do not send us immediately documents you have or have received relating to the claim
- ✗ you fail to co-operate with our investigations
- ✗ you unreasonably fail to assist us with recovering the amount of the claim
- ✗ you fail in your duty of disclosure as detailed in this PDS on page 10 or made a misrepresentation to us before entering into your policy
- ✗ you make a fraudulent claim, or if the loss, damage, injury or legal liability is intentionally caused by you or by a person acting with your consent.

After the 21 day cooling off period (see 'Cooling off period' on page 11), you will not be covered for any insured events occurring while your annual premium is outstanding or, if you pay your premium by monthly instalments, for any insured events occurring when your premium has been outstanding for at least one month.

8.5 How a claim affects your sum insured.

Total loss – If we pay a claim under part of the policy that is for the total sum insured, then all your insurance cover under your policy ceases. You will need to take out a new insurance policy to cover your legal liability and for any replacement property.

Partial loss – If your claim is deemed to be a partial loss (less than the sum insured), once your claim has been paid, we will continue to provide cover up to the full sum insured until expiry of the policy.

Specified item – If your claim is for a specified item and we pay the sum insured, then the item will be removed from the policy. You will need to add the replacement item to the policy schedule and an additional premium may be charged.

**What to do
if you have
a complaint.**

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9. What to do if you have a complaint.

Satisfaction.

We're constantly striving to provide our customers with the best possible service, and we're not completely satisfied unless you are too.

So if you have a complaint about any aspect of your policy or our services, we'll do our best to resolve it for you quickly and fairly.

9.1 What to do first.

Please contact one of our insurance consultants on the phone number listed on the back cover of this document to discuss your complaint first. The enquiry phone number is provided on the back cover of this document.

9.2 The next steps.

If our consultant is unable to resolve the matter, they'll refer it to their Team Leader or Manager.

The Team Leader or Manager will respond to your complaint within two business days and try to resolve your complaint within 15 business days. However, if further investigation of the complaint is required, then an alternative timeframe will be discussed with you.

If you are still not satisfied with the outcome, you may refer the dispute to our Internal Dispute Resolution Officer, Home and Contents Insurance, who will arrange for the matter to be reviewed in accordance with our internal dispute resolution process.

**Internal Dispute Resolution Officer
Home and Contents Insurance
Mail** GPO Box 4451 Sydney NSW 2001
Fax 02 8254 6979

You will be provided with a response to your dispute within 15 business days. In cases where further information, assessment or investigation is required, we will agree on reasonable alternative timeframes.

9.3 The final step.

If you are not satisfied with the decision made, you can refer this matter to the Financial Ombudsman Service Limited, an independent and impartial body established to hear and endeavour to resolve complaints by the insuring public.

**Financial Ombudsman Service
Mail** GPO Box 3 Melbourne VIC 3001
Phone 1300 780 808

First things first.

Please note that if you haven't first tried to resolve your complaint in accordance with the steps listed above, then you will be directed back to us first by the Ombudsman.

**Glossary of
defined terms.**

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Definitions.

To assist you with reading this PDS, listed below are some definitions for terms that are expressed throughout it.

Accident – an event that happens by chance and is not expected in the normal course of events.

Accidental loss or damage – loss or damage caused by an accident.

the Bank – Westpac Banking Corporation
ABN 33 007 457 141.

Building – refer to ‘What is considered a building under your cover?’ on page 16 for Residential Home and Contents cover and ‘What is considered a landlord building under your cover?’ on page 34 for Landlord Home and Contents cover.

Casually-let holiday property – when the property is rented directly to another person on a casual or part-time basis; no long-term lease agreement is in place. This excludes any full-time or commercial holiday letting.

Collectible – a single item that holds a higher-than-normal value for some reason. For example, one-of-a-kind or irreplaceable items, stamps and medals, uncirculated mint-issue or proof coins, sovereigns and non-negotiable currency.

Collection – two or more items that form a valuable group and would be less valuable if one of the items in the collection was lost or damaged. An accumulation of recorded media (such as CDs and DVDs) is not a collection.

Commercial purposes – a business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. Also includes farming or agriculture that earns you money.

Common property – an area within a Strata, Group or Community Title complex which is shared by many people, i.e. stairs, driveways or car parks.

Contents – refer to ‘What are considered contents under your cover?’ on page 16 for Residential Home and Contents cover and ‘What are considered landlord contents under your cover?’ on page 35 for Landlord Home and Contents cover.

Cover – the protection provided by your policy.

Electronic audio, visual and computer equipment –

- desktop and portable computers, computer game consoles and computer accessories (e.g. printers, scanners and modems)
- video cameras, cameras and photographic equipment
- portable electronic and communication equipment including mobile phones, personal organisers, personal handheld navigational equipment and MP3/MP4 players
- televisions, DVD/Blu-ray players, video recorders, stereo and hi-fi equipment, radios, sound systems and other electronic entertainment devices.

Employee – a person:

- employed by you who is defined as or deemed to be a worker or employee, or
- to whom you are liable to pay compensation by any law relating to workers’ or employees’ compensation.

Fixture or structural improvements in a strata title home unit – improvements to the internal structure of a strata title home unit at the site that is not insured under the Building insurance policy of the body corporate. For example, new kitchen, new bathroom, air conditioner.

Fixtures – items that are permanently attached or are fixed to the structure of the building that cannot be removed without causing damage to the building. For example, dishwasher fixed into cabinetry, oven, air conditioner.

Flood – means the inundation of normally dry land by water that has escaped or has been released from the normal confines of any lake, river, creek, storm water channel, canal or any other watercourse whether natural, altered or man made.

Good condition – no unrepaired damage, not suffering from wear and tear, gradual deterioration, fading, rust, corrosion, oxidation, mould or mildew.

Guest or visitor – person temporarily in the home, whose permanent place of residence is at a different address.

Home – refer to ‘What is considered a building under your cover?’ on page 16 for Residential Home and Contents Insurance and ‘What is considered a landlord building under your cover?’ on page 34 for Landlord Home and Contents Insurance.

Insured event or event – a happening which, within the terms and conditions of this policy and subject to its exclusions, may give rise to a claim.

Landlords’ fittings – light fittings, fixed carpets and window coverings which, as a landlord, you are legally liable for.

Landscaping – improvements on the site, separate to the building; including permanent garden features such as statues and water features, imitation grass, trees, plants or shrubs of a permanent variety.

Locked – to secure within an enclosed area against opening with a key lockable device.

Malicious acts – acts of malice. Malice includes an intention to cause harm to another person’s property through an unlawful or wrongful act without justification or excuse.

Mobility scooter – a means of transport, usually battery operated, to assist elderly or disabled persons.

Negotiable financial documents – includes cash, cheques and money orders etc.

Open air – an area at the site, not fully enclosed by walls and a roof within a building.

Outdoor decorations – such as fixed statues, fixed urns, fixed bird baths and fixed water features and fountains.

Partial loss – when the property insured is only partially damaged or the property suffering the loss or damage does not make up the full sum insured under the policy.

PDS – this Product Disclosure Statement and policy wording.

Period of insurance – the period of insurance stated in your policy schedule.

Personal handheld navigational equipment – includes a GPS that can be used on your person in addition to being used within the confines of a motor vehicle.

Personal valuable(s) – refer to ‘What are considered personal valuables under your cover?’ on page 30.

Policy schedule – the most recent document that we issue to you which details the choices of cover you have made along with the sums insured and excess. It is issued when you first purchase the policy, when you make certain changes to your policy and when we offer to renew your policy.

Premium – the amount you pay us for insurance cover. The total premium amount payable includes the premium, Stamp Duty, GST, Fire Service Levy (FSL) and State Emergency Service Levy where applicable.

Recreational purposes – activities such as bike riding carried out solely for leisure. Does not include training, club, sporting event or professional activities.

Renovations – construction work, alterations or additions that are being carried out on the site.

Retaining wall – a wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

Site – the situation of the residential property stated in the policy schedule where your home is located and the land within the legal boundaries of the property which surrounds the home.

Sporting equipment – items used for the purpose of training or participation in a sporting event or game, including bicycles.

Sum insured – the amount you have chosen to insure your building, contents, specified items or personal valuables for, as listed in your policy schedule.

Tools of trade – items or equipment owned by you that are used wholly or partly in any business, trade or profession which derive income or where a tax deduction is to be or has been declared.

Total loss – when the property insured is damaged or destroyed to such an extent it cannot be rebuilt or repaired and/or the total sum insured under the policy has been exhausted.

Unliveable – the building is damaged to such an extent by an insured event that normal domestic activities including cooking, sanitation and personal hygiene cannot take place and local authorities will not provide permission for the home to be inhabited.

Unoccupied – no person living and sleeping in the home.

We, our or us – Westpac General Insurance Limited ABN 99 003 719 319.

Westpac Group – Westpac Banking Corporation and its related bodies corporate, which includes Westpac General Insurance Limited.

Window coverings – means internal curtains and blinds.

You, your or insured – any person named as ‘the insured’ in the policy schedule; any spouse, de-facto spouse, partner, parent, grandparent, child or grandchild who normally lives in the home with that named person; and, in relation to building cover only, any person who has an interest in the property.

The General Insurance Code of Practice.

We have adopted and support the voluntary General Insurance Code of Practice. This is a self-regulatory code which sets the standards for the conduct of insurance business in Australia. These standards include appropriate procedures for resolving any dispute that could occur while your policy is current. Should you need further information regarding the Code of Practice, please call us.

Protecting your privacy.

We are committed to protecting and maintaining the privacy, accuracy and security of your personal information. Australian privacy legislation gives individuals protection when it comes to the collection and use of their personal information.

We will collect and use your personal information to assess your application for the insurance, to help you choose the right cover, to calculate your premium, to allow us to administer the policy, for product development and to provide you with information about other products and services that may interest you. If requested to provide a current Insurance Certificate, we may disclose your information to your financial institution or mortgage broker. If a claim is made under the policy, your information will be used to investigate and assess the claim. Depending on the type of claim, we may also disclose information to (and collect information from) you, your financial institution, other insurers, claim assessors, investigators, insurance reference bureaus and reinsurers.

For these purposes, your information may be collected by, disclosed to and used by us, our related companies, and by anyone engaged to do something on our or their behalf. We will only disclose your information to other entities which are not listed above where it is required by law or where you have otherwise consented.

If you do not provide us with the personal information that we request, we may not be able to provide you with insurance or administer your policy.

You can access most personal information that we hold about you (sometimes there will be a reason why that is not possible, in which case you will be told why).

To find out what sort of personal information we hold about you, or to make a request for access, please telephone Westpac on 132 032

From time to time, we or our related companies may contact you with, or send you, information about other products and services that we feel might be of relevance or benefit. Although we encourage you to receive this information, it is not compulsory.

If you do not wish to receive it, please advise us by calling 132 032 or writing to GPO Box 3433, Sydney NSW 2001. If you have already told us you do not wish to receive information of this sort, you do not need to do this.

Enquire about your policy on 1300 650 255

Claim on 1300 369 989

Visit westpac.com.au

Mail us at Westpac General Insurance Limited GPO Box 4451 Sydney NSW 2001