

Home & Contents Superior

QBE Insurance (Australia) Limited

Product Disclosure Statement & Policy Wording



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About this booklet

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

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

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

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

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

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact:

- Your financial services provider. The contact details for your financial services provider are set out in the financial services guide they give you.

The section titled 'Claims' at the end of this booklet tells you the full details about what you need to do in the event of a claim. If you'd like to make a claim or to enquire about an existing claim please contact:

- Your financial services provider.

About QBE Australia

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

About Austbrokers

This insurance policy is distributed by insurance brokers who are licensed members of Austbrokers Holdings Limited ABN 60 000 000 715, Australian Financial Service Licence (AFSL) Number 321 117.

The Austbrokers Network was established 20 years ago to give individual general insurance brokers the opportunity to enjoy the benefits of a larger group, yet still maintain that all important feel of independence.

With a total turnover of over \$1 billion in general insurance premiums, and over \$32 million in new Life Risk and Accumulation premiums annually, the Austbrokers Network ranks within the top general insurance broking groups in Australia.

Important Information

In this first part of the booklet we explain important information about this Policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

Significant risks

The Policy provides replacement or reinstatement conditions for home and contents which means that claims are settled without contribution for age, depreciation or wear and tear. It is important that the sums insured you select cover the cost of replacing your home and contents on a new for old basis. The sums insured that you select must make allowance for structural improvements (such as sheds, pergolas, and fencing), GST and any additional benefits that are included in the sum insured.

It is important that you read the sub-limits in the Terms and Conditions for items such as Items of jewellery, collections. If you have an item or a group of items that will cost more than the sub-limit to replace, then you will need to nominate them to ensure that they are covered for more than the sub-limit.

For example, there is a sub limit on jewellery of \$10,000 per item, and in total 25% of the unspecified contents sum insured. If it would cost more than this to replace your jewellery as new, then you must specify your jewellery items to ensure that you are covered for its full value.

The cost of this Policy

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

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

- where the home or contents are located,
- the sum insured,
- your previous insurance and
- your claims history.

Some rating factors do not affect all components of the premium calculation. For example, age discounts, retiree discounts, no claim bonus and loyalty discounts do not apply to the parts of the premium paid for liability cover or flood cover.

Cooling-off period

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

To cancel your Policy within the cooling off period, contact your financial services provider.

The General Insurance Code of Practice

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

The Code aims to:

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

Privacy

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

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

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

Resolving complaints & disputes

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

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

Something not right?

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

Step 1 - Talk to us

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

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

Step 2 - Escalate your complaint

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

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

Step 3 - Still not resolved?

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

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

Disputes not covered by the FOS Australia Terms of Reference

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

Privacy complaints

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

Contacting QBE's CCU, FOS or the OAIC

How to contact QBE Customer Care

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

How to contact FOS Australia

Phone	1800 367 287 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays)
Email	info@fos.org.au
Online	www.fos.org.au

How to contact the OAIC

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

Financial claims scheme

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

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

How to contact APRA

Phone	1300 558 849 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.apra.gov.au

Policy Wording

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

Our agreement

Your Policy is an agreement between you and us, made up of:

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

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- Conditions and exclusions which apply to specific covers or sections;
- General exclusions, which apply to any claim you make under this Policy;
- General conditions, which set out your responsibilities under this Policy;
- Claims conditions, which set out our rights and your responsibilities when you make a claim; and
- Other terms, which set out how this Policy operates.

Excesses

You must pay any excesses which apply to your claim. The excesses which you have to pay are set out in this Policy Wording or on your Policy Schedule.

How much we'll pay

The most we'll pay for a claim is the sum insured which applies to the cover or section you're claiming under, less any excess.

Paying your premium

The ways you can pay your premium, and the frequency you can pay it, are described below:

- in one annual payment to your financial services provider according to their business practices, or
- in monthly instalments by direct debit from your credit card or from your account with your financial institution, which can be arranged by your financial services provider.

If you need more information, please contact your financial services provider. The contact details can be found in their Financial Services Guide, an invoice or covering letter given to you when you requested a premium quotation or took out the policy.

Annual premium

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

Instalment payments

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

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

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

At renewal

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

If the first instalment for a renewed Policy isn't received we'll try and retake the instalment after seven days. If it remains unpaid, your renewed Policy won't operate and there'll be no cover.

If an instalment is unpaid, we'll send you a reminder letting you know when we're going to retake the instalment. If we still don't receive your payment after this reminder, we'll write telling you the date your Policy will be cancelled unless your payment arrives. Then, if we don't receive a payment, we'll send you a notice to confirm your Policy has been cancelled.

Adjustment of premium on renewal

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

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

If your payment details change

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

Words with special meanings

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

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

Word or term	Meaning
Damage	any form of physical harm to the insured property but does not include wear and tear.
Excess	the first amount of any claim, which is Your responsibility to contribute. We deduct the Excess shown in the Insurance Certificate or Policy document from the amount of Your claim. When a sub-limit is applicable, the Excess will be applied to the claim prior to applying the sub-limit
Flood	the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: <ul style="list-style-type: none"> (a) a lake (whether or not it has been altered or modified); (b) a river (whether or not it has been altered or modified); (c) a creek (whether or not it has been altered or modified); (d) another natural watercourse (whether or not it has been altered or modified); (e) a reservoir; (f) a canal; (g) a dam.

Word or term	Meaning
Model aircraft	<p>means a small sized, unmanned replica of an existing or imaginary aircraft which is flown solely for toy, hobby, leisure, sporting or recreational purposes.</p> <p>Model aircraft;</p> <ul style="list-style-type: none"> • does not include a balloon or kite, • does not include any aircraft used for a purpose other than the purpose for which it was originally designed (for example, it is not a model aircraft if it is used as a weapon), • does not include any aircraft that has a wingspan that exceeds 150 centimetres, • does not include any aircraft that has a total weight in excess of 2 kilograms, including anything in, on or attached to the aircraft (for example, a camera or gimbal), • does not include any aircraft that costs more than \$1,500 when new, including anything in, on or attached to the aircraft, • does not include any aircraft that is ever used in connection with or in relation to any commercial purpose or earning any income, • does not include any aircraft that is being used illegally, in breach of any CASA or other laws or regulations, or safety requirements (for example, if it is used in breach of any Council safety rules, or any model aircraft club safety rules then it is not covered by this Policy).
Negotiables	treasury notes, savings certificates, stamps, money orders, gift certificates and any other negotiable instruments
Occupied	<p>the home is furnished such that it is comfortably habitable and you, your family or someone with your consent has resided in the home overnight.</p> <p>To be occupied the home must:</p> <ul style="list-style-type: none"> • contain at least one usable bed/mattress • contain at least one dining table or bench, a chair and some other furniture • contain a functioning refrigerator • be connected to the electricity, and • be connected to hot and cold running water.

Word or term	Meaning
Period of insurance	The period shown in the Policy Schedule.
Policy Schedule	the document we give you which sets out the details of your cover which are personal to You. It forms parts of the Policy. It shows the cover and any options that you have selected. When your Policy is changed or renewed, we will give you a new Policy schedule
Site	The address shown on your Policy Schedule where your home is located or your contents are kept.
We, our or us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
You or your	The person(s), companies or firms named on the current Policy Schedule as the 'Insured'.
Your family	<p>Any member of your family who lives permanently with you, including your partner.</p> <p>Student children of yours or of your partner, boarding at school or university.</p>

Cover for your Home & Contents - Accidental Damage

This Policy contains the following three sections:

- Section 1: What 'Home' and 'Contents' mean
- Section 2: Cover for your Home & Contents - Accidental damage
- Section 3: Cover for your Legal liability

Section 1: What 'Home' and 'Contents' mean

Home

Your Policy Schedule indicates whether your home is insured and the sum insured.

What 'home' means

Your 'home' is the dwelling used entirely or primarily as a place of residence at the site shown on the Policy Schedule.

'Home' includes the following:

- (a) outbuildings, fixtures and structural improvements including in-ground swimming pools, tennis courts, in-ground spas, saunas, a fixed solar photovoltaic or hot water system, jetties and pontoons, all of which are used for domestic purposes
- (b) fixed light fittings, fixed wall coverings, fixed ceiling coverings and fixed floor coverings
- (c) services (whether underground or not) that are your property or which you are liable to repair or replace or pay the cost of their repair or replacement
- (d) landscaping, paved pathways and paved driveways, free standing walls, retaining walls, fences and gates entirely or partly on the site.

What 'home' does not mean

'Home' does not include:

- (a) carpets (whether fixed or not), curtains or internal blinds, unless you regularly lease out the home on an unfurnished basis
 - (b) earth or gravel pathways or driveways or other unpaved surfaces
 - (c)
 - a hotel, motel, nursing home or boarding house;
 - buildings of flats or caravan (whether fixed to the site or not) unless this is expressly endorsed on your Policy Schedule;
 - strata title, company title or community units with respect to insuring the building, however we will insure contents contained within these units,
-

- (d) any building used for any business or trade, except a dwelling used principally as a place of residence that also contains an office or surgery
- (e) a building in the course of construction
- (f) a temporary building or structure
- (g) trees, shrubs and any other plant life.

Contents

Your Policy Schedule indicates whether your contents are insured and the sums insured.

The total contents sum insured consists of:

- a sum insured for unspecified contents, and
- a sum insured for specified contents.

Specified contents are items of particular value that you have individually listed as specified items and that are listed on the Policy Schedule under 'Contents, specified items'.

What 'contents' means

'Contents' means, items (a) to (g) below, while they are at the site, and which belong to you or your family or for whose loss or damage you or your family are legally liable.

Contents are:

- (a) all household goods (including carpets whether fixed or not), personal effects, cash, coins and negotiables
- (b) articles of special value which you have listed on the Policy Schedule under 'contents specified items'
- (c) if you live in a strata title building, the internal paintwork, wallpaper and any fixture or structural improvement within or attached to that residence which the Body Corporate is not required by law to insure
- (d) if you are a tenant, landlord's fixtures and fittings for which you are legally liable and fixtures and fittings installed by you for your own use
- (e) any of the following equipment if it does not require registration:
 - golf buggies,
 - motorcycles up to 250cc engine capacity,
 - garden equipment including ride on lawn mowers, or
 - motorised wheelchairs and mobility scooters.
- (f)
 - canoes, surfboards, surfskis or sailboards, and
 - any other watercraft up to 4 metres in length.

This means that if the watercraft is not a canoe, surfboard, surf-ski or sailboard and it is longer than 4 metres, then it is not covered.

A watercraft motor:

- not attached to a watercraft, and
- at the site

will be treated by us as a watercraft accessory.

- (g) furniture and equipment of an office or surgery used by you or your family in your own business in the home and tools and equipment used for earning income by you or your family.

What contents does not mean

'Contents' does not include:

- (a) fish, birds or animals of any description
- (b) trees, shrubs and any other plant life (other than pot plants)
- (c) any caravan or trailer
- (d) motorised vehicles other than those listed in point (e) under the heading 'What contents means'
- (e) watercraft other than those listed in point (f) under the heading 'What contents means'
- (f) aircraft or their accessories (other than a non-pilotable model aircraft).
- (g) accessories or spare parts, of motor vehicles, caravans, trailers, aircraft or watercraft while they are in or on the motor vehicle, caravan, trailer, aircraft or watercraft.
- (h) photographic and video equipment and musical instruments or musical equipment used for earning any income
- (i) any property:
 - illegally in your possession
 - stored in a dangerous and illegal way, or
 - any equipment connected with growing or creating any illegal substance.
- (j) your home or any part of your home.

Section 2: Cover for your Home & Contents - Accidental Damage

What you are insured against, and what you are not

You are insured against accidental loss or damage (including the Specified events listed below) to your home, contents or both at the site during the period of insurance. Property that belongs to your family or for which you or your family are legally responsible will be treated as though it is your property.

There is also some extended cover provided for your contents under additional benefit 1 - Temporary removal, for when your contents are away from the site.

Specified events

'Specified events' means loss or damage directly caused by the following events (a) to (s):

- (a) fire
- (b) lightning
- (c) thunderbolt
- (d) explosion
- (e) implosion
- (f) earthquake or tsunami
- (g) subterranean fire
- (h) volcanic eruption
- (i) impact ('impact' means a collision of two or more objects)
- (j) aircraft and/or other aerial devices and/or articles dropped from them
- (k) sonic boom
- (l) theft
- (m) breakage of glass
- (n) the acts of persons taking part in riots or civil commotion or of strikes or of locked-out workers or of persons taking part in labour disturbances which do not assume the proportions of or amount to an uprising
- (o) falling objects
- (p) water and/or other liquids and/or substances discharged and/or overflowing and/or leaking from any apparatus and/or appliance and/or pipes
- (q) storm, flood, tempest, rainwater, wind, hail, tornado, cyclone or hurricane, freeze or weight of snow
- (r) power surge.
- (s) deliberate or malicious acts.

You are not insured against theft and deliberate or malicious acts caused by tenants or tenant's visitors or a tenant's family.

Whether you have selected cover for your home, contents or both is shown on your Policy Schedule.

There are some limits and exclusions described under 'How we will pay' and 'General exclusions', which you must read.

In addition, you are insured for loss or damage to your home, contents or both at the site, caused directly by any of the events set out in the left column of the following table (except to the extent indicated in the right column of the table).

You are insured against	But not
<p>(a) Mechanical and electrical breakdown</p> <p>Mechanical breakdown means:</p> <p>Any sudden and unforeseen physical loss or damage which may include (but not limited to) the actual fusing, breakdown, seizing, deformation or explosion of any part of the insured item of machinery which is sufficient to prevent the machinery undertaking its normal operation.</p> <p>If your home is insured by this Policy, we pay for loss or damage caused by mechanical or electrical breakdown to built in:</p> <ul style="list-style-type: none"> • air conditioners and coolers, fans • dishwashers, spas and pool filter motors • vacuum cleaners, security gates or garage doors 	<p>The mechanical or electrical breakdown of:</p> <ul style="list-style-type: none"> • radios, stereos, CD players or amplifying equipment, televisions, video players • recorders or cameras, microwave ovens • equipment or motors under manufacturer's guarantee or warranty • or any item which is more than fifteen (15) years old. <p>OR</p> <ul style="list-style-type: none"> • Fusion of electric motors more than twenty (20) years old from date of purchase or motor rewinding • 20% p.a. depreciation applies to the total repairs cost for each year over fifteen (15) years old but not exceeding 90% of the total cost after applying your excess applicable.

You are insured against	But not
<p>If your contents are insured are insured by this Policy, we pay for loss or damage caused by mechanical or electrical breakdown to:</p> <ul style="list-style-type: none"> ● refrigerators, freezers, washing machines, clothes dryers ● portable air conditioners and coolers, portable fans ● portable vacuum cleaners, spa and pool filter motors, if the spa or pool motor is not built-in or portable dishwashers ● water pumps used for domestic purposes. 	
<p>(b) Spoilage of food If this Policy insures your contents, we also pay for spoilage of food in domestic refrigerators or freezers at the site caused by:</p> <ul style="list-style-type: none"> ● breakdown of the refrigerator or freezer ● failure of the electricity supply ● contamination by lubricant oil or refrigerant ● accidental damage to the refrigerator or freezer. 	<p>Spoilage as a result of:</p> <ul style="list-style-type: none"> ● Strikes ● intentionally switching off or disconnecting the electricity supply.

How we will pay

Home

- (a) At our option we:
- repair the home, or
 - replace the home to a condition substantially the same as, but not better than when new, or
 - pay the reasonable cost of its repair or replacement to a condition substantially the same as when new, or
 - pay up to the sum insured shown on your Policy Schedule.

If your home is damaged beyond economic repair, we will pay no more than the reasonable cost of replacement when new even if you have insured for an amount greater than the reasonable cost of replacement when new. When we pay your claim for your home being damaged beyond economic repair, the Policy is exhausted and comes to an end.

Special benefit - Home sum insured safeguard

If we agree that the cost to repair or replace your home is greater than your home sum insured, then we will pay up to 30% more than your home sum insured to, at our option:

- repair the home, or
- replace the home to a condition substantially the same as, but not better than when new, or
- pay the reasonable cost of its repair or replacement to a condition substantially the same as when new.

This special benefit applies only if:

- (A) this Policy insures your home, and
- (B) your home is so damaged by an event that is insured by this Policy that it is considered by us to be a total loss, and
- (C) the cost to repair or replace your home is greater than your home sum insured because either,
- (i) the increased cost of repairing damage to your home was caused directly by a Catastrophic event, or
 - (ii) you correctly used the QBE Home Building Sum Insured Calculator on the QBE Website located at www.qbe.com.au/isc to calculate your Home sum Insured and the calculator estimated an inadequate sum insured for your home, provided;
 - that you can demonstrate that you correctly used the QBE Home Sum Insured Calculator to determine your home sum insured, and

- o your home is substantially the same as when you used the QBE Home Sum Insured Calculator (for example, you have not added to nor extended your home), and
- o you have not reduced any sum insured that we have offered on any renewal invitation since you used the QBE Home Sum Insured Calculator.

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

This Special benefit only relates to the home. It does not apply to any other insured property, Policy section, Additional benefit or other Policy feature.

This benefit does not include the costs necessary to meet the requirements of any statutory authority in connection with rebuilding or repairing the home at the situation.

Claim Example:	
Your home sum insured	\$250,000
Cost to rebuild immediately prior to the event	\$250,000
Cost to rebuild after the event because of demand surge	\$325,000
Extra benefit payable	\$ 75,000
Total home amount payable	\$325,000

- (b) You may choose to have the home replaced at another site, but we do not pay more than we would have had we replaced the home at the insured site.
- (c) If your home is damaged beyond economic repair and you do not commence rebuilding within six (6) months of the damage occurring, (or any other period which we agree with you in writing) you may have to pay any increase in cost caused by your delay.
- (d) If part of your home is damaged and we agree to pay your claim, we pay only for the part or parts of the home that actually sustained damage. We do not pay to replace any undamaged materials.

However, if:

- it is impossible to acquire new material to replace the damaged material that reasonably matches the undamaged portion to a similar extent as immediately prior to the damage occurring, and
- the amount of damaged material that cannot be matched to the undamaged material is more than 40% of the total material that would have to be replaced if all the matching damaged and undamaged material was replaced,

then we will replace both the damaged and undamaged material.

Example 1

There are 300 matching white, wall tiles in the bathroom. As a result of a burst pipe, eight (8) bathroom wall tiles are damaged. We would pay only the reasonable cost to repair or replace the eight (8) damaged tiles to a condition substantially the same as when new.

(In addition, we would pay for damage sustained in locating the leak (additional benefit 25).

Example 2

There are 300 superseded, matching, wall tiles in the bathroom. As a result of a burst pipe, 140 wall tiles are damaged. It is impossible to locate tiles that reasonably match the remaining 160 tiles. Over 40% of the matching wall tiles have been damaged. Therefore, we would pay the reasonable cost to repair or replace all 300 tiles (140 damaged and 160 undamaged) to a condition substantially the same as when new. We would be entitled to keep the 160 undamaged wall tiles by way of salvage. We would not pay to replace any tiles located in a room other than where the loss or damage occurred.

- (e) Where materials that are required to settle a claim that we agree to pay are not commercially available in Australia, at our option, we:
- replace the materials with the nearest equivalent or similar new materials available in Australia or overseas, or
 - pay the cost to replace the materials with the nearest equivalent or similar new materials available in Australia or overseas.

Contents

- (a) At our option we:
- repair the damaged items, or
 - replace the items with items substantially the same as, but not better than when new, or
 - pay the reasonable cost of repair or reinstatement to a condition substantially the same as, but not better than when new, or
 - pay up to the sum insured shown on your Policy Schedule.

If your contents are damaged beyond economic repair, we will pay no more than the reasonable cost of replacement when new even if you have insured for an amount greater than the reasonable cost of replacement when new. When we pay your claim for all your contents being damaged beyond economic repair, the Policy is exhausted and comes to an end. We will not pay more than the total contents sum insured for all contents lost or damaged.

- (b) If we agree to pay a claim where film, photos, home movies or home videos or any similar recorded material is destroyed, we pay for the replacement with new, blank film, videos or similar (e.g. If a compact disc upon which you had photos stored is destroyed, we would replace it with a new, blank compact disc). We do not pay to reconstruct any circumstances or conditions.
- (c) If we agree to pay a claim where software is lost, damaged or destroyed, we pay the cost to replace it with the nearest equivalent new software. We do not pay for any software that was acquired by you at no cost.
- (d) Where an item required to settle a claim that we agree to pay is not commercially available in Australia, at our option, we:
- replace the item with the nearest equivalent or similar new item available in Australia or overseas, or
 - pay the cost to replace the item with the nearest equivalent or similar new item available in Australia or overseas.
-

- (e) The maximum we pay on the following contents items is shown in the table below. You may obtain higher limits for (a), (b) or (c) by having any of these items specified on your Policy Schedule. We will pay up to the amount specified for each item.

Contents where a maximum limit applies	Maximum Limit
(a) Items of jewellery, gold or silver articles, watches, coin collection and medals	\$10,000 per item and in total 25% of the sum insured for unspecified contents
(b) Equipment, including business stock kept temporarily in the home, used by you or your family for earning income in your or their own business in the home other than equipment used as part of an office or surgery	\$10,000 in total
(c) Accessories, or spare parts of motor vehicles (including motor cycles and motor scooters), caravans, trailers and watercraft, not in or on the motor vehicle, caravan, trailer or watercraft. We include motor vehicle keys, remote locking or alarm devices as accessories while they are not in or on the motor vehicle, but we do not pay for any recoding of devices or changing of vehicle locks	\$2,000 per item up to \$4,000 in total

Contents where a maximum limit applies	Maximum Limit
(d) Cash, treasury notes, savings certificate, stamps, money order and other negotiable instruments bullions or documents	\$2,000 in total
(e) Data stored on any computer disk or tape (including cost of data restoration)	\$2,000 in total

Note:

Where an item could be classified under more than one of the above maximum limits, (a) through to (e), the lower or lowest limit applies. For example, if an item of unspecified, antique jewellery worth \$17,000 was stolen from the home and we agreed to pay the claim, the maximum limit of \$10,000 for jewellery would apply even though there is no sub limit for antiques. If the item has been specified for \$17,000, then we would pay up to \$17,000 to replace the item. The sum we pay you would be subject to any applicable excess.

If we choose to pay to replace a specified item, we will pay no more than the amount that it would cost us to replace the item with an item substantially the same as, but not better than when new, even if you have specified the item for a higher amount, whether or not you have supplied a valuation. We have negotiated special arrangements with various suppliers to purchase items for less than retail cost. Premiums are therefore based upon us replacing items at less than retail cost.

Antiques

Where we pay a claim for an antique item, and the market value of the item exceeds the cost of its replacement with a new item because of its antiquity and rarity, we will treat the market value as though it is the cost to replace the lost or damaged antique with a new item.

For example:

An antique sterling silver claret jug created in 1880 is stolen and we agree to pay the claim. A valuation for \$11,000 has been supplied to us. To replace the item with the closest, similar new item would cost \$2,100. At the time of the loss, our inquiries indicate that to replace that antique item at market value would be approximately \$11,000 but there is no equivalent item currently for sale in Australia or overseas. The market value of the item is higher than the new replacement cost due to the item's antiquity and rarity. In this instance, we would pay you \$11,000 for the jug rather than \$2,100. The sum we pay you would be subject to any applicable excess.

- (f) Floor and wall coverings, blinds and curtains
For wall coverings, and carpets and other floor coverings, curtains and internal blinds, we pay only for items in the room, hall or passage, where the damage occurred.
- (g) Pairs and Sets
A 'pair or set' means two (2) or more articles the collective value of which exceeds the sum of their individual values.
In the event of a total loss of any article or articles which are part of a pair or set, we agree to pay you - at your option, exercisable after the loss - the full amount of the value of such pair or set, and you agree to surrender the remaining article or articles of the pair or set to us
If you elect not to surrender the remaining article(s) of the pair or set to us, then we pay no more than the actual value of the item. We do not give any allowance for any special value it may have as forming part of a pair or set, or for any reduction in value of the remaining part or parts.
We will only pay the cost of replacing the item even though the pair or set to which it belongs is less valuable because it is incomplete.
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Section 3: Cover for your Legal Liability

What you are covered against

If this Policy covers your home

If this Policy covers your home or, if the home is a strata titled residence and your contents are insured under this Policy, we insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

- (a) personal injury to, any person,
- (b) the loss of, or damage to, property,

resulting from an occurrence during the period of insurance, arising out of the ownership of the home or occupancy of the home.

In this section we include the bordering footpath, land, trees, shrubs and other plant life on the site as part of your home.

If this Policy covers your contents

If this Policy covers your contents and, the home is your primary residence, we insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

- (a) personal injury to, any person,
- (b) the loss of, or damage to, property,

resulting from an occurrence during the period of insurance, anywhere in the world that is not related to the ownership of your home.

An 'occurrence' includes continuous or repeated exposure to substantially the same general conditions. We regard all death, personal injury or loss or damage to property arising from one original source or cause as one occurrence.

Personal injury means:

- (a) bodily injury, death, sickness, disease, shock, fright, mental anguish, psychiatric or psychological disorder or mental injury;
- (b) the publication or utterance of libellous or slanderous comments;

'Personal injury' does not include the publication or utterance of a libel or slander:

- made prior to the commencement of the period of insurance, or
- made by or at the direction of you with knowledge of its falsity, or
- relating to advertising, broadcasting or telecasting activities by or on behalf of you.

Property damage means:

- (a) physical damage to, or loss or destruction of, tangible property including any resulting loss of use from the damage or destruction;
- (b) loss of use of tangible property, which has not been physically damaged or destroyed, provided the loss of use is as a direct result of an occurrence.

Additional benefits - Liability

These additional benefits apply only when you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence.

Motor vehicle liability

What we insure you against:

- (a) We insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:
 - personal injury to, any person
 - the loss of, or damage to, property,

arising from the ownership, custody, or use of:

- any vehicle which is a type that is not required to be registered by law
- any motorised wheelchair
- any domestic trailer not attached to any vehicle,

resulting from an occurrence during the period of insurance.

- (b) We also insure you or any member of your family against claims for:
 - personal injury caused by you or your family solely as a result of you or your family being passengers in a registered vehicle
 - personal injury caused by any registered vehicle if the occurrence causing the death or personal injury takes place at the site,

during the period of insurance.

When we do not insure you or your family

We do not insure you or your family:

- (a) if you or your family are entitled to be wholly or partly insured by any compulsory statutory insurance or accident compensation scheme, or would have been, but for failure to

- register the vehicle or to apply for cover under the scheme or to comply with a term or condition of the scheme
- (b) if you or your family are entitled to be wholly or partly protected by any other policy of insurance which specifically covers the vehicle (except where this exclusion would contravene s.45 of the *Insurance Contracts Act, 1985*).

Committee member of a social or sporting club

What we insure you against:

We insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable in Australia to pay for an alleged or actual act or omission arising out of your position as a committee member of a sporting club or social club.

We will not pay if you receive more than \$1,000 per year for holding the position. We only pay for a claim made as a result of an occurrence during the period of insurance.

The most that we will pay under this additional benefit in any one period of insurance is \$10,000.

We do not insure you or your family against liabilities arising from:

- (a) any act or omission for which you or your family receive reimbursement from the sporting or social club, or
- (b) any act or omission which is committed or alleged to have been committed prior to the period of insurance commencing or after it has ended.

Liability cover for the site continues following a home total loss

If your home is a total loss as the result of an insured event and your home Policy comes to an end, we will continue to provide you with this liability cover in relation to the site that your home formerly occupied until the earliest of:

- any construction commencing at the site,
 - the sale of the site or any part of it,
 - another Policy that includes liability cover being taken out in relation to the site,
 - the commencement of construction of a home to replace the insured home at another site, or
 - Six (6) months from the date of the damage that caused the total loss, or, the Policy expiry date, whichever occurs later.
-

What you are not covered against

(applies to 'Legal liability' and 'Additional benefits - liability')

When we do not insure you or your family

We do not insure you or your family:

- (a) against any liability caused by or arising directly or indirectly, out of or in connection with the actual or alleged use or presence of Asbestos
- (b) against fines, penalties, or punitive, aggravated, multiple or exemplary damages.

We do not insure you or your family against liabilities arising from:

- (a) any agreement, unless liability would have attached to you or your family if that agreement did not exist, or, unless the agreement is a lease agreement for your residential tenancy
- (b) death of or personal injury to you or to any person who normally lives with you.
- (c) death of or personal injury to anyone employed by you or by someone who lives with you if the death or injury arises out of their employment
- (d) damage to property belonging to you or any person who normally lives with you or to your or their employees
- (e) any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme
- (f) the ownership, custody, or use of any lift other than a lift that exclusively services your home provided that your home is freestanding and solely occupied by you and your family, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 4 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of 10 horsepower
- (g) the conduct of any activity carried on by you or your family for reward except for letting the home for domestic purposes or as a club committee member, provided you do not receive more than \$1,000 per year for holding the position, or babysitting on a casual basis.

Babysitting cannot be considered to be on a casual basis where:

- the babysitting is not of a casual nature
- any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting
- the income derived from babysitting is the primary or only source of the household's income,
- there is a registered business associated with the babysitting.

This exclusion does not apply to a domestic garage sale provided;

- The garage sale is held at the site,
 - the goods sold belong to you or your family or immediate family members that do not live with you,
 - the goods sold are second hand domestic goods only sold in domestic quantities,
 - the sale does not form part of a business, trade or profession,
 - the goods sold have not been purchased for the sole purpose of re-sale, and
 - you do not hold more than one (1) garage sale per period of insurance. (A garage sale over one (1) weekend would be considered as one (1) garage sale);
- (h) vibration or the weakening of, removal of or interference with support to land, buildings or other property
- (i) building work, construction or demolition of a building, including the home if the value of the work exceeds \$100,000
- (j) personal injury to any person arising out of the transmission of any communicable disease by you or your family
- (k) the ownership of land, buildings or structures other than the home insured by this Policy.
- (l) loss, damage or injury intentionally caused by you or a member of your family or a person acting with your consent or the consent of any member of your family unless it was reasonably to reduce loss, damage or injury that otherwise would have occurred
- (m) the lawful seizure, confiscation, nationalisation or requisition of the property insured
- (n) destruction of or damage to property by any government or public or local authority
- (o) the ownership or use of any motor vehicle other than under the cover given by the 'Additional benefit - Motor vehicle liability'

What we will pay

- (a) We pay up to \$30,000,000 for any one occurrence.
- (b) We do not pay more than this amount in total under all policies we have issued to you which cover the same liability.
- (c) In addition to this amount, we pay legal costs for which we have provided prior written approval.
- (d) In addition to this amount we pay court appearance expenses which we approve. Court appearance expenses shall include up to \$250 per day but excluding the first day, to a total of \$5,000 in any one Period of Insurance for proven income loss by you or a member of your family at our request. Provided that we will only reimburse income loss for days on which you are not able to conduct any income-earning activity whatsoever.

Additional benefits

We give you the following additional benefits. For any additional benefits to be payable, you must suffer or incur the relevant loss, liability or damage during the period of insurance.

We pay additional benefits 1 to 33 over and above your sum insured for home or contents, depending on the type of cover you have chosen:

1. Contents away from the home

This additional benefit applies if this Policy insures your contents in your primary residence.

We insure your contents:

- Anywhere in the world whilst they are temporarily away from the site, or your student children's contents while your child is temporarily residing and studying away from home; and
- Anywhere in Australia whilst they are in a bank or safe deposit facility or in a secured storage facility located on the premises of a sporting club where you or your family are a member.

We insure under this additional benefit items that you have purchased in Australia or overseas, provided that;

- you intend to return the item to the site for an indefinite period,
- the item would be contents as defined in this policy once they are returned to the site.

But, under this Additional benefit 1, we do not insure:

(a) the following items:

- contents in transit during a permanent removal from the site (other than as described in 'Additional benefit 11 - Contents being conveyed to your new residence', and covered under Additional benefit 9 - 'Change of site')
- property used in connection with a profession, trade or business
- contents in storage, other than as described in Additional benefit 2, - 'Contents in storage'.

or

- (b) the following items' accessories or spare parts while they are contained in a tent, vehicle, watercraft, aircraft or in the open air:
- canoes, surfboards, surf skis and sailboards or other watercraft
 - ride on golf buggies and ride on mowers
 - motor vehicle (including motor cycle and motor scooters), caravans and trailers.

'Open air' includes non lockable structures and non lockable parts of structures not at the site.

The maximum we pay for items while they are temporarily removed from your site is subject to the limits described under 'What we will pay' unless you have specified them and they appear on your Policy Schedule under the Valuables option and you have paid any additional premium.

2. Contents in storage

If this Policy insures your contents, we pay for loss or damage to them caused by an insured event when they are in storage provided you obtain our written agreement before they are put into storage.

We do not pay for:

- your contents stored in open plan storage premises, including furniture repositories, warehouses, factories, or other industrial premises
- your contents stored in shipping containers, or
- any jewellery, or negotiable instruments whilst they are in storage.

3. Fees

If this Policy insures your home, and

- it is damaged as a result of an event insured under this Policy, and
- we agree to pay a claim,

we pay any reasonable fees which we have approved and which are incurred directly in relation to repair or replacement of your home.

4. Removal of debris

If this Policy insures your home, and

- it is damaged as a result of an event insured under this Policy, and
- we agree to pay a claim,

we pay the reasonable costs of demolition and removal of debris from the site

If the damage for which we agree to pay a claim is caused by a fallen tree or branch, which as a result becomes debris, we will remove the tree or branch from the site. We will remove a standing tree or branch that formed part of the tree that caused the insured damage only if:

- we agree that the remaining tree or branch is unsafe
- the remaining tree or branch only became unsafe as a direct result of the event covered under this Policy causing damage to the tree, and
- all necessary approvals have been obtained and removal of the tree or branch would not result in a breach of any laws, by-laws, regulations or contractual obligations.

We will remove a stump that formed part of the tree that caused the insured damage only if:

- all necessary approvals have been obtained and removal of the stump would not result in a breach of any laws, by-laws, regulations or contractual obligations, and
- not removing the stump would interfere with repairing or replacing the damaged part of the home required to settle your claim.

If this Policy insures your contents, and

- they are damaged as a result of an event insured under this Policy, and
- we agree to pay a claim,

we pay the reasonable costs of removal of contents debris from the site.

5. Extra costs of reinstatement

If this Policy insures your home, and it is damaged as a result of an event insured under this Policy, and we agree to pay a claim, we pay up to \$25,000 for the extra costs necessary to meet the requirements of any statutory authority in connection with rebuilding or repairing your home at the site.

If only part of your home is damaged, we pay only the extra costs you incur in repairing that part.

We do not pay any extra costs which resulted from any notice which a statutory authority served on you before your home suffered loss or damage. If you have not exhausted the sum insured, we will pay up to the remaining balance of the sum insured.

6. Illegal use of credit card or financial transaction card

If this Policy insures your contents in your primary residence and a credit card or financial transaction card, mobile phone SIM card or cheque is lost or stolen, we pay up to \$5,000 towards any legal liability you incur from its unauthorised use.

We do not pay if:

- the card does not belong to you or your family
- you have not complied with the card issuer's requirements
- the unauthorised user of the card is someone living at the site.

7. Visitors' contents

If this Policy insures your contents in your primary residence we also insure contents up to \$5,000 in total belonging to any visitors or employee temporarily living with you at the site.

We do not pay:

- for visitors' or employees' contents that are insured under another policy taken out by someone other than you or your family

8. Replacement of locks and keys

We pay to replace or alter locks and/or keys, or remote control devices if:

- locks to your home or vehicle are damaged, or
- keys to your home or vehicle are lost, damaged or stolen from anywhere in Australia.

9. Change of site

If this Policy insures your contents and you are moving into a new home within Australia, we insure your contents at both sites for a maximum of sixty (60) days. The maximum we pay at each site will be the proportion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites.

You must tell us of your new address within sixty (60) days of first moving to it. If you wish to insure your contents at your new address after that sixty (60) days we must agree to insure them at that address.

You must pay us any additional premium we ask for and comply with any conditions we impose.

10. Contracting purchaser

If this Policy insures your home, and you have entered a contract to sell the home, this Policy insures the purchaser(s) for their respective rights and interests until:

- the sale is completed; or
- the purchaser takes possession of your home; or
- the sale is terminated; or
- this Policy expires;

whichever happens first.

11. Contents being conveyed to your new residence

This additional benefit applies if this Policy insures your contents in your primary residence.

We insure your contents damaged while they are in a vehicle or train being used to convey your contents. The damage must occur directly as a result of:

- theft from the conveying vehicle
- fire on the conveying vehicle
- flood damage to the contents in the conveying vehicle,
- collision and/or overturning of the conveying vehicle

while your contents are in transit by road or rail to:

- your new, principal place of residence, or
- a storage facility at which your contents or some of your contents will be temporarily located pending conveyance to your new principal place of residence, within Australia

We do not insure your contents:

- for removal to any residence other than one intended to be occupied by you as your principal residence.

12. Trees, shrubs and plants

If you occupy the home insured by this Policy as your primary residence, we pay for damage caused directly by accidental or malicious damage to trees, shrubs, hedges, lawns or plants except for specified event (q) storm, flood, tempest, rainwater, wind, hail, tornado, cyclone or hurricane, freeze or weight of snow. In relation to specified event (q), we pay no more than \$5,000 per event. We only repair or replace trees, plants or shrubs, that are so damaged that they die, are permanently disfigured or not recovered after being stolen.

13. Veterinary expenses for domestic cats and dogs

If this policy insures your contents in your primary residence, we pay the reasonable veterinary expenses incurred by you, if your pet is injured during the period of insurance as a result of fire, lightning, earthquake, burglary or attempted burglary or a road accident.

We will not pay under this Additional benefit more than \$1,250 in total in any one period of insurance.

14. Taxation audit

If you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence, we will pay or reimburse you for accountant's fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office.

The maximum we pay is \$5,000 for any one audit.

We do not pay or reimburse you for:

- any fines, penalties or shortfall in the amount of tax payable
 - any audit conducted in relation to criminal activity
 - any audit not commenced during the period of insurance
 - any fees incurred outside any statutory time limit
 - any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by you or on your behalf to a taxation officer which:
 - is false or misleading in a material particular, and
 - can be attributed to deliberate evasion or recklessness leading to a tax shortfall penalty or imposition of additional tax exceeding 25%;
 - any audit conducted in relation to any facts or circumstances of which you were aware, or ought to have been aware, prior to the commencement of this Policy which were likely to lead to your making a claim under this Policy, or
 - any fees incurred in relation to any enquiries from the Australian Taxation Office which are not related to an identified intention to conduct an audit, or
 - any fees in relation to any Self Managed Superannuation Fund (SMSF) audits .
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15. Legal defence costs

If you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence, we will pay or reimburse you for your legal fees, costs, and expenses which you reasonably incur in legal proceedings initiated by you or against you by a third party (and defended by you) but only where the proceedings are commenced in Australia during the period of insurance.

You must advise us of any such legal proceedings in writing. We only pay legal costs and expenses incurred with our consent.

The maximum we pay is \$5,000 for any one claim or series of claims arising from the same cause or event.

We do not pay or reimburse for proceedings or claims:

- for death, bodily injury to, or disease of, any person
 - for any road traffic or boating offence committed by you
 - for any matter arising out of your business, occupation or profession
 - for any awards of damages made against you
 - for or relating to fines, penalties, punitive damages
 - by family members including spouse, ex-spouse, partner, or ex-partner
 - for or relating to divorce, separation, child visiting, maintenance, property disputes
 - for or relating to dishonesty, intentional violence, or misconduct
 - for or relating to defamation or slander
 - relating to facts or occurrences, occurring prior to the commencement of the Policy which you knew or ought to have known at the time of commencement of this Policy, would, or might, give rise to a claim
 - initiated, threatened or commenced prior to the commencement of this Policy
 - under or relating to any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme or compulsory third party insurance
 - which could have been made under Section 3 'Your legal liability' if you had chosen to insure your home (if you own it) or your contents.
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16. Monitored alarm attendance after burglary

If this Policy insures your contents in your primary residence, we will pay up to \$2,500 for the reasonable costs actually incurred by you for the security firm that monitors your burglar alarm to attend your home during or immediately after an actual or attempted burglary from your home.

We do not pay:

- for any false alarms, or
- where there is no evidence of a burglary or an attempted burglary.

17. Replacement of documentation

If this Policy insures your contents in your primary residence we will pay up to \$2,000 for the costs to reinstate, reproduce or restore your documents directly damaged by an event that has caused a claim that we agree to pay, whilst contained in the home or security vault. This includes the information contained on the documents.

18. Waiver of excess if your property is a total loss

You are not required to pay an excess if we agree to pay a claim as a result of damage that renders your home, contents or both beyond economic repair.

19. Loss of rent or temporary accommodation

If your home is so damaged by an event for which we agree to pay a claim that it cannot be lived in, or let to tenants we pay up to:

- \$20,000, or
- 20% of the sum insured for your home, or
- 20% of the sum insured for your contents;

whichever is the highest,

- for additional cost of reasonable temporary accommodation where the home is your principal place of residence
- loss of rent or rental value, if the home is tenanted or is between tenants at the time the loss or damage occurred
- for removal and storage of your contents for up to twelve (12) months maximum period.

Included in the above, we pay under this 'Additional benefit 19.' for the cost of temporary accommodation of your pets in a commercial boarding establishment when we have agreed to pay a claim for your temporary accommodation.

Forced Evacuation by Government Authority

- If this Policy insures the home, and your home cannot be lived in because a Government Authority prohibits you from using it because of one of the following incidents;
 1. damage to a home, strata title property, road or street;
 2. a burst water main;
 3. a bomb threat or bomb damage;
 4. a street riot;
 5. a lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
 6. emergency services refuse you access to your home or unit or evacuate you for safety reasons,

then if you own and live in your home or unit, we will pay your reasonable temporary accommodation costs for up to 60 days from when the incident occurred.

If this Policy insures your contents, and if you cannot access your home or unit because of one of the following incidents:

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

then:

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

for up to 60 days from when the incident occurred.

Under Additional Benefit 19., we do not pay for:

- loss of rent if the home has not been tenanted for thirty (30) consecutive days immediately before the loss
- any rent lost after the home is capable of being tenanted
- any rent lost later than twelve (12) months after the damage occurs.

If you are a tenant, 'additional costs' means costs over and above the amount for which you were renting the home when it was fit to live in.

This additional benefit 19. attaching to the home cannot be aggregated with the additional benefit attached to the contents.

20. Automatic reinstatement of sum insured

This benefit applies to the sums insured for home and unspecified contents as shown on your Policy Schedule.

Following payment of a claim other than a claim for total loss the sums insured will be reinstated, unless:

- you request otherwise
- we tell you otherwise.

21. Inflation adjustment

This benefit only applies to your home and contents sums insured as shown on the Policy Schedule.

During each period of insurance we increase the home and contents sums insured by 0.5 of 1% of the relevant sum insured shown on your current Policy Schedule per month until the next renewal.

There will be no additional premium payable during the Period of Insurance. However, at the end of each Period of Insurance the renewal premium for the next Period of Insurance will be calculated on the amount of an increased sum(s) insured.

22. Compensation for death quadriplegia or paraplegia

If this Policy insures your contents in your primary residence:

- we pay to the legal representative of the deceased person up to \$15,000 in the event of death of you or a member of your family normally living with you
- as a direct result of physical injury caused by an event at the site

if the event that caused the death also caused damage for which we agree to pay a claim.

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

If you or a member of your family normally living with you are permanently and totally disabled as a direct result of an insured event occurring at the site, we pay you up to \$15,000.

'Permanent total disablement' means:

Total paralysis of both legs and a part of or the whole of the lower half of the body; or total paralysis of both legs and both arms; which continues for a period of twelve (12) months, and after that time is considered to be of indefinite duration.

23. Modifications to the home

If you or a member of your family living with you are permanently and totally disabled as a direct result of an insured event occurring at the site, we pay up to \$25,000 for the cost incurred by you in modifying your home, or in relocating you to a suitable home if you are a tenant.

24. Legal costs

If this Policy insures your home, we pay the reasonable legal costs incurred in discharging your mortgage following settlement of a claim for total loss.

25. Location costs - escaping liquid

If this Policy insures your home and we pay for damage caused by liquid escaping from any fixed basin, shower base, or other fixed apparatus, fixed tanks, or fixed pipes used to hold or carry liquid, we will also pay the reasonable costs of locating the cause of the damage, and of reinstating the property damaged or disturbed in the course of work.

We do not pay for repair or replacement of the apparatus, tank or pipe itself.

26. Professional fees

We pay professional fees which you incur, with our consent, in the preparation of your claim.

The maximum we pay in one period of insurance is:

- 20% of your total claims cost, or
- \$5,000

whichever is the lesser.

27. Counselling

If your home is insured by this Policy as your primary residence or this Policy insures your contents in your primary residence, and you or a member of your family require counselling as a direct result of an insured event at the site, we will pay up to \$1,000 for this professional service.

We do not insure you or your family for any payment that would contravene any legislation, including but not limited to, the *National Health Act (1953)*.

28. Temporary protection

If this Policy insures your home and we agree to pay a claim under this Policy, we will also pay the reasonable costs of temporary protection of your home. If this Policy insures your contents, we also pay for storage charges necessarily and reasonably incurred to protect them from further loss or damage following a claim by fire, storm or rainwater.

29. Building materials

We will pay up to \$2,000 in any one Period of Insurance for loss incurred by you if building materials are lost or damaged at the site during the Period of Insurance due to an insured event. Cover only applies to building materials intended to be used for repairs, alterations or additions to your home at the site.

30. New replacement residence - Temporary cover

We will provide cover for an additional residential building when you purchase it for a maximum of thirty (30) days from the date you sign a contract of purchase. The amount of cover provided is limited to the sum insured on your home shown on your Policy Schedule. We only provide this cover when the residential building is replacing the home on your policy schedule as your primary residence.

31. Fire brigade attendance fees

If a fire brigade is called to protect your home or its grounds against fire or another emergency, we will pay up to \$500 for any charges imposed by law.

32. Identity fraud

If this Policy insures your contents in your primary residence and your identity is lost and/or stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain, we will pay up to \$5,000 per period of insurance for your costs and expenses incurred to restore your identity from its unauthorised use. Our liability under this 'Additional benefit 32.' is limited as follows:

- Legal expenses for defence against a business or its collection agency from which goods or services have been purchased fraudulently;
- Legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on your consumer credit report
- Loss of wages up to \$2,000 per week and \$5,000 in total; that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity.
- Loan application fees incurred as a result of re-applying for loans because you have been allotted incorrect credit information due to fraud;
- Costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement and/or financial institutions;
- Reasonable legal fees and court costs, if incurred with our approval.

We will not pay any claim where the identity theft:

Is caused by:

- you or your collusion,
- your family or their collusion
- an ex-partner
- someone who normally lives with you

arises out of:

- you or your family committing an illegal or dishonest act
- you breaching any security requirements or conditions imposed by any financial institution, such as in relation to you your password or personal identification number of personal access number
- if you are not an Australian resident
- business interruption in relation to any business

We do not re-pay any loans or other amounts fraudulently procured in your name. We do not pay any fines or for any infringements or penalties imposed. We do not pay any costs that are or could be reimbursed from another party, for example, a financial institution.

33. Environmental benefit

Applicable only when you have Contents cover

- If the claim relates to replacement of the following:

lost or damaged refrigerators, freezers, washing machines, clothes dryers and dishwashers, with less than a three (3) star energy rating,

we will replace these items with items that have a minimum three (3) star energy rating.

Applicable only when you have Home cover

- If your home has been totally destroyed by an insured event and we have agreed to rebuild your home, we will pay up to a maximum of \$5,000 of the cost to you, after deduction of any rebate you are eligible for under any government or council rebate scheme, to install any combination of the following:

Rainwater tank; solar power systems - including solar hot water or photo-voltaic (PV) power or hot water heat exchange or grey water recycling.

A rainwater tank facility includes:

a rainwater tank; water pump and wiring; foundation or tank stand; pipes connecting the roof to the tank; and installation costs.

A solar power system includes:

solar or PV panels; water tank, pump; electrical wiring; foundation or tank stand; pipes connecting the roof solar panels to the tank; and installation costs.

A hot water heat exchange system includes:

heat exchange system; electrical wiring; foundation or tank stand; water pipes; and installation costs.

A grey water recycling system includes:

recycling system; distribution pipes and connectors; outlet housings; and installation costs.

Any payment we make under this benefit will be in addition to any amount we pay on a home claim.

Options you can choose for additional premium

The following options may be obtained on application, and for an additional premium:

1. Valuables
2. Domestic Workers' Compensation

1. Valuables

If you have selected and paid for this valuables option, we insure you and your family:

- Anywhere in the world whilst they are temporarily away from the site

against loss, theft or damage to specified valuables items belonging to you, your family or for which you or they are legally responsible including:

- (i) jewellery, gold or silver articles, watches
- (ii) Coin collections and medals.

This Policy automatically covers these items (i) and (ii) while they are temporarily removed from the site under Additional benefit 1, for \$10,000 per item up to 25% of your unspecified contents sum insured. However, if you wish to insure items while they are temporarily removed from the site for amounts greater than this, then you need to select and pay for this specified valuables option.

Your Policy Schedule indicates whether you have chosen this valuables option. If you select specified valuables, then you must specify each item you wish to insure as a specified valuable and provide valuations and/or receipts, unless we tell you that a valuation is not required.

There are some limitations below and under 'General exclusions', which you must read.

What we do not insure

The following items are not covered under this valuables option:

- cash, negotiables or financial transaction cards
- unset precious or semi-precious stones
- items being cleaned, repaired, restored, or on exhibition away from the site.

How much we will pay for loss or damage

- (a) At our option we:
- repair the damaged item
 - replace the lost or damaged item with an item substantially the same as, but not better than when new
 - pay the reasonable cost of repair or reinstatement to a condition substantially the same as, but not better than when new, or
 - pay up to the sum insured shown on your Policy Schedule against the item.

If we choose to pay to replace a specified valuable item, we will pay no more than the amount that it would cost us to replace the item with an item substantially the same as, but not better than when new, even if you have specified the valuable for a higher amount, whether or not you have supplied a valuation. We have negotiated special arrangements with various suppliers to purchase items for less than retail cost. Premiums are therefore based upon us replacing items at less than retail cost. When we pay your claim for all your valuables on the Policy being damaged beyond economic repair (or not being recovered), the valuables section of the Policy is exhausted and comes to an end.

- (b) If we agree to pay a claim where film, photos, home movies or home videos or any similar recorded material is destroyed, we pay for the replacement with new, blank film, videos or similar (e.g. If a compact disc upon which you had photos stored is destroyed, we would replace it with a new, blank compact disc). We do not pay to reconstruct any circumstances or conditions.
- (c) If we agree to pay a claim where software is lost, damaged or destroyed, we pay the cost to replace it with the nearest equivalent new software. We do not pay for any software that was acquired by you at no cost.
- (d) Where an item required to settle a claim that we agree to pay is not commercially available in Australia, at our option, we:
- replace the item with the nearest equivalent or similar new item available in Australia or overseas, or
 - pay the cost to replace the item with the nearest equivalent or similar new item available in Australia or overseas.

(e) Pairs and Sets

In the event of a total loss of any article or articles which are part of a pair or set, we agree to pay you - at your option, exercisable after the loss - the full amount of the value of such pair or set, and you agree to surrender the remaining article or articles of the pair or set to us

If you elect not to surrender the remaining article(s) of the pair or set to us, then we pay no more than the actual value of the item. We do not give any allowance for any special value it may have as forming part of a pair or set, or for any reduction in value of the remaining part or parts.

A 'pair or set' means two (2) or more articles, the collective value of which exceeds the sum of their individual values.

2. Domestic Workers' Compensation

(Applicable only in States or Territories where domestic Workers' Compensation can be offered in conjunction with a Home and Contents Policy.)

Your Policy Schedule indicates whether you have chosen this option.

If you employ a domestic worker, on a casual basis or otherwise, you may be required by law to provide that person with workers' compensation insurance.

If you fail to do so, and your employee is injured in the course of their employment by you, you may be liable to compensate them.

Where shown on the Policy Schedule, this Policy includes statutory domestic workers compensation cover according to the legislation in your state or territory, up to the amount required by your state or territory's legislation. On request, we will provide you a copy of the statutory policy. When this cover is provided, the underwriter is: QBE Insurance (Australia) Limited ABN 78 003 191 035.

General exclusions

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
2. any act(s) of Terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:
 - involves violence against one (1) or more persons; or
 - involves damage to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to health or safety of the public or a section of the public; or
 - is designed to interfere with or to disrupt an electronic system.
3. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

Additional exclusions

These additional exclusions apply to cover for your home, contents, legal liability, additional benefits and 'Options you can choose for an additional premium'.

This Policy does not cover:

- (a) loss or damage intentionally caused by you or a member of your family or a person acting with your consent or the consent of any member of your family
- (b) loss or damage resulting from or caused by:
 - the lawful seizure, confiscation, nationalisation or requisition of the property insured
 - destruction of or damage to property by any government or public or local authority other than a fire brigade responding to an event insured under this policy
 - erosion, subsidence, landslide or earth movement other than as a direct result of:
 - Storm or flood
 - Earthquake
 - Explosion
 - escaping liquid

and occurring no more than seventy two (72) hours after the event

- the action of the sea, high water, tidal wave
- water seeping through a wall or floor, other than escaping from a gutter, drain, tank, pipe, water-bed or other apparatus designed to store or carry any liquid located on or outside the home site
- water entering the home through an opening made for the purpose of alterations, additions, renovations or repair
- inherent defects, structural defects, faulty workmanship or faulty design

However, we will pay for resultant loss or damage that is caused directly by a Specified event if you did not know about (or could not reasonably have known about) the defect, faulty design or faulty workmanship at the time of the loss.

Under no circumstances will we repair the inherent defect, structural defect, faulty workmanship or faulty design that caused the loss, nor any loss that is caused by the inherent defect, structural defect, faulty workmanship or faulty design that is not caused directly by a Specified event.

(For example, if there is evidence that a defect previously caused damage, we will not pay any claim for further damage by a Specified event arising from this defect. For example; A previous owner had electrical wiring installed that was faulty and there was no way that you could have known about this. The faulty wiring causes fire damage. We would cover the damage caused by the fire. We would not pay to replace the faulty wiring. If you knew, or could have reasonably known that the wiring was faulty at the time of the fire, then we would not pay for loss or damage caused by the fire.

Another example: A claim is made for water damage from a leaking roof. Upon investigation, it is discovered that there is evidence that the roof had leaked numerous times before due to faulty workmanship. If you could have reasonably known of the defect, no claim would be payable to repair the defect or the water damage.)

- wear, tear, rust, corrosion, depreciation or gradual deterioration
- fungus, mildew, mould, algae, atmospheric or climatic conditions (other than storm)
- settling, shrinkage or expansion in buildings, foundations, walls or pavements
- the removal or weakening of supports or foundations for the purpose of alterations additions, renovations or repair
- any consequential loss other than that specifically provided by this Policy
- vermin or insects gnawing, biting, chewing, pecking, clawing, scratching or in any way polluting or contaminating your home or contents.

For example: If a mouse was to chew through an electrical wire, which led to a fire, the damage caused directly by the fire would be covered by this Policy, however any damage caused by the mouse's chewing would not be covered by this Policy.

- the deliberate application of heat (for example, this would include where an element under or forming part of a ceramic cook-top causes damage to the cook-top)
- tree roots. However, this exclusion applies only to damage caused directly by tree roots. For example, if tree roots damage and block a pipe, we will pay for the resultant damage to the home caused by water overflowing in the home. We will not pay for the damage to the pipe.

- (c) loss or damage to:
- sporting equipment (other than bicycles) while in use or play
 - pedal cycles while they are used for racing or pace making
 - any electronic data caused by any computer or system malfunction, virus, Trojan horse, worm, logic or time bomb, trap door or back door or any other type of computer hacking or similar attack
- (d) any loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, resulting from, arising out of or in connection with any contagious or communicable animal disease.

Sanction limitation and exclusion clause

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

General conditions

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

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

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

Assistance and co-operation

At all times when you deal with us you must:

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

Burglary protection

If any required burglary protection is noted on your Policy Schedule, we have agreed to insure your home and contents only if those burglary protection devices are installed.

If any of these devices is removed, altered, or left inoperative while you are absent from the site for more than 24 hours, without our prior consent, we may have the right to:

- decline, or
- reduce

a claim to which this action contributes.

Care and maintenance

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

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

Changes to your circumstances

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

Examples include:

- you no longer are the owner occupier of the home, because you now let the home to tenants or use the home as a holiday home
- you are having renovations undertaken
- the home is left vacant or unoccupied for a period exceeding 100 days
- the home falls into a state of disrepair
- your home is opened up to the public for an exhibition or similar event (including if it is not for reward), or
- you are participating in a public exhibition (including if it is not for reward).

Unoccupancy

If your home is unoccupied for more than 100 consecutive days, you must tell us and obtain our written agreement for cover to continue.

If you do not do so, the cover for home and contents is limited to lightning, thunderbolt and earthquake, and impact by a vehicle, aircraft or waterborne craft, space debris, aircraft, rocket, or satellite for the period in excess of 100 consecutive days during which the home has been left unoccupied.

The period of 100 consecutive days is calculated from the date when the home was last occupied (as defined in 'Words with special meanings') regardless of the commencement or renewal date of the Policy.

Other interests

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

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

Other party's interests

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

Strata title mortgagee's interest

This cover applies only if you have arranged this Policy to insure only the interest of a mortgagee in a strata title unit.

This cover only applies when you own part of a building that has been subdivided into strata, community or similar title units and you have a mortgage on that part of the building.

We will pay the mortgagee the lowest of:

- (a) the sum insured shown on the Policy Schedule,
- (b) the amount to repair the damage to a condition similar to but no better than when new,
- (c) if the body corporate (or similar) partially covers the loss, then the difference between what the body corporate insurance pays and the cost of the damage, or
- (d) the amount sufficient to discharge the mortgage held by you over the unit at the date of damage.

We pay only that part of the claim that applies to the interest of the mortgagee.

We only pay a claim if:

- (a) a claim would be payable under insured events (a) to (j) of this Policy (and not subject to any exclusion or other limitation in the Policy),
- (b) the Policy of the body corporate or similar does not apply or only partially covers the loss, and
- (c) the mortgagee requires you to discharge your mortgage.

If you have arranged this Policy to insure only the interest of a mortgagee in a strata title unit:

- (a) no additional benefits are payable under this Policy,
 - (b) no legal liability cover is provided, and
 - (c) no optional covers are provided.
-

Claims

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

What you must do

If an event happens which may give rise to a claim you must:

- take all reasonable precautions to prevent further loss, damage or liability
- notify the police immediately if:
 - any of your property is lost, stolen, or maliciously or intentionally damaged, or
 - you become aware that you have become a victim of identity fraud;
- tell us or your financial services provider as soon as possible. You will be provided with a claim form and advice on the procedure to follow;
- supply us with all information we require to settle or defend the claim;
- notify us of any other insurance covering the same loss, damage or liability;
- co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person;
- advise us of your correct Australian Business Number and Taxable Percentage. Any GST liability arising from your incorrect advice is payable by you. When we pay a claim, your GST status will determine the maximum amount we pay. We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

What you must not do

You must not:

- authorise repairs to or arrange replacement of any of the property insured in connection with any claim without our consent, other than emergency repairs necessary to prevent further loss. If we agree to pay your claim, we will pay for these repairs, but you must retain all receipts;
- admit liability if an accident occurs which is likely to result in someone claiming against you.

What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal

proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Wording or on the Policy Schedule. We may refuse to pay a claim if you are in breach of your duty of disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule. We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy. We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent; or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

Contribution

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

GST

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

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

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

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

Lifetime guarantee on home repairs

We guarantee that if we have:

- selected and directly authorised or arranged for a repairer to replace, repair or rebuild your home, and
- paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work, and
- a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect or poor quality materials, we will rectify the problem by arranging, directly authorising and paying for further replacement, repair or rebuilding.

We will also handle any complaint about the quality or timeliness of the work or conduct of the repairer as part of our complaints handling process.

This guarantee does not apply to:

- home replacement, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you the name of a possible supplier, repairer or builder who is involved with the repair), or
- home replacement, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you or a supplier, repairer or builder a cheque for all or part of the repair cost), or
- loss, damage or failure of any electrical or mechanical appliances or machines that form part of your home, or
- wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off as part of its normal life cycle, wood rotting or mould from moisture in the air or ground, roofs weathering or a hot water system leaking as a result of normal gradual deterioration).

Other insurance

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

Preventing our right of recovery

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

Providing proof

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

- receipts or other confirmation of purchase;
- valuations; and
- photographs of items in the home.

Recovery action & uninsured loss

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

Salvage

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

Subrogation

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

Excesses

'Excess' means the first amount you must contribute to any claim you make under this Policy.

We deduct the excess shown in the Policy document or on the current Policy Schedule from the amount of your claim.

Where a sub-limit is applicable, the excess will be applied to the claim prior to applying the sub-limit. For example, if a ring worth \$17,000 was stolen from the home and it has not been specified, the \$10,000 per item jewellery sub-limit would apply. If a \$500 excess was applicable, this would be applied to the \$17,000 claim, rather than the \$10,000 sub-limit. Therefore, \$10,000 would be payable.

If the ring had been specified for \$17,000, we would pay \$16,500 - the \$17,000 claim less the \$500 excess. If the stolen ring was worth only \$1,000, we would pay \$500 - \$1,000 less the \$500 excess.

For earthquake or tsunami claims the excess is \$250, or the excess amount shown on your Policy Schedule, whichever is greater.

All loss, destruction or damage occurring within a period of seventy two (72) hours of the earthquake or tsunami is regarded as the one event.

Other terms

These other terms apply to how your Policy operates.

Cancelling your policy

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

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

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

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

Changing you policy

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

Notices

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

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