

Household Insurance Policy

Product Disclosure Statement (PDS)



RACQ
It pays to belong

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Welcome

What is this document?

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase a policy.

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy, and what we pay when you make a claim. This PDS document applies to any offers of renewal we make unless we tell you otherwise.

This PDS, your Certificate of Insurance, and any Supplementary Product Disclosure Statement are very important documents and you should read them carefully. If you don't understand anything in them, you should consider getting advice or call us so we may assist you.

Who is this product for?

There are several types of cover which are disclosed within this PDS. To understand who this product has been designed for, the different types of cover, and if the covers are likely to be consistent with your needs, objectives and financial situation, you can review the Target Market Determination document which is available on our website at racq.com/insurance, or you can request a copy by calling us on 13 1905.

Who issues your policy?

RACQ Insurance Limited issues your insurance policy and is responsible for the obligations set out in this PDS and any Supplementary Product Disclosure Statements.

We're here to help

We are one of the largest providers of General Insurance in Queensland. You have access to our network of stores and agents throughout Queensland and we have a call centre that you can reach 24 hours a day, every day. If you have any questions about our products or services or need help to make a claim, you can:



Call us 7 days a week
Policy enquiries **13 1905**
Claims enquiries **13 7202**



Visit any RACQ store
during business hours



Visit us at
racq.com/insurance

Snapshot of this PDS

This is a guide to the key sections of the Household Insurance policies we offer. Please read this PDS, your Certificate of Insurance, any Supplementary Product Disclosure Statements for full details.

1. How your policy works

p.13-15

Who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind.

We also explain the other important documents that make up your policy.

The documents that make up your policy are:

- Certificate of Insurance
- Product Disclosure Statement (PDS)
- Supplementary Product Disclosure Statements

2. What your cover includes

p.17-73

What we consider to be your home and your contents and, what you are covered for.

The type of cover you have will depend on your home and your contents and the level of cover you have selected.

You may have more than one type of cover if you have more than one property insured.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

This PDS is made up of 2 types of cover:

- Home Insurance
- Contents Insurance

3. What your cover does not include

p.75-80

The general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover, and all types of cover.

You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

It is important that anyone that permanently lives in your home is aware of these exclusions as they apply to them also.

4. What you are responsible for

p.83-89

The responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

5. What you need to know about claiming

p.91-100

What happens when you need to claim on your policy, and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim, and what excesses may apply to your claim.

6. Other information

p.103-113

Other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

How to read this PDS

We have designed this PDS so it is easy for you to see what is covered, any limits that apply to your cover, what is not covered, your responsibilities, and how making a claim works.

Coloured tabs to assist navigation

You can use the coloured tabs down the side of the page to help you navigate through the sections of this PDS. These can be helpful when flicking between sections of the PDS.

Helpful tips and other information boxes

If there is information within the PDS that we feel needs to be brought to your attention, we utilise the below highlighted boxes.

Helpful tips example



We use boxes like this one to highlight important and helpful information, or to help you navigate around this PDS.

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help you understand how we define these words, see 'Words with special meanings' in the 'Other information' section on pages 110-113.

You and your



Refers to the policyholders shown on the Certificate of Insurance.

We, our or us



Refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence number 233082.

Symbols with special meanings used in this PDS

There are symbols used in this PDS that have special meanings. To help you understand how we use symbols within the 'What your cover includes' and 'What your cover does not include' sections we use the following:



This shows what you are covered for in the type of cover that you have chosen.



These are the limits that apply. Although we provide cover for you, there may be limitations to how much cover you have or can claim on your policy.



This is what we don't cover – known as exclusions.

You are not covered for these items, costs, circumstances or events.

You should read these exclusions carefully to ensure you understand what your policy doesn't cover you for.



This relates to additional important information about the cover you have chosen.

Amounts shown

All policy limits and amounts shown in this PDS include any government statutory charges, levies, duties, GST and other taxes that may apply.

Benefits that apply to your type of cover

Some benefits only apply to certain types of cover. We show this within each benefit. Below is an example benefit and how we display which types of cover the benefit applies to.

Example included benefit

Included for:



Home



Contents

In the example above, the benefit is included for both Home and Contents cover.

In the example below, the benefit is optional for Contents cover only and not available for Home cover.

Example optional benefit

Included for:



Contents

The type of cover you have will be shown on your Certificate of Insurance.

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1.

How your policy works

This section explains who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind. We also explain the other important documents that make up your policy.

Contract between you and us

Your policy is a legal contract between you and us. We agree to give you the insurance set out in your policy for the premium you pay us.

More than one policyholder

If more than one person is named as the policyholder on your Certificate of Insurance, then each person is jointly responsible for:

- the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of them to us,
- complying with the conditions of your policy, and
- the acts and omissions of all policyholders.

If more than one person is named as the policyholder on your Certificate of Insurance, then any one policyholder will be taken to be authorised by all policyholders to transact on the policy (including to change or cancel your policy, or make a claim under the policy).

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the time and date shown on your Certificate of Insurance.

If you renew your current policy, then your policy starts at midnight on your renewal date.

Cooling off period

When you take out a new policy or renew a current policy with us, we give you a cooling off period of 21 days. The cooling off period starts from:

- the date and time we issue a new policy to you, or
- midnight on your renewal date.

If you want to cancel your policy during the cooling off period, you must tell us you want to do that. If you cancel your policy during the cooling off period, we refund your premium in full (as long as you haven't made a claim).

Documents that make up your policy

Your policy includes this Product Disclosure Statement (PDS), your Certificate of Insurance and any Supplementary Product Disclosure Statements. These documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

1. Product Disclosure Statement (PDS)

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy, and what we pay when you make a claim.

We give you a PDS with your Certificate of Insurance when you take out a new policy with us. You can download a copy of our PDS from racq.com/insurance.

2. Certificate of Insurance

Your Certificate of Insurance shows the type of cover that applies to your policy and also shows any specific details that apply to your policy.

For example, your policy number, home address, construction type, your period of insurance, the premium for your policy, and any excesses that apply to your policy.

We give you a Certificate of Insurance when you take out a new policy, renew a current policy, or make a change to your policy.

When you receive your Certificate of Insurance, you should check the details to make sure they are correct. If the details are incorrect, please contact us.

3. Supplementary Product Disclosure Statement

If we need to make a change to the PDS conditions, we may issue a Supplementary Product Disclosure Statement which sets out the change.

If we issue any Supplementary Product Disclosure Statements, we will give you a copy.

Sample documents



1. Product Disclosure Statement (PDS)



2. Certificate of Insurance



3. Supplementary Product Disclosure Statement

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2.

What your cover includes

This section explains what we consider to be your home and contents, and what you are covered for.

The type of cover you have will depend on your home and your contents, and the type of cover you have selected.

You may have more than one type of cover if you have more than one property insured.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

Types of cover you may choose

This PDS is made up of 2 different types of cover. The type of cover you have will depend on your home, or your contents, and the type of cover that you have selected. You may have more than one type of cover if you have more than one property insured. The type of cover you have is shown on your Certificate of Insurance.

The types of cover within the PDS are:

- Home Insurance
- Contents Insurance

Summary of cover under your policy

The table below summarises the cover we give you under the type of cover you have selected. For full details about your cover, read the sections that apply to your policy within this document.

Summary of cover under your policy	Home Insurance Pages 28-73	Contents Insurance Pages 28-73
Your home or your contents cover		
Loss or damage caused by certain events at the insured address during the period of insurance.		
Insured events		
Events you are covered for.		
Included benefits		
Benefits we include as part of your cover. The number of benefits available to you will depend on the occupancy of your home, and the cover you have chosen.	 Up to 15 benefits	 21 benefits
Optional benefits		
Benefits you can add to increase your cover. The options available to you will depend on the occupancy of your home, and the cover you have chosen. You need to pay more for these benefits.	 Up to 3 benefits	 Up to 7 benefits
Legal liability		
Your legal liability to pay compensation to someone for loss or damage to their property or for death or bodily injury which results from certain incidents during the period of insurance which you are liable for.		

Your home

We cover your home at the insured address shown on your Certificate of Insurance. This section outlines what we include as your home under your policy.

What we cover as your home

We cover your home at the insured address shown on your Certificate of Insurance. Your home includes everything in the following list but does not include the things under the section 'What we don't cover as your home'.

You are covered for:



Buildings and structures

- The building you live in.
- Multi-dwelling residences such as duplexes, as long as there are no more than 2 dwellings at the insured address, and you own both of them.
- A transportable home that is fixed to foundations set into the ground and connected to all services on the site.
- An unregistered caravan or mobile home including its fixtures, fittings and annexe (but not a fabric annexe over 5 years old) as long as:
 - you use it solely as your permanent or temporary residence at the insured address, and
 - you don't use it on a public road.
- Other buildings that you use for domestic purposes which include garages, carports, sheds, and pergolas.



Outdoor items

- Fixed barbecues, clothes hoists, external blinds and awnings, shade sails, aerials and masts.
- Outdoor water and sullage pumps attached to service pipes or drains.
- Fixed swimming pools, spas or saunas, and their pumps, motors and filters.
- Fixed outdoor water tanks, solar appliances and solar panels.
- Sealed driveways, garden borders, bridges, paths, paving and playing surfaces, up to 500m long in total.
- Fences, walls, and gates.
- Built-in furniture.
- Gas, water, electricity or other services that you own or are legally liable to repair or replace.



Indoor items

- Fixed coverings on walls, ceilings, and floors (but not carpets – we cover carpets as part of your contents).
- Equipment or appliances permanently fixed to the gas, plumbing or electrical systems including fixed or built-in air conditioning units, ovens, stoves, range hoods, dishwashers, and permanently fitted/fixed fish tanks.
- Ceiling fans and ceiling exhaust fans.



For Landlords

- If you are a landlord, your home also includes your:
- fixtures and fittings,
 - floor coverings and carpets,
 - blinds and curtains.

What we don't cover as your home

We don't cover these things under your Home Insurance policy.

You are not covered for:

- 

Building types

- A hotel, motel, boarding house or barracks.
 - Temporary homes or structures (but we do cover unregistered caravans or mobile homes as described on page 19).
 - A home unit.
- 

Other structures

- Temporary/unfixed swimming pools or spas (but we do cover temporary/unfixed swimming pools or spas under Contents Insurance).
 - Boat jetties, pontoons or wharves (unless shown on your Certificate of Insurance as being insured as part of your home).
 - Greenhouses or glasshouses (whether they are made mainly of glass or not).
 - Retaining walls.
 - Fences, sheds, stables or other structures you use for agricultural or other business purposes.
- 

Under construction

- Homes that are being built or rebuilt (but we do cover your home for some insured events during renovations – see page 24).
- 

Flooring

- Carpets (we cover carpets under Contents Insurance).
- 

Garden

- Lawns, grass, trees, shrubs, plants and hedges (but we do cover trees, shrubs, plants and hedges under the Included benefit – Replacing trees, shrubs, plants and hedges). See page 57.
- 

Vehicles and accessories

- A campervan, bus, semi-trailer, rail carriage, tram, watercraft or aircraft.
 - A caravan or mobile home which:
 - is registered,
 - you use on a public road, and
 - you don't solely use as your permanent or temporary residence.

General limits on home items

There are general limits that apply to some home items, as shown in the table below.

Home	Limit
Items	
Dividing fences, walls and gates on a shared boundary	50% of the total cost for up to 2km
Sealed driveways, garden borders, bridges, paths, paving, and playing surfaces	Up to 500m long in total
Swimming pool and spa covers and liners that are up to 5 years old and are damaged by a storm	Up to \$500

Your contents

We cover your contents at the insured address shown on your Certificate of Insurance. This section outlines what we include as your contents under your policy.

What we cover as your contents

We cover your household goods and personal items located at the insured address. Your contents include everything in the following list, but doesn't include the things listed under the section 'What we don't cover as your contents'.

You are covered for:

-  **CDs and DVDs**
 - CDs, DVDs, Blu-ray discs, records.
-  **Clothing and bags**
 - Clothing, shoes, bags and wallets.
-  **Electrical appliances**
 - Washing machines, refrigerators, freezers, dryers, and portable heaters.
 - Home entertainment equipment like TVs and DVD players.
 - Laptops, computers and tablet PCs.
 - Computer game consoles and discs.
 - Game software, music or other software that has been purchased or downloaded legally.
 - Mobile phones.
 - Cameras, video cameras, and their accessories.
 - Portable music systems.
-  **Furniture and furnishings**
 - Beds, lounges, tables, chairs, and wardrobes.
 - Towels, bed sheets, blankets, and quilts.
 - Internal blinds and curtains.
 - Fixed and unfixed carpets.
 - Unfixed light fittings.
 - Furniture and furnishings in a home office or home surgery.
 - Jewellery, watches, gold and silver artefacts.
-  **Jewellery and watches**
 - Jewellery, watches, gold and silver artefacts.
-  **Sporting and recreational items**
 - Firearms that are legally registered and stored.
 - Remote-controlled models or toys.
 - Sailboards, windsurfers, surfboards, canoes, kayaks, and non-motorised surf skis, and water skis.
 - Bicycles and their accessories, unregistered golf buggies.
-  **Tools and garden equipment**
 - Household tools and tools of trade.
 - Unregistered lawn and garden appliances.
-  **Other items**
 - Motorised wheelchairs that are not required by law to be registered.
 - Unmotorised wheelchairs.
 - Temporary/unfixed swimming pools.
-  **For home unit owners**
 - If you are an owner-occupier or a landlord of a home unit, then your contents also include fixtures and fittings that are not required by law to be insured by a body corporate.
-  **For tenants**
 - If you are a tenant, then your contents also include:
 - landlord's fixtures and fittings that you're responsible for under the rental agreement, and
 - fixtures and fittings you install with your landlord's permission.

What we don't cover as your contents

We don't cover these things under your Contents Insurance policy.

You are not covered for:



Building, structures and gardens

- Structural improvements to your home (however we may cover structural improvements under Home Insurance).
- Lawns, grass, trees, shrubs, plants, and hedges.
- Equipment or appliances permanently fixed to gas, plumbing or electrical systems (we cover fixed items under Home Insurance).



Items of monetary value

- Precious metals in the form of bars or bullion and precious or semi-precious uncut or loose gems.
- Credit, debit or any other type of financial transaction card.
- Stock, property or materials used in a business (but we do cover tools of trade and equipment and furnishings used in a home office or home surgery or, if you have the optional benefit of 'Small business contents' shown on your Certificate of Insurance, we will cover office equipment and stock that you keep at home).
- Tickets, coupons, lottery tickets, and competition entry forms.
- Registered securities.



Vehicles, caravan contents & spare parts

- Motor vehicles, motorcycles, trail and motor bikes, motorised scooters, trailers and caravans, and their tools, parts, spare parts and accessories whether fitted or not.
- Aircraft or watercraft, their tools, parts, spare parts and accessories whether fitted or not (but we do cover sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surf skis, and water skis).
- Golf buggies or motorised wheelchairs that are or should be registered.
- Anything that is in a caravan or mobile home which is or should be registered (or that you use on a public road).

These items if they are in an unregistered caravan or mobile home which is not connected to all services or fixed to foundations set into the ground:

- Sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surf skis, water skis, and their spare parts and accessories.
- Musical instruments.
- Sporting equipment.
- Computer equipment.
- Collections of any kind.



Pets & livestock

- Pets, livestock, fish or birds (but we do cover veterinarian costs for your dog or cat if you have the optional benefit 'Pet cover' – see page 65).

General limits on contents items

There are general limits that apply to some contents items as shown in the table below. You can choose to increase the limit for specific items under the optional benefits:

- 'Specified items' to cover them inside your home – see page 66.
- 'Items away from home' to cover them anywhere in Australia and New Zealand – see page 67.

Contents items	Limit
Items	
Cameras and their accessories	Up to \$2,000
Cash, gift cards, cheques, and traveller cheques	Up to \$300
CDs and DVDs, Blu-ray discs, records, computer and game consoles, computer and game software, discs, and music	Up to \$5,000
Collections, medals or memorabilia	Up to \$2,000
Hand woven rugs and mats	Up to \$1,000 for each item
Movie or video camera and their equipment	Up to \$2,000
Office equipment	Up to \$10,000
Stamp collections and collectors unnegotiable currency	Up to \$2,000
Tools of trade	Up to \$2,000
Watches, jewellery, and gold or silver artefacts (but not bullion)	Up to \$2,000 per item and \$6,000 in total
Works of art, figurines, moulded objects, vases or curios (except for jewellery, gold or silver artefacts)	Up to \$2,000 per item and \$12,000 in total

Additional conditions

There are additional conditions that may apply to your Home Insurance and your Contents Insurance. These conditions and when they will apply are shown below:

What we don't cover when you're renovating your home

If you're renovating your home, then we don't cover you for any of the 14 insured events.

Until the roof, floor and external walls are in place, we don't cover loss or damage to your home (and building materials) or your contents caused by these events:

- Animal damage
- Flood (or water runoff)
- Leaks
- Storm (but we do cover loss or damage caused by very strong winds)
- Storm surge
- Theft
- Tsunami
- Vandalism.

Tell us if your home will be unoccupied for more than 60 days

Your home is unoccupied if no one has been living in it for more than 60 consecutive days and you did not tell us beforehand that it would be empty. Your home is also unoccupied if someone stays there on average for less than one night a week during the 60 day period.

You must tell us before you leave your home unoccupied. We may need to apply conditions for the safekeeping and security of your home to continue to provide cover while it is unoccupied.

If your home is unoccupied and we do not continue to provide cover, you won't be covered for loss or damage caused by these insured events that happen after the first 60 days:

- Explosion
- Fire
- Leaks
- Theft
- Vandalism
- Broken glass
- Legal liability
- Advanced cover (optional cover).

Contents in open air

Your contents are in the open air if they are anywhere at the insured address that is not fully enclosed and lockable. For example, on your uncovered balcony or in a motor vehicle at your home.

If loss or damage happens to your contents when they are in the open air, then:

- under the insured event 'Impact', we don't cover them at all – see page 33,
- under the insured event 'Theft' we only pay up to 5% of your contents sum insured – see page 38,
- under the Optional benefit 'Advanced cover', we only pay up to 5% of your contents sum insured – see page 62.

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2.1

Home and Contents Insurance

This section explains the cover you are provided with under the following:

- Home Insurance
- Contents Insurance

Under these types of insurance, you get cover for:

- Loss or damage to your home and your contents
- Legal Liability
- 14 Insured events
- Up to 27 included benefits
- Up to 8 optional benefits

The type of cover that you have chosen will be shown on your Certificate of Insurance.

Insured events

We cover loss or damage to your home or your contents that is caused by certain events, these events are set out in table 'Insured events' on page 29.

For us to cover you for loss or damage the event must happen:

- at the insured address, and
- during the period of insurance.

The general exclusions shown on pages 76-80 apply to all areas of this section.

Making a claim – new for old contents

If you make a claim and we settle your claim by replacing your damaged or lost contents, then we give you new items to replace your old items – no matter how old your items are. However, we do reduce the as new value of the following contents items for age, wear and tear:

- floor carpets that are over 10 years old,
- clothing.

Your sum insured

Your sum insured is the amount you choose to cover your home or your contents up to. It's important for you to choose a sum insured amount that is enough to cover the cost to rebuild your home and replace your contents items if they are totally destroyed by an insured event – for example, a fire.

When you set your sum insured for your home you should look at:

- the cost to rebuild your home based on materials and labour, not just your home's market value, and
- any additional costs to rebuild your home to comply with current building laws – this may increase the total building costs.

When you set your sum insured for your contents you should look at:

- the costs to replace your items at today's prices, and
- all your contents within each room of your house, for example clothing, linen, and furniture.

When we send you an offer to renew your policy, we will increase your sum insured by the uplift rate. This helps to protect your sum insured against the effects of increasing costs. Even though we offer you that increase, you don't have to accept it.

Monitoring your sum insured



You can ask us to change your sum insured at any time. It's your responsibility to regularly review your sum insured to make sure it provides the right amount of cover for your home and your contents.

Help to calculate your sum insured



If you need help to calculate your sum insured, you can use the calculator at racq.com/insurance

Summary of cover

The table below provides a brief summary of the insured events that we give you cover for. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Insured events	Limit	 Home	 Contents	Page
Animal damage	Up to the sum insured. General limits apply for some home and contents items covered.			30
Earthquake				30
Explosion				31
Fire				31
Flood				32
Impact				33
Leaks				34
Lightning				35
Riots				35
Storm				36
Storm surge				37
Theft				38
Tsunami				38
Vandalism				39

Animal damage

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by an animal. For example, we cover you if a gecko causes your air conditioning unit to malfunction.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by:

- your pets or other animals that you, a person who permanently lives at the home, or your tenant, keep at your home,
- pests or parasites,
- birds (but we do cover some bird damage under the included benefit 'Broken glass – Home' – see page 45).

Earthquake

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by an earthquake. An earthquake excess applies on top of your basic excess – see page 97.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

Explosion

Included for:	 Home	 Contents
---------------	---	---

You are covered for:



If an item, device or substance explodes and causes loss or damage to your home or your contents.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage to an item or device that explodes.

Fire

Included for:	 Home	 Contents
---------------	---	---

You are covered for:



Loss or damage to your home or your contents caused by a fire, bushfire, or grassfire.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by smoke or heat (e.g. melting or scorching) when your home or your contents did not catch fire (but we do cover you if the loss or damage is caused by a fire that is within 100 metres of your home).



Loss or damage caused by a bushfire that happens during the first 72 hours from when we first cover your home or your contents (but we do cover you if you take out your policy when you sign a contract to buy your home or we replace another insurance policy).

Flood

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by flood or water runoff.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by:

- water being absorbed through floors or external or internal walls of your home (including rising damp) and any resulting loss or damage to your contents, including carpets,
- hydrostatic pressure building up below or behind any part of your home including a swimming pool, spa, or tank,
- a power surge (but we may cover you if another insured event at your home causes the power surge).



Loss or damage caused by erosion, landslide, subsidence, vibration, earth shrinkage or expansion or any other earth movement no matter how it is caused.

But we do cover damage caused by a landslide or subsidence that:

- occurs within 72 hours of the first loss or damage to your home or your contents caused by the flood or water runoff, and
- is solely caused by the flood or water runoff (that is, not caused by or contributed to by erosion over time, structural or design fault, or any other factor).



Loss or damage to:

- lawns or grass,
- swimming pools and spas, and their covers and liners,
- the water in swimming pools and spas,
- shade or sail cloth and fabric awnings.



Loss or damage caused by flood or water runoff that happens during the first 72 hours from when we first cover your home or your contents (but we do cover you if you take out your policy when you sign a contract to buy your home or we replace another insurance policy that covers flood or water runoff).



Water runoff from an item or device we cover under the insured event 'Leaks'.

Impact

Included for:



You are covered for:



Loss or damage to your home or your contents caused by impact of these items:

- a motor vehicle or watercraft,
- a tree or tree branch,
- an aircraft, space debris, or debris from a rocket or satellite,
- a satellite dish, solar hot water tank, or aerial.



The costs to remove and dispose of a tree or branch that causes the impact.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by tree lopping or felling by:

- you or anyone who permanently lives with you.
- any person who has your consent or the consent of a person who permanently lives with you.
- your tenant or anyone who has the consent of your tenant.



Loss or damage to underground services caused by a motor vehicle or watercraft.



The cost to remove the tree stump of a tree that causes the impact.

Leaks

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by liquids that are leaking, bursting, discharging, or overflowing from these items or devices:

- dish and clothes washing machines,
- water catchment trays in refrigerators, freezers, and evaporative air conditioners,
- waterbeds,
- pipes, gutters and drains which are fixed or connected to your home,
- fixed domestic items which include water tanks, lavatory cisterns and pans, baths, basins, and sinks,
- water mains.

We may also cover some other costs under the included benefit 'Investigating leaks' – see page 52.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by:

- leaks from shower recesses or cubicles,
- leaks that you knew about but did not fix before they caused loss or damage to your home or your contents,
- leaks from fish tanks.



Loss or damage caused by gradual and ongoing leaks.

But we do cover you if you can show:

- for your home, that the loss or damage started after you took out Home Insurance with us,
- for your contents, that the loss or damage started after you took out Contents Insurance with us,
- you did not know or could not have reasonably been expected to know about the leak before it caused loss or damage to your home or your contents.



Loss or damage to the item or device which leaked.



The cost to replace the escaped liquid.

Lightning

Included for:	 Home	 Contents
---------------	---	---

You are covered for:

-  Loss or damage to your home or your contents caused by a lightning strike.

Limit:

-  Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or
-  The general limits for your home and your contents shown on pages 20-23.

You are not covered for:

-  If there is no evidence that lightning was the cause of the loss or damage. For example, power surges or fluctuations caused by an electricity provider or impact to power lines.

Riots

Included for:	 Home	 Contents
---------------	---	---

You are covered for:

-  Loss or damage to your home or your contents caused by a riot and the action that legal authorities take to control a riot.

Limit:

-  Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or
-  The general limits for your home and your contents shown on pages 20-23.

Storm

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by a storm. For example, a cyclone.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.



Up to \$500 for covers and liners for swimming pools and spas for each claim.

You are not covered for:



Loss or damage caused by:

- a power surge (but we may cover you if another insured event at your home causes the power surge),
- rain, hail or snow after it reaches the ground (but we may cover that under the insured event 'Flood' as flood or water runoff).



Loss or damage caused by a storm that happens during the first 72 hours from when we first cover your home or your contents (but we do cover you if you take out your policy when you sign a contract to buy your home or we replace another insurance policy).



Loss or damage to:

- lawns or grass,
- swimming pool and spa covers and liners that are more than 5 years old,
- free standing walls,
- the roof of a building unless that loss or damage affects the structural integrity of the building.



Any loss or damage to paint and/or external coatings of a building where that loss or damage does not affect the structural integrity of the building.

Storm surge

Included for:



You are covered for:



Loss or damage to your home or your contents caused by storm surge.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by:

- water being absorbed through floors or external or internal walls of your home (including rising damp) and any resulting loss or damage to contents, including carpets,
- hydrostatic pressure building up below or behind any part of your home including swimming pool, spa or tank,
- a power surge (but we may cover you if another insured event at your home causes the power surge).



Loss or damage to:

- lawns or grass,
- swimming pools and spas and their covers and liners,
- the water in swimming pools and spas,
- shade and sail cloth or fabric awnings.



Loss or damage caused by a storm surge that happens during the first 72 hours from when we first cover your home or your contents (but we do cover you if you take out your policy when you sign a contract to buy your home or we replace another insurance policy).

Theft

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by theft or attempted theft by someone who enters your home without your consent.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by someone who enters your home with the express or implied consent of:

- you or your tenant,
- anyone who permanently lives with you or your tenant,
- a person you told could invite people to your home.

But if you have told us that your home was being rented out before the theft happened we do cover theft by a tenant under the included benefit 'Accidental damage, malicious damage or theft by a tenant' – see page 42.



Loss or damage to:

- cash, gift cards, cheques, and travellers' cheques if a thief enters your home through an open or unlocked door, window or skylight,
- contents in a boarding house, dormitory, nurse's quarters, barracks or similar buildings if a thief enters through an open or unlocked door, window or skylight,
- contents that are in common areas.



Loss or damage caused by a tenant (but if you have told us that your home was being rented out before the theft happened we do cover theft by a tenant under the included benefit 'Accidental damage, malicious damage or theft by a tenant' - see page 42).

Tsunami

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by a tsunami.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

Vandalism

Included for:



You are covered for:



Loss or damage to your home or your contents by someone who intentionally or maliciously damages them.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage caused by someone who enters your home with the express or implied consent of:

- you or your tenant,
- anyone who permanently lives with you or your tenant,
- a person you told could invite people to your home.

But if you have told us that your home was being rented out before the vandalism happened we do cover vandalism under the included benefit 'Accidental damage, malicious damage or theft by a tenant' - see page 42.



Loss or damage to:

- cash, gift cards, cheques, and travellers cheques if a vandal enters your home through an open or unlocked door, window or skylight,
- contents in a boarding house, dormitory, nurse's quarters, barracks or similar buildings if a vandal enters through an open or unlocked door, window or skylight,
- contents that are in common areas.



Loss or damage caused by a tenant (but if you have told us that your home was being rented out before the vandalism happened we do cover vandalism under the included benefit 'Accidental damage, malicious damage or theft by a tenant- see page 42).

Included benefits

We provide up to 27 included benefits as part of your cover for your home and your contents. You don't need to pay more for these benefits – we include them as part of your standard cover.

The included benefits we provide depend on the type of cover you have chosen.

For us to cover you for loss or damage under these benefits, the event must happen during the period of insurance.

Making a claim for an included benefit

Unless we state otherwise in the benefit, you can only claim for included benefits if we accept your claim for an insured event for your home or your contents. For example, if you make a claim under your home cover for fire, we also pay up to 10% of your home sum insured for temporary accommodation if your home is deemed to be unfit to live in under the included benefit 'Temporary accommodation'.

We pay for an included benefit as part of your home or your contents sum insured unless otherwise stated.

The general exclusions shown on pages 76-80 apply to all areas of this section.

Summary of cover

The table below provides a brief summary of the insured events that we give you cover for. The limit for each benefit is included in the sum insured unless stated otherwise. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Included benefits	Limit	 Home	 Contents	Page
Broken glass	Up to the sum insured			44
Clean up costs	Up to 10% of the sum insured			45
Contents in a safe deposit box	Up to 10% of the sum insured			46
Contents in storage	Up to the sum insured			46
Contents in transit	Up to the sum insured			47
Counselling services	Up to \$1,500			47
Credit card misuse	Up to \$1,500			48
Demolition and removal of debris	Up to 20% of the sum insured			48
Design	Up to 10% of the sum insured			49
Emergency services damage	Up to \$1,000			49
Extra living expenses	Up to 10% of the sum insured			50
Food spoilage	Up to \$1,000			50
Funeral costs	Up to \$5,000			51
Gifts	Up to \$1,000			51
Home modifications after a serious injury	Up to \$25,000			52
Investigating leaks	Up to 10% of the sum insured			52
Lifetime guarantee on repairs	Up to the sum insured			53
Locks	Up to \$1,000			53
Matching repairs	Up to \$500			54

Included benefits	Limit	 Home	 Contents	Page
Redundancy premium waiver	Up to 9 months			55
Replacing documents	Up to \$1,000			57
Replacing trees, shrubs, plants & hedges	Up to \$1,000			57
Security firm response	Up to \$750			58
Storage costs after an event	Up to 10% of the sum insured			58
Temporary accommodation	Up to 10% of the sum insured			59
Temporary removal of contents	Up to 20% of the sum insured			60
Visitor's contents	Up to \$500			60

Included landlord benefits

There are included benefits that only apply if you are a landlord and have notified us and your Certificate of Insurance states that your home is 'Tenanted'. The below table outlines these landlord benefits, and where you can find the information regarding this cover.

Please read each benefit in full carefully including the limits, and what you are not covered for.

Included landlord benefits	 Home	 Contents	Page
Included benefits			
Accidental damage, malicious damage or theft by a tenant.	 Up to 15% of your sum insured	 Up to 15% of your sum insured	42
Lost rent: We pay the net rental income you lose while your home is being rebuilt/repared after an insured event.	 Up to 12months, up to 10% of your sum insured	 Up to 12months, up to 10% of your sum insured	54
Rent default: We pay the net rental income you lose if your tenant is in rent default.	 Up to \$5,000, after any bond entitlement	 Up to \$5,000, after any bond entitlement	56
Optional benefits			
Landlord's fixtures and fittings.			63

Accidental damage, malicious damage or theft by a tenant

Included for:



Home



Contents

You are covered for:



Loss or damage to your home or your contents caused by accidental damage, malicious damage, or theft by a tenant if your home is being rented out. As long as you told us your home was rented out before the loss or damage happened, you are covered if the loss or damage is caused by:

- an event or incident which you did not intend or expect,
- theft by your tenant or a person your tenant invites to your home,
- your tenant or a person your tenant invites to your home intentionally or maliciously damaging your home or contents.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to 15% of your home sum insured or your contents sum insured shown on your Certificate of Insurance less any bond money that you are entitled to.

This limit applies for each period of insurance regardless of the number of claims you may make, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:



Loss or damage if you have not told us your home was rented before your claim happened.



Accidental damage caused by:

- a power surge (but we do cover you if an insured event at your home causes the power surge),
- mechanical, electrical or electronic breakdown or failure of an item (but we do cover you if the breakdown or failure is covered under the optional benefit 'Motor burnout' – see page 64).



Loss or damage caused by:

- pets or other animals that your tenant keeps at your home,
- tree lopping or felling by your tenant or anyone who has the consent of your tenant.



These types of damages to your property:

- if handheld glass, glassware or china items are cracked, chipped or broken while they are being used,
- minor dents, minor scratches or minor chips to things like walls, floors and furniture,
- scorching, burning or melting where it is caused by a process that involves heat or fire or a cigarette, cigar, pipe, tobacco, ash or other substance designed to be burned or heated up.



Accidental damage to swimming pools, outdoor spas and equipment including covers and liners.



Costs to re-key, recode or replace locks on external doors to your home if your keys are stolen by your tenant.



Loss or damage caused by someone other than your tenant who enters your home with your express or implied consent.



Loss or damage if your home was being rented out for holiday accommodation or short-term accommodation.



You do not comply with 'What you also must do as a landlord' under 'Claim responsibilities' shown on page 93.



We will pay for loss or damage to your home or contents up to 15% of your home sum insured or your contents sum insured, less any excess that applies. In determining the net value of your loss or damage that you can claim under your policy, we will deduct the value of any bond money you are entitled to from the overall value of your loss or damage. The following examples demonstrate the calculation:

Example 1		Example 2	
Sum insured	\$80,000	Sum insured	\$80,000
Loss amount	\$20,000	Loss amount	\$10,000
Bond	\$2,000	Bond	\$2,000
Your claim amount	\$18,000	Your claim amount	\$8,000
15% policy limit	\$12,000	15% policy limit	\$12,000
Excess	\$500	Excess	\$500
Claims settlement	\$11,500	Claims settlement	\$7,500

Broken glass - Contents

Included for:



You are covered for:



Accidental breakage of glass that is part of an item of furniture at your home.

The items we pay for include broken glass in a coffee table, display unit or wall hanging mirror or picture frame.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to your contents sum insured shown on your Certificate of Insurance, or



The general limits for your contents shown on page 23.

You are not covered for:



Loss or damage if the break does not extend through the entire thickness of the item.



Loss or damage to glass in these items:

- mirrors normally carried by hand,
- fish tanks,
- picture frames that are not normally hung on walls, radios, clocks, vases, ornaments or lamps (but we do cover those items if you have the optional benefit 'Advanced cover' for your contents – see page 62).



Loss or damage to:

- items made from other materials including porcelain, marble, granite, fibreglass, polymarble or ceramics,
- the screen of a television or a visual display unit (but we do cover those items if you have the optional benefit 'Advanced cover' for your contents – see page 62).

Broken glass - Home

Included for:



Home

You are covered for:



Accidental breakage of these items if they are part of your home:

- fixed glass,
- a skylight,
- a sink, basin, shower base, bath or toilet that is made from porcelain, marble, granite,
- fibreglass or polymarble,
- glass or ceramics in a cook top.



Breakage to glass in your windows or doors caused by birds.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to your home sum insured shown on your Certificate of Insurance.

You are not covered for:



If the break does not extend through the entire thickness of the item.



Loss or damage to:

- tiles or tiled furniture,
- a conservatory,
- fish tanks.

Clean up costs

Included for:



Home



Contents

You are covered for:



The costs to clean up any mess left by a thief or vandal or any damage and mess made by the police when they investigated the incident (e.g. police forensic tests).

Limit:



Up to 10% of your home sum insured or your contents sum insured shown on your Certificate of Insurance.



We pay this benefit on top of your home sum insured, or your contents sum insured or both sums insured depending on which part of your policy you claim under.

Contents in a safe deposit box

Included for:



You are covered for:



Loss or damage to your contents caused by an insured event while they are in a safe deposit box at a financial institution.

Limit:



Up to 10% of your contents sum insured shown on your Certificate of Insurance.



The general limits for your contents shown on page 23.

You are not covered for:



Loss or damage to cash, gift cards, cheques, and travellers cheques.

Contents in storage

Included for:



You are covered for:



Loss or damage to your contents caused by an insured event while they are stored away from your home for up to 60 consecutive days as long as:

- you tell us you are storing your contents away from your home, and
- we agree to cover them.

Limit:



Up to your contents sum insured shown on your Certificate of Insurance, or



The general limits for your contents shown on page 23.

You are not covered for:



Loss or damage to:

- cash, gift cards, cheques, and travellers cheques,
- jewellery and watches,
- gems and precious metals in any form.

Contents in transit

Included for:



You are covered for:



- Loss or damage to your contents for 14 days from when you start to move to your new home if:
- you tell us that you are moving to a new permanent address in Australia,
 - an insured event causes loss or damage to your contents during the period of insurance at either your old address or your new address,
 - loss or damage is caused to your contents during the period of insurance by a fire, flood or water runoff or a road accident while a vehicle is carrying them to your new home.

Limit:



Up to your contents sum insured shown on your Certificate of Insurance, or



The general limits for your contents shown on page 23.

You are not covered for:



Loss or damage caused to your contents when they are loaded onto or unloaded from the vehicle that is carrying them.



Loss or damage to cash, gift cards, cheques, and travellers cheques.

Counselling services

Included for:



You are covered for:



- You to receive counselling sessions with a registered practitioner after an insured event if:
- we paid your claim for more than 10% of your home sum insured or more than 30% of your contents sum insured,
 - you begin the counselling sessions within 6 months from when the insured event happened, and
 - you give us invoices or receipts for the counselling sessions.

Limit:



Up to 6 sessions, \$1,500 in total.



We pay this benefit on top of your home sum insured, or your contents sum insured or both sums insured depending on which part of your policy you claim under.

Credit card misuse

Included for:



You are covered for:



Costs that you may be liable for if your credit card or other financial transaction card is lost or stolen if:

- your card is lost or stolen anywhere in Australia, and
- someone uses your card without your consent to withdraw money from your account or buy items.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to \$1,500 in total for each lost or stolen card.

You are not covered for:



If a person misuses your card because they found or had access to your personal identification number or other details.



Any loss you suffered if you did not notify the financial institution or credit provider within 24 hours after you found out that your card was lost or stolen.



Any loss if the financial institution or credit provider covers your loss.



Any loss if you break the terms and conditions that apply to the card.

Demolition and removal of debris

Included for:



You are covered for:



The costs to demolish your home and remove any debris that is caused by an insured event, and associated demolition work.

Limit:



Up to 20% of your home sum insured (for home debris) or 20% your contents sum insured (for contents debris) shown on your Certificate of Insurance.



We pay this benefit on top of your home sum insured, or your contents sum insured or both sums insured depending on which part of your policy you claim under.

Design

Included for:



You are covered for:



The costs of the following redesign work that needs to be completed to repair or rebuild your home after an insured event:

- survey work,
- design work, and
- related legal work.

Limit:



Up to 10% of your home sum insured shown on your Certificate of Insurance in total.



We pay this benefit on top of your home sum insured.

Emergency services damage

Included for:



You are covered for:



The costs to repair any damage caused by emergency services when they enter your home, if we have agreed to pay your claim for an insured event.

Limit:



Up to \$1,000.

Extra living expenses

Included for:



You are covered for:



The costs for extra living expenses while the home that your contents are kept in is being rebuilt or repaired after an insured event, for example:

- connection fees for electricity, gas, telephone services,
- temporary fencing for pets/animals.

Limit:



Up to 10% of your contents sum insured shown on your Certificate of Insurance.



We pay this benefit on top of your contents sum insured.

You are not covered for:



Rent or other direct accommodation costs to live in your temporary home (but if you have Home Insurance, then we may cover those costs under the included benefit 'Temporary accommodation' – see page 59).

Food spoilage

Included for:



You are covered for:



The costs to replace spoiled frozen or refrigerated food, goods, and medicines at your home if the loss or damage is caused by:

- an insured event,
- refrigerant fumes that suddenly escape,
- your refrigerator or freezer breaking down,
- the public electricity supply failing at your home.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to \$1,000 for each claim.

No excess



You don't need to pay an excess if you make a claim for 'Food spoilage'.

Funeral costs

Included for:


Home


Contents

You are covered for:



Funeral costs if:

- we agree to pay your claim for an insured event which happened at the insured address, and
- the insured event caused you or a member of your family to die within 90 days.

Limit:



Up to \$5,000 for each claim.

Gifts

Included for:


Contents

You are covered for:



The cost to replace gifts you bought for a special occasion due to loss or damage if:

- we agree to pay the contents sum insured for your claim for an insured event.

Limit:



Up to \$1,000 for each claim, or



The general limits for your contents shown on page 23.



We pay this benefit on top of your contents sum insured.

You are not covered for:



Loss or damage to cash, gift cards, cheques, and travellers cheques.

Home modifications after a serious injury

Included for:



You are covered for:



The additional costs to make required modifications to your home after an insured event if:

- we agree to pay your claim for that insured event, and
- the event causes you to become quadriplegic or paraplegic.

Limit:



Up to \$25,000 for each claim.

You are not covered for:



If the injury is suffered by someone who is not permanently living in your home.

Investigating leaks

Included for:



You are covered for:



The costs to locate where a leak is coming from if that leak has caused loss or damage to your home.

Limit:



Up to 10% of your home sum insured shown on your Certificate of Insurance.



We pay this benefit on top of your home sum insured.

You are not covered for:



The cost to fix the leak.

Lifetime guarantee on repairs

Included for:	 Home	 Contents
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You are covered for:



- The cost to fix any faulty workmanship resulting from repairs if:
- you made a claim with us, and
 - if the repairs were completed by a repairer authorised by us, and
 - you or your family still own your home or your contents.

You are not covered for:



- The repairs to your home or your contents fail because of:
- wear, tear, and gradual deterioration,
 - movement of your home.



- Damage that is caused by your or someone else's negligence after the repairs were completed.

Locks

Included for:	 Home	 Contents
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You are covered for:



- Costs to re-key, recode or replace locks on external doors to your home if your keys are stolen, as long as you report the theft to the police.

Limit:



- Up to \$1,000 for each claim.

You are not covered for:



- If the keys are stolen by your tenant.



- If you are a tenant of the home.

No excess

 You don't need to pay an excess if you make a claim for 'Locks'.

Lost rent

Included for:	 Home	 Contents
---------------	---	---

You are covered for:



The net rental income you lose while your home is being rebuilt or repaired, for up to 12 months from when the insured event happens until your home is fit to live in, as long as:

- we agree to pay your claim for an insured event,
- your home was being rented out when the insured event happened, and
- you told us that your home was being rented out before the insured event happened.

Limit:



Up to 10% of your home sum insured or your contents sum insured shown on your Certificate of Insurance.



We pay this benefit on top of your home sum insured, or your contents sum insured or both sums insured depending on which part of your policy you claim under.

Matching repairs

Included for:	 Home	 Contents
---------------	---	---

You are covered for:



The costs to replace or match undamaged building materials and floor coverings that are in the same room or passageway where the insured loss or damage took place.

Limit:



Up to \$500 for each claim.

Redundancy premium waiver

Included for:



You are covered for:



If you are made genuinely redundant during your period of insurance, we waive or refund the remaining premium on your policy from the date you cease employment if:

- you are shown as a policyholder on your Certificate of Insurance when you are made redundant,
- your policy is for the home in which you are currently residing,
- you have been working in permanent, full-time employment for 12 consecutive months immediately before you are made redundant, and
- you have remained unemployed for at least 3 months after you cease employment from your redundancy.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to 9 months premium for your home or for your contents.



You can only make one claim for this included benefit in the period of insurance.

You are not covered for:



If you have not paid your premium prior to the date you cease employment.



If you accept voluntary redundancy.



If you are unemployed because your employment ended due to the expiry of a fixed term contract or completion of a project.



If you are self-employed.



We retain the right to call for reports from your current or previous employer to confirm that you were continuously and gainfully employed, and for confirmation of your redundancy details.

Rent default

Included for:



Home



Contents

You are covered for:



The net rental income you lose if a rent default occurs as long as you have told us your home was being rented out before the rent default started.

If we have agreed to pay a rent default we also pay the legal costs you incur to:

- legally evict a tenant,
- recover amounts owed to you by a tenant.



Up to two weeks net rental income you lose if a sole tenant dies during the tenancy period of your rental agreement.



You can claim for this benefit even when an insured event has not occurred.

Limit:



Up to \$5,000 for the net rental income you lose, less any bond money you are entitled to.

(For example, if the total amount of rental income you lose is \$5,000, and you can recover \$2,000 from your rental bond, then we will pay the net amount of \$3,000, less any excess that applies).



You can only make one claim for rent default under each rental agreement.

When a fixed term lease agreement becomes a periodic tenancy agreement, we will only pay up to two weeks net rental income you lose if a tenant leaves your home without giving you or your property manager notice.



When you or your property manager issues a notice to leave to a tenant, we will only pay up to two weeks net rental income you lose after the tenant leaves your home.



Up to \$1,000 for legal costs for each rent default.



Up to \$1,000 for the net rental income you lose following the death of a sole tenant without any deduction for any bond money that you are entitled to.

You are not covered for:



If you have failed to rectify a 'Notice to remedy breach' issued by the tenant to you.

We will cease to pay this benefit if:



- your new tenant commences to pay rent,
- there is no longer a rent default,
- the term of your rental agreement ends.



If there is a rent default before your first policy started, we will not cover a rent default until that rent default has been remedied.



You do not comply with 'What you also must do as a landlord' under 'Claim responsibilities' shown on page 93.



Your home is being rented out for holiday accommodation or short-term accommodation.

Replacing documents

Included for:


[Contents](#)

You are covered for:



The costs to replace, restore or reproduce personal documents that are lost or damaged by an insured event. Personal documents include:

- marriage certificates,
- passports,
- birth certificates,
- licenses,
- qualification certificates.

Limit:



Up to \$1,000 for each claim.

Replacing trees, shrubs, plants and hedges

Included for:


[Home](#)

You are covered for:



The costs to replace your trees, shrubs, plants, and hedges that are lost or damaged by an insured event at the insured address with ones that we consider are reasonably similar.

Limit:



Up to \$1,000 for each claim.

You are not covered for:



Loss or damage to lawns and grass.

Security firm response

Included for:



You are covered for:



The costs towards a security firm's fee to respond to the monitored alarm signal at your home if your alarm goes off because of an insured event.

Limit:



Up to \$750 for each claim.

Storage costs after an event

Included for:



You are covered for:



The costs to store your contents if you need to move out of your home because an insured event makes the home unfit to live in. These costs include:

- removal and storage of your contents until you find another place to live in permanently or your home is fit to live in (whichever happens first) and,
- return of your contents from storage to your home.

We continue to cover your contents while we are paying for them to be stored for the remaining balance of your contents sum insured if an insured event causes loss or damage to them.

Limit:



Up to 10% of your contents sum insured shown on your Certificate of Insurance.



We pay this benefit on top of your contents sum insured.

You are not covered for:



Loss or damage to these items while in storage:

- cash, gift cards, cheques, and travellers cheques,
- jewellery and watches,
- gems and precious metals in any form.

Temporary accommodation

Included for:



You are covered for:



- The costs of temporary accommodation after an insured event happens that makes your home unfit to live in. These costs include:
- short term accommodation costs for up to 14 days from when the insured event happened,
 - ongoing accommodation costs while your home is being rebuilt or repaired for up to 12 months from when the insured event happened until your home is fit to live in.

Limit:



The costs of temporary accommodation.



Accommodation costs up to the market rental value of your home prior to the insured event happening.



We pay this benefit on top of your home sum insured.

You are not covered for:



Temporary accommodation if you are not living in your home when the insured event happens.

Temporary removal of contents

Included for:



You are covered for:



Loss or damage to your contents items caused by an insured event when you are travelling away from your home, as long as:

- your contents are in a secure and lockable dwelling that you are temporarily staying in within Australia, and
- you are temporarily staying away from your home no more than 30 consecutive days.

Limit:



Up to 20% of your contents sum insured shown on your Certificate of Insurance, or



The general limits for your contents shown on page 23.

You are not covered for:



Loss or damage caused by these insured events while your contents are on you and are not in a secure and lockable dwelling:

- flood (or water runoff),
- impact,
- storm,
- theft,
- tsunami,
- vandalism.



Loss or damage to cash, gift cards, cheques, and travellers cheques.

Visitor's contents

Included for:



You are covered for:



Loss or damage to your visitor's contents caused by an insured event while they are visiting your home.

Limit:



Up to \$500 for each claim.



The general limits for your contents shown on page 23.

You are not covered for:



Loss or damage to these items:

- cash, gift cards, cheques, and travellers cheques.
- jewellery and watches,
- laptops, computers, tablet PCs, and their accessories,
- mobile phones.

Optional benefits

You can choose to add up to 8 optional benefits to your policy for your home and your contents. You will have to pay an additional premium for any optional benefit that you select. We show any optional benefits we've agreed to cover on your Certificate of Insurance.

For us to cover you for loss or damage under these benefits, the event must happen during the period of insurance.

The general exclusions shown on pages 76-80 apply to all areas of this section.

Summary of cover

The table below provides a brief summary of the cover we give you. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

The limits stated in the table apply to claims under the listed optional benefits, and these limits are in addition to the sum insured.

Optional benefits	Limit	 Home	 Contents	Page
Advanced cover	Up to the sum insured			62
Motor burnout	Up to the sum insured			64
Landlords fixtures and fittings	5% of sum insured unless specified			63
Mobile phones	Up to nominated amount of your Certificate of Insurance			64
Pet cover	Up to \$750			65
Small business contents	Up to \$20,000			66
Specified items	Up to nominated amount of your Certificate of Insurance			66
Items away from home	Up to nominated amount of your Certificate of Insurance			67

Advanced cover – accidental damage & motor burnout

Optional for:



You are covered for:

- ✓ Loss or damage to your home or your contents caused by accidental damage or motor burnout.
- ✓ Under Home Insurance, we cover accidental damage to a fully enclosed and lockable part of your home.
- ✓ Under Contents Insurance, we cover accidental damage to these contents items at your home:
 - furniture, furnishings, household decorative items, works of art,
 - wall hangings and household ornaments,
 - glass in a radio, clock, vase, ornament, or lamp,
 - television or visual display unit,
 - kitchen, dining room, lounge room, bedroom and bathroom ware, and floor carpets,
 - household and domestic electrical and electronic goods, personal computer equipment and associated hardware.
- ✓ Accidental damage to outdoor furniture in the open air.
- ✓ Loss or damage to your electric items that are part of your home or your contents as described under the optional 'Motor burnout' benefit– see page 64.

Limit:

- \$ Up to 5% of your contents sum insured for contents in the open air.
- \$ The general limits for your home and your contents shown on pages 20-23.

You are not covered for:

- ✗ Accidental damage to your home or your contents if you rent out your home.
- ✗ Accidental damage to your mobile phone.
- ✗ Accidental damage caused by:
 - a power surge (but we do cover you if an insured event at your home causes the power surge),
 - mechanical, electrical or electronic breakdown or failure of an item (but we do cover you if the breakdown or failure is covered under the optional benefit 'Motor burnout' – see page 64).



These types of accidental damage to your property:

- if handheld glass, glassware or china items are cracked, chipped or broken while they are being used,
- minor dents, minor scratches or minor chips to things like walls, floors and furniture,
- scorching, burning or melting where it is caused by a process that involves heat or fire or a cigarette, cigar, pipe, tobacco, ash or other substance designed to be burned or heated up,
- accidental damage to swimming pools, outdoor spas and equipment including covers and liners,
- accidental damage to fish tanks.

Landlord fixtures and fittings

Optional for:



Home

You are covered for:



Loss or damage caused by an insured event if your home is being rented out to tenants to the following items:

- fixtures and fittings,
- floor coverings and carpets, and
- blinds and curtains.

Limit:



Up to 5% of your home sum insured shown on your Certificate of Insurance, or



Up to the sum insured you select under this benefit shown on your Certificate of Insurance.

You are not covered for:



Any loss or damage covered by an included benefit, including 'Accidental damage, malicious damage or theft by a tenant'.

Mobile phones

Optional for:



You are covered for:



Accidental loss or damage to your mobile phone anywhere in Australia or New Zealand.

Limit:



The amount set out in the Certificate of Insurance for your mobile phone less any excess that applies.

You are not covered for:



Wear and tear, gradual deterioration or ongoing problems including software related problems.



When a warranty covers the problem with the mobile phone.



Any cost for lost data or to restore electronic records.

Motor burnout

Optional for:



You are covered for:



Loss or damage to your electric motors or sealed units that are up to 10 years old caused by motor burnout. We cover the costs:

- to re-gas an item if the electric motor is inside a sealed refrigeration or air-conditioning unit,
- to replace a swimming pool water pump if it's joined to an electric motor and a replacement pump motor can't be bought on its own,
- for the relevant tradesperson's labour, installation, and call out fees.

Under Contents Insurance, we also cover the cost to replace your frozen or refrigerated food, goods and medicines that spoil because:

- the motor in your refrigerator or freezer burns out or fuses,
- the public electricity supply fails at your home.

Limit:



Up to the sum insured for your home or your contents shown on your Certificate of Insurance, or



The general limits for your home and your contents shown on pages 20-23.

You are not covered for:

-  Loss or damage to an electric motor that:
 - is covered by a guarantee or warranty,
 - you use in any business.
-  Costs to remove and refit a submersible pump.
-  A printed circuit board.
-  Loss or damage caused to your refrigerator or freezer by spoiled food or other refrigerated or frozen goods.
-  The items we don't cover as your home or your contents shown on pages 20 and 22.

Pet cover

Optional for:



You are covered for:

-  The costs to treat your pet for accidental injury, illness, disease, and ongoing treatments if:
 - your cat or dog is shown on your Certificate of Insurance,
 - permanently lives at your home, and
 - is treated by a veterinarian.

Limit:

-  Up to \$750 for each separate injury, illness or disease, less any excess that applies.

You are not covered for:

-  Costs:
 - relating to or resulting from the death of your dog or cat or from them becoming lost,
 - for routine, elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing,
 - to treat an injury, illness or disease that starts or happens before this optional benefit started,
 - that exceed your policy limit to treat an ongoing injury, illness and disease,
 - to treat congenital defects and abnormalities,
 - to treat an injury or illness which results from or is connected with a business occupation, animal hunting event or sporting event (except for dog and cat shows),
 - for the veterinarian to complete a veterinary certificate.

Small business contents

Optional for:



You are covered for:



Loss or damage to your office equipment and stock that are a part of your small business.

Limit:



Up to \$20,000 for each claim.



We pay this benefit on top of your contents sum insured.

You are not covered for:



Liability arising out of any business.

Specified items

Optional for:



You are covered for:



Loss or damage caused to your valuable contents items by an insured event if:

- you have specified a value greater than the general contents limits and the items are specified on your Certificate of Insurance.



See the general limits for contents on page 20-23.

Limit:



The sum insured you nominate for a specified item shown on your Certificate of Insurance.

You are not covered for:



Loss or damage to contents items that occurred away from the insured address.

Don't cover the same items twice



If you cover certain items under the optional benefit 'Items away from home' we also cover them inside the home, as well as anywhere in Australia or New Zealand.

You don't need to cover those same items under the optional benefit 'Specified items' to cover them inside your home.

Items that can be insured away from home

We cover the below contents items away from your home for loss or damage if you have Items away from home cover shown on your Certificate of Insurance.

You are covered for:

- 
CDs and DVDs
 - CDs, DVDs, Blu-ray discs, records, computer game consoles and discs.
 - Game software, music or other software that has been purchased or downloaded legally.
- 
Coats and bags
 - Coats, leather jackets, and furs.
 - Handbags, briefcases, purses, wallets, suitcases, knapsacks, and other travel bags.
- 
Electronic and photographic equipment
 - Laptops, computers, and tablet PCs.
 - Cameras and video cameras and their accessories.
 - Portable music systems.
 - GPSs.
- 
Jewellery and watches
 - Jewellery and watches.
 - Gold and silver artefacts.
- 
Medical and mobility items
 - Hearing aids, medical aids, dentures, non-motorised wheelchairs, walking sticks, and crutches.
 - Prescription sunglasses and spectacles.
- 
Sporting and recreational items
 - Bicycles and their accessories (except for motorised bicycles and scooters).
 - Sporting equipment (except for sports clothes) and saddles.
 - Registered firearms.
 - Musical instruments.
 - Binoculars and telescopes.
- 
Toiletries
 - Cosmetics, toiletries, hairdryers, and shavers.
- 
Other items
 - Prams, strollers, and other baby carriers.
 - Sewing machines.
 - Blankets, travel rugs, and towels.

Items away from home

Under this optional benefit, we cover your items away from home for loss or damage, up to the sum insured you nominate, if they are lost or accidentally damaged or an insured event causes loss or damage to them anywhere in Australia or New Zealand (and while you're travelling between those places).

You can cover your items away from home in 2 different ways:

- **Individual items away from home** – You choose any items you want to cover that are shown on the above table 'Items that can be insured away from home', and you nominate a sum insured for each item.
- **Grouped items away from home** – You choose one of the 'grouped' items options to cover a range of items without specifically listing each individual item.

Items away from home (continued)

Optional for:



You are covered for:

-  Items away from home caused by an insured event or if you accidentally damage or lose the item:
 - in Australia or New Zealand, or
 - while you are travelling between Australia and New Zealand.
-  Your items away from home that are:
 - specified individual items that you choose to cover that are shown on your Certificate of Insurance,
 - grouped items away from home shown on your Certificate of Insurance.

Limit:

-  The sum insured you nominate for an Individual item away from home, or
-  The sum insured that applies to the grouped items away from home option you select.

You are not covered for:

-  Loss or damage to these items:
 - musical instruments, firearms, sporting equipment, and fishing gear while they are being used (but we do cover lawn bowls while they are being used),
 - unregistered firearms,
 - watercraft and their spare parts and accessories,
 - glass in camera lenses, watches, clocks or scientific instruments (but we do cover those items if other parts of the item are damaged in the same accident or insured event).
-  Loss or damage to items or equipment that:
 - you use for business purposes (but we do cover laptops, computers and tablet PCs used for business purposes),
 - are being cleaned or repaired,
 - someone hires from you,
 - you let a person who doesn't permanently live with you use or keep at their home (but we do cover those items at that person's home if loss or damage is caused by fire or theft with signs of forced entry).
-  Loss or damage caused:
 - if an item breaks down or fails because of a mechanical, electronic or electrical fault, or it has been overwound, doesn't work properly or has an inherent defect that you knew about or could reasonable have been expected to know about,
 - by the action of light or variations or extremes of temperature,
 - to firearms if a barrel bursts or the firearms rust, explode or don't work properly.
-  The items we don't cover as your contents shown on page 22.

Cover options for grouped items away from home

Grouped items away from home options	Maximum amount we pay for one item	Maximum amount we pay for all items
Option 1	\$500	\$2,000
Option 2	\$1,000	\$4,000
Option 3	\$1,500	\$6,000
Option 4	\$2,000	\$8,000

How grouped items away from home works



For example, you choose grouped items away from home option 3. If your suitcase is stolen while you're on holidays in Tasmania, then we pay up to \$1,500 for any item away from home that was in your suitcase up to \$6,000 in total for all items away from home.

Legal liability

We provide legal liability cover as part of your policy. It covers:

- you if someone makes a claim against you or sues you for something which you may be liable for – this is known as your legal liability.
- your legal costs to deal with the claim.

The legal liability cover we provide depends on:

- the type of policy you have with us – that is, Home Insurance or Contents Insurance, and
- whether you are a landlord, owner-occupier or tenant at the insured address.

For us to cover you, your liability must arise from something that happens during the period of insurance.

We don't cover liability arising out of or in connection with some situations, events and types of loss or damage. Those exclusions are set out in this section under each of the types of cover we provide.

The legal liability exclusions shown on pages 72-73 apply to all areas of this section.

Limit:



Up to \$20,000,000 for each accident (less any relevant excess) to include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur (as long as you get our approval before you incur them). We will approve all reasonable costs in a timely way.



The limit applies for each accident regardless of the number of claims which may result from that accident.

When your legal liability stops



If we pay the maximum legal liability amount for the claims against you arising out of a single accident, then your cover for legal liability ends on the date we make our last payment.

Your legal liability cover also ends if your policy ends because we pay the maximum amount for loss or damage to your home or contents.

Home insurance

You are covered for:



Legal liability as a landlord or owner-occupier of the home to pay compensation for loss or damage resulting from an accident that occurs or arises at the insured address and which causes:

- death or injury, or
- loss of or damage to property.

For example, if you don't repair a broken balcony railing at your home and someone falls through it and hurts themselves, then you may be liable to pay them compensation for that accident.

Contents Insurance

You are covered for:



Your legal liability and the legal liability of anyone who permanently lives with you at the home (except for a boarder or housemate) to pay compensation for loss or damage resulting from an accident that occurs in Australia and which causes:

- death or injury, or
- loss of or damage to property.

For example, if you are riding a bicycle and hit a jogger because you weren't paying attention to the path in front of you, then you may be liable to pay them compensation for that accident.

You are not covered for:



Your legal liability as landlord or owner-occupier of the home, unless you are covered as the landlord or owner-occupier of a home unit as set out below. We cover liability as a landlord or owner-occupier under Home Insurance.



Your legal liability as a tenant for damage to the home (but we do cover your liability for loss or damage caused by the insured events 'Fire' or 'Leaks').

Landlord or owner-occupier of a home unit

You are covered for:



Legal liability under Contents Insurance if:

- you are the owner of a home unit that is part of a community title scheme or strata scheme made up of subdivided lots or units and common property,
- you cover your contents in the home unit, and
- the body corporate has insured your home unit for legal liability to pay compensation for loss or damage resulting from an accident which causes death or injury or loss of or damage to property.

In that situation, if the body corporate's insurance doesn't provide enough cover, then we cover the shortfall for your legal liability as landlord or owner-occupier to pay compensation for loss or damage resulting from an accident that occurs or arises at the insured address or on common areas close to it and which causes:

- death or injury,
- loss of or damage to property.

Legal liability exclusions

This section outlines the exclusions that apply to the legal liability cover under our Home Insurance or Contents Insurance.

Owner-occupier

You are not covered for:

-  Your legal liability as an owner-occupier, or the legal liability of anyone who lives with you at your home, arising out of or in connection with any of the following:
 - death or injury to anyone who lives at your home,
 - loss of or damage to property owned by anyone who lives at your home,
 - damage to property in the physical or legal control of anyone who lives at your home.

Anyone

You are not covered for:

Anyone's legal liability arising out of or in connection with any of the following:

-  Owning or occupying any building or land other than the home (and its domestic land) that is covered by your policy.
-  Owning or occupying a home unit (except as described in the section 'Landlord or owner-occupier of a home unit' when the contents of that unit are covered by your policy).
-  Using, owning or controlling a vehicle (except for a bicycle, golf buggy, wheelchair, or ride on mower or other garden appliance which doesn't need to be registered by law).
-  An aircraft (except for a model aircraft) or aircraft landing areas.
-  A business they are engaged in or associated with.
-  A new home that is being built.
-  Alterations, additions, repairs or decorations to your current home that cost more than \$50,000 in total.
-  Fines, penalties, costs or punitive, exemplary or aggravated damages including those associated with any law or regulation that relates to any kind of emission, effluent or pollution.
-  Defamation, libel or slander.
-  Any law relating to workers compensation.
-  Any law relating to employment practices including discrimination, equal opportunity and unfair or wrongful dismissal.
-  Any industrial award or agreement or determination where legal liability would not have been imposed if the industrial award or agreement or determination did not exist.

-  Any contract of employment or workplace agreement.
-  Injury or death of any person when anyone covered by your policy is entitled to indemnity under any fund, scheme, policy of insurance or self-insurance arrangement required by any law about workers compensation (or would have been entitled to indemnity if they had complied with their obligations under the law).
-  Any agreement including a rental agreement or building contract (but we do cover you if you would have been legally liable even if there was no agreement).
-  Any disease or infection.
-  Illness, disease or death caused by asbestos.
-  Owning or controlling a pet, domestic animal or livestock (but we do cover you if you took reasonable steps to comply with relevant legislation).
-  If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.
-  The general exclusions shown on pages 76-80.

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What your cover does not include

This section explains the general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover, and all types of cover. You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

General exclusions

There are some things we do not cover as a part of your Household Insurance policy, these are known as General Exclusions. The following section outlines what we will not cover under your policy. It is important that you and anyone to be covered under this policy are aware of these general exclusions.

We will not cover you for any loss or damage to your home or your contents or for legal liability which is caused by or arises out of or in connection with any of the following:

Actions of the sea

You are not covered for:

-  Loss or damage caused by the actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami, and storm surge).

Breaking the law

You are not covered for:

-  If you don't comply with relevant laws and regulations.
-  If you don't comply with firearms laws which includes not registering or storing your firearms in line with those laws.
-  If you don't comply with the laws about supplying or consuming alcohol or drugs.
-  Your acts or omissions during any criminal or illegal act.
-  The acts or omissions of anyone who permanently lives with you during any criminal or illegal act.

Business

You are not covered for:

-  Any business that you operate at your home, including renting your home without telling us (but we do cover tools of trade and equipment and furnishings used in a home office or home surgery or, if you have the Optional benefit 'Small business contents', we will cover office equipment and stock that you keep at your home).

Confiscation

You are not covered for:

-  Loss or damage if a government or local authority confiscates, nationalises or requisitions your property.

Computers and data

You are not covered for:

-  Loss or damage if a computer program or electronic system fails to process any form of data including date functions properly and accurately.
-  Loss or damage if you lose data or information that you keep or store in any way.
-  A computer virus.
-  Computer hacking.

Defective or faulty workmanship

You are not covered for:

-  Loss or damage caused by any inherent or built-in or defective or faulty workmanship, design or manufacture. (But we do cover you if you can show that you or your tenant did not know or could not reasonably have been expected to know about the defect or defective or faulty workmanship, design or manufacture).

Deliberate acts

You are not covered for:

-  Any deliberate or intentional acts by:
 - you or your tenant (or anyone who permanently lives with you or your tenant)
 - anyone who enters your home with the express or implied consent of you or your tenant (or anyone who permanently lives with you or your tenant) or a person you or your tenant told could invite people to your home (but we do cover deliberate or intentional acts by your tenant under the included benefit 'Accidental damage, malicious damage or theft by a tenant' – see page 42).
-  The results of any reckless act or omission by you, anyone who permanently lives with you or your tenant (but we do cover deliberate or intentional acts by your tenant under the included benefit 'Accidental damage, malicious damage or theft by a tenant' – see page 42).

Disease

You are not covered for:

-  Any disease, or fear or threat of any disease, that can be transmitted between living things:
 - by any substance or agent, including any virus, bacteria, parasite or other organism; and
 - by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid or gas.

Erosion and landslide

You are not covered for:



Loss or damage caused by erosion, landslide, subsidence, vibration, earth shrinkage or expansion or any other earth movement no matter how it is caused (but we do cover earthquake and we cover some landslide or subsidence that happens within 72 hours of the first loss or damage to your home or your contents caused by flood or water runoff – see page 32).

Fraud

You are not covered for:



Fraud or attempted fraud which includes:

- passing valueless cheques or travellers' cheques,
- telling lies to make a financial gain.

Further loss or damage

You are not covered for:



Loss or damage if you don't do everything you reasonably can do to limit and prevent further loss or damage to your home or contents.



Loss or damage if you don't do everything you reasonably can do to prevent legal liability occurring.

Indirect loss

You are not covered for:



Any indirect loss. Any loss or extra expense which indirectly results from an event we cover under your policy. For example:

- any lost productivity from the loss or damage to your mobile phone,
- you purchased an extended warranty for a TV or DVD player which is destroyed by an insured event – we'll replace the item but we won't give you a new extended warranty,
- the drop in an item's value after it has been repaired or replaced,
- lost pay because you are unable to get to work because of an insured event.

Loss not linked to event

You are not covered for:



Loss or damage to your home or your contents which can't be linked to any identifiable insured event (but we do cover you if you have an optional benefit under 'Items away from home' – see page 67).



Items which you have misplaced (but we do cover you if you have an optional benefit under 'Items away from home' – see page 67).

Period of insurance

You are not covered for:

-  Any event or accident that starts or happens outside the period of insurance shown on your Certificate of Insurance.

Pests and parasites

You are not covered for:

-  Loss or damage caused by rats, mice, cockroaches, termites, fleas, lice, and bedbugs.
-  Loss or damage caused by birds (but we do cover some bird damage under the included benefit 'Broken glass – Home – see page 45).

Radioactivity

You are not covered for:

-  The use, existence or escape of nuclear weapons material.
-  Radiation or radioactive contamination from nuclear fuel, nuclear waste or the action of nuclear fission.

Roots and trees

You are not covered for:

-  Loss or damage caused by roots from trees, shrubs or plants.
-  Loss or damage caused by tree lopping or felling by:
 - you or anyone who permanently lives with you.
 - any person who has your consent or the consent of a person who permanently lives with you.
 - your tenant or anyone who has the consent of your tenant.

Rust and mould

You are not covered for:

-  Rust, corrosion, rot, mould or gradual deterioration.
(But we will cover mould damage to your home or your contents that happens within 21 days of the first loss or damage caused by the insured events of storm, storm surge, flood/water runoff, tsunami, or leaks).

Seepage and pollution

You are not covered for:

-  Loss or damage caused by seepage, pollution or contamination by any substance no matter how it is caused.

Terrorism or war

You are not covered for:

-  An act of terrorism which involves biological, chemical or nuclear weapons or devices.
-  Germ, disease, pollution or contamination caused by or in connection with an act of terrorism.
-  War or other acts of foreign enemy.

Watercraft

You are not covered for:

-  Using or owning a watercraft (but we do cover you using or owning a sailboard, windsurfer, surfboard, canoe, kayak, non-motorised surf ski, water ski or remote-controlled model watercraft).

Wear and tear

You are not covered for:

-  Loss or damage caused by wear and tear through normal use.

Your responsibility

You are not covered for:

-  Loss or damage caused by you not maintaining your home and contents in good condition, or not keeping your home and your contents safe and secure.

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What you are responsible for

This section explains the responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

General conditions

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

Your duty of disclosure

You have a duty of disclosure under the Insurance Contracts Act 1984.

What you must tell us before you enter into or vary this insurance contract

Before you enter into or vary an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

What you must tell us before you renew this insurance contract

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. When you renew your policy, we may provide you a copy of information you have previously told us.

If we provide you with a copy of your information, you must contact us if there has been a change. If there have not been any changes, you must tell us. If you do not contact us, you will be taken to have told us there is no change.

Also, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to renew the contract of insurance.

Who needs to tell us and why?

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

If you do not tell us something

If you do not tell us something you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

If you do not understand

If you do not understand your duty of disclosure, please contact us on 13 1905.

What we may do if you breach your duty of disclosure

If you or any person covered by your policy does not tell us everything that is relevant or misleads us before entering into a contract of insurance with us, and each time you vary or renew your policy, we may:

- refuse to pay a claim or reduce the amount we pay,
- cancel your policy, or
- if fraud is involved, treat your policy as if it never existed.

What you must do if your circumstances change

You must tell us as soon as reasonably possible if any of the following occur:

- There is a material change to the construction or use of your home.
- You begin to rent out your home (if you previously told us that you live in it or not, or it was unoccupied).
- You run a business from your home.
- There are any physical changes in or around your home or your contents which increase the risk or loss or damage to them.
- Any criminal convictions recorded against you (or any person who permanently lives with you).

If any of these change in circumstances occur, we may charge you an increased premium from the date you tell us of the change or we may impose an excess at any subsequent renewal.

We may also refuse to pay a claim, reduce the amount payable for a claim or cancel your policy if you have not advised us of any of these changes as soon as reasonably possible after you became aware of them.

If you don't comply with the terms of your policy

You must comply with all the policy conditions set out in your Product Disclosure Statement, any Supplementary Product Disclosure Statement and Certificate of Insurance.

Breach of your policy

If you fail to comply with any term of your policy, this may affect whether we pay your claim, or, if we decide to pay your claim, how much we pay for your claim.

Avoidance

We may be entitled to treat your policy as if it did not exist from when it started if on your part there is:

- fraud,
- misrepresentation when you apply for insurance or renew your policy, or
- non-disclosure of material information.

Your premium

Your premium is the amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST or other taxes that may apply.

For more information about how your premium is calculated and discounts which may apply, review the 'Premium & discount guide' section of the PDS on page 105.

Paying your premium

If you want to pay your annual premium by monthly instalments, you can ask us to automatically deduct monthly payments from your account or credit card with a bank, credit union or building society. There is a higher premium if you choose to pay in monthly instalments, rather than annually. The additional premium may be referred to as a fee in other policy documents.

Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments if you choose the Pay by the Month option.

If you are paying:

- annually, then you must pay by the due date, or
- by monthly instalments, then you must make sure that you have enough money in your account to cover each instalment on your payment date.

If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your Certificate of Insurance, then your policy won't be valid and you won't be covered. In that case, you need to reapply for cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for at least 14 days, we may refuse to pay a claim.

If, after the first instalment is paid, any following instalment is overdue for one month, we may immediately cancel your policy. If we cancel your policy, we will send a letter to your last known address which tells you the reason why and when we cancelled your policy.

Changing your premium in our renewal offer

If you make a claim after we send you an offer to renew your policy but before the renewal date, then we may need to increase the premium in our renewal offer.

When we deduct your payments for Pay by the Month

Once you give us your account or credit card details, we deduct your:

- first payment approximately 14 days after your policy starts, and
- second and following payments on your monthly payment date.

Depending on your payment date, we may deduct 2 payments in a month. For example, if your payment date is the 31st of each month, then we'll deduct your November instalment on 1st December (as November only has 30 days) and deduct your December instalment on 31st December.

If your payment date falls on a non-business day in Sydney or Melbourne (e.g. a weekend or public holiday), then your financial institution won't process the payment request until the next business day. If you're not sure when the debit will be processed to your account, you should contact your financial institution.

Cancelling or deferring payments for Pay by the Month

You may ask us to cancel your direct debit authority or to defer an individual payment by:



Calling us on
13 1905; or



Writing to us at
Reply Paid 4
RACQ Insurance - Pay by the Month
Springwood QLD 4127.

For us to process your request in time, we must receive it at least 14 days before your next payment date.

Conditions for Pay by the Month

The following terms and conditions apply when you choose to pay your premium through the Pay by the Month option:

- If you make any changes to your policy which affect your premium, then we may increase or decrease your payment amount in line with your new premium. You may need to make an additional payment.
- If your premium changes when we offer to renew your policy, then we may increase or decrease your payment amount in line with your new premium.
- When you pay the first instalment, your insurance cover starts from the first day of the period of insurance shown on your Certificate of Insurance.
- We continue to deduct monthly payments from your account until you tell us to cancel or change that arrangement.
- If your financial institution rejects a payment request, we will either try to debit the payment from your account again or contact you to arrange another way to pay it. The date of our second payment request is fixed and can't be changed.
- If another payment falls due after your financial institution rejects a payment request but before you pay the missed instalment, we may deduct 2 instalments on your next payment date.
- We may cancel the direct debit arrangement if your financial institution rejects:
 - 1 payment request from a credit card account, or
 - 3 or more payment requests from any other type of account.
- If your bank account details change, you need to tell us at least 7 days before your next payment date.
- If your credit card details change, you must tell us at least 7 days before your next payment date.

How to apply for Pay by the Month



If you would like to pay your premium by monthly instalments that are automatically deducted from your account, call us on 13 1905 or visit an RACQ store.

Managing or changing your policy

Changes that you ask for

You may ask us to make a change to your policy. If you do that, then we may charge you an additional premium. The change or addition only takes place when:

- we confirm it in writing to you or show it on a new Certificate of Insurance, and
- you pay any additional premium that applies.

If you don't pay any additional premium in full within 14 days, we will reduce your period of insurance in line with the premium you paid before you made the change to your policy.

Waiver

A waiver is where we agree to forgo or relinquish a condition in your contract. If we agree to alter a condition of your policy the waiver will be provided to you in writing.

Renewing your policy

We may offer to renew your current policy. If we do, we will send you a renewal Certificate of Insurance before your policy expires. You are responsible for checking the details that apply for the new insurance period and advise us of any changes. If you do not contact us with any changes, we will deduct your new premium payments during the next period of insurance.

If we decide not to renew your policy, we will provide you with notice of this decision prior to your current policy expiring.

Receiving your documents and notices

If you agree, we may send you your policy documents and notices electronically. We will continue to provide these documents and notices electronically until you tell us otherwise. Each electronic communication will be deemed to be received by you at the time it leaves our information system, unless we receive a failure to deliver notification. You are responsible for making sure your email address is up to date.

Please contact us if you need to update your email address.



Call us 7 days a week
Policy enquiries **13 1905**
Claims enquiries **13 7202**



Visit any RACQ store
during business hours



Visit us at
racq.com/insurance

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period. If you want to cancel your policy (or cancel the cover under your policy for a home or your contents shown on your Certificate of Insurance) you need to call us or tell us in writing. The cancellation will take effect from:

- the date we receive your request, or
- another date you request, if we agree to that date.

Cancellation by us

We can only cancel your policy when we are legally allowed to. We will provide you notice in writing with our reasoning prior to the cancellation.

Premium refunds when a policy is cancelled outside the cooling off period

Annual Premiums

If a policy (or cover under your policy for a home or contents shown on your Certificate of Insurance) is cancelled, we will refund the portion of your annual premium which relates to the remaining period of insurance. If the refund amount is less than \$10, we will not provide the refund.

Monthly Instalment Premiums

If you are paying your premium by monthly instalments, we will refund the portion of your most recent monthly instalment which relates to the period between your cancellation date, and the date on which cover related to your most recent instalment was due to expire. If your most recent instalment does not cover the entire period up to your cancellation date, we will deduct an amount from your nominated account to reflect the period up to your cancellation date. If the refund amount is less than \$10, we will not provide the refund. If any amount you owe us is less than \$10, you do not need to pay that amount.

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What you need to know about claiming

This section explains what happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim, and what excesses may apply to your claim.

Making a claim

If you need to make a claim on your policy, there are certain steps you are required to take and responsibilities that you have so we can manage your claim and make a stressful time as easy as we can for you.

How to lodge your claim



Lodge your claim online at
racq.com/insurance



Call us on
13 7202



Visit any RACQ store
during business hours

We can help you 24 hours a day, every day.

Incident	Lodge	Assess	Settle
• Check you and anyone in your home is safe. • Notify emergency services if needed. • Do everything you reasonably can to limit further loss or damage.	• Contact us as soon as you can. • Put together a list of and keep proof of any out of pocket expenses. • Send us any documents we require.	• We will explain the process. • Keep damaged property so we can inspect it. • We will assess any damage and quotes for repair. • We will accept your claim if it fits within the terms and conditions of your policy. • If we decline your claim, we will provide a clear explanation of why your claim isn't covered.	• We will let you know the outcome of our assessment. • You will need to pay any excess(es) that apply. • We will make payment or authorise any repairs.

Claim responsibilities

You must co-operate with us fully, even if we have already paid your claim.

This includes:

- if we ask you, provide proof that you owned the lost or damaged property. For example, receipts, invoices, photographs, valuations or warranties,
- immediately send us any communications you receive about the incident. This includes telling us about any pending court proceedings or offers of settlement.
- giving us any information, written statements, evidence and help we may need to defend, prosecute and investigate the claim. This may include:
 - asserting rights against any person nominated by us,
 - attending interviews with our assessors and/or investigators,
 - assisting any agents we appoint (e.g. solicitors),
 - attending court to give evidence,
 - telling us about any impending prosecutions or inquest,
- keeping damaged property so we can inspect it (but if the damaged property is a health or safety hazard, then you should dispose of it immediately),
- if required, allow us reasonable access to your property to assess your claim,
- immediately tell us if there is another insurance policy that covers the loss or damage,
- any other responsibility highlighted in the “when an incident occurs”, “lodging and assessing your claim”, or “settling your claim” sections.

What you also must do as a landlord

If you are a landlord and something happens that leads to a claim under the included benefits ‘Accidental damage, malicious damage or theft by a tenant’ or ‘Rent default’, you must also:

- have taken all reasonable steps legally available to you under the Residential Tenancies and Rooming Accommodation Act, or other relevant legislation, to have the tenant remedy the breach and recover the loss suffered as a result of the breach.
- co-operate with us which includes:
 - producing a copy of the rental agreement,
 - arranging for us to access your home to assess the loss and damage,
 - providing us with any information and written statements needed to assess your claim.

As a landlord you must also do the following if your home is being rented out:

- manage your home yourself as the landlord or have it managed by a property manager,
- have a rental agreement between you and the tenant.

Any notification, advice or discovery made to or by your property manager is deemed to have been made to or by you.

You are responsible for any act or omission that should have been done by your property manager.

Our rights

What we may do

If something happens that causes loss or damage or that you may be legally liable for, we may:

- take over the matter and defend or settle any claim in your name or the name of any person that is entitled to be covered under your policy. We can appoint a lawyer to advise or represent you, and we decide how to defend or settle the claim,
- represent you or any person that is entitled to be covered under your policy, at an inquest, official enquiry and in court proceedings about any event covered by your policy.

What can affect your claim

- You don't cooperate with us.
- You don't comply with any condition of your policy or Certificate of Insurance.
- You don't keep your home and your contents in good condition and don't take reasonable care to protect them from loss or damage.
- You don't provide adequate proof of ownership or value of an item.

Proof of ownership/value

When you make a claim, we may ask you to provide proof that you owned an item. For example, receipts, invoices, photographs or valuations.

- You should get and keep regular written valuations from a qualified and experienced valuer in Australia for your unique and valuable items including jewellery, paintings, works of art or watches. A valuation should include a full detailed description of the item and its value.

Our property

- If we replace or pay for an item, then the damaged item becomes our property.

If we pay the sum insured for your claim

If we pay you the maximum amount for loss or damage to your home or your contents then:

- your policy ends,
- you are not entitled to a premium refund,
- if you were paying by monthly direct debit instalments, then we'll deduct from your final payment the monthly instalments to cover the rest of your policy's period of insurance.

When an incident occurs



What you need to do

You must:

- if a criminal act may have caused the loss or damage, you must immediately contact the police, and tell us where you made the report, the police officer's name and the incident number,
- do everything you reasonably can to limit the loss or damage and stop more loss or damage,
- keep damaged property so we can inspect it (but if the damaged property is a health or safety hazard, then you should dispose of it immediately).



What we will do

We will:

- assist with arranging help to ensure your home is safe from additional damage caused by the insured events.



What you must not do

You must not:

- do any repairs or throw out damaged property (unless it is a health or safety hazard or we agree),
- admit liability to anyone,
- negotiate, pay or settle a claim with anyone.

Lodging and assessing your claim



What you need to do

You must:

- tell us about the incident and make a claim as soon as possible,
- if a police report has been completed, tell us the incident number, where you made the report and the officers name,
- tell us about and send us a copy of any notice, letter, claim writ or summons against you relating to the incident as soon as possible after you receive it,
- provide any additional information we request in a timely manner.



What we will do

We will:

- tell you what you need to do to help us process your claim,
- arrange for assessment of damaged property,
- review who is at fault and make any further enquiries to determine who is at fault if required,
- assess the damage and any repair quotes,
- accept your claim if it meets the terms and conditions of your policy, or decline your claim and provide you with a clear explanation for our decision.



What you must not do

You must not:

- give false or misleading information,

If you make a false or fraudulent claim under your policy, we can reduce the amount we pay you, refuse to pay your claim, and may also cancel your policy as allowed by law,

If any other person who is entitled to benefit under this policy makes a false or fraudulent claim under your policy, we may reduce the amount we pay them, or refuse to pay their claim.

Settling your claim

To determine the most appropriate way to settle your claim, we consider factors such as the terms and conditions of your policy, safety, timeliness, cost, and any legal obligations.

Your claim will be settled in one or more of the following ways:

- ① Repair or rebuild.
- ② Replace your items with new ones.
- ③ Cash settlement to repair or replace.
- ④ Pay your mortgagee or credit provider.

① Repair or rebuild

Repair or rebuild your home as new – that is, repair or rebuild your home using:

- the same materials if they are readily available in Australia, or
- equivalent materials in terms of quality, purpose and specifications.

If your home is destroyed, we may agree to let you rebuild it on another site.

Repair your contents items – that is, repair them as far as reasonably possible to their original condition using materials that are readily available in Australia.

② Replace your items with new ones

Replace your contents items as new – that is, replace them with new items which are:

- readily available in Australia, and
- which are their current equivalent in terms of quality and specifications, regardless of brand or supplier.

③ Cash settlement to repair or replace

Home - Pay you the replacement value up to the:

- your home sum insured
- the sum insured that applies under the optional benefit 'Landlord's fixtures and fittings'.

Contents - Pay you the replacement value of the items, including through the use of gift cards, or store credits, up to the:

- your contents sum insured,
- sum insured that applies under the optional benefit 'Specified items' or 'Items away from home'.

If we decide to pay you a cash settlement, we will pay you the amount it would cost you to repair or replace your home or your contents (as described in point 1 and 2 above), based on the reasonable market cost to do this.

If you elect a cash settlement, we will pay you the amount it would have cost us to repair or replace your home or contents (as described in point 1 and 2 above). This may be less than the amount it will cost you.

④ Pay your mortgagee or credit provider

If we cash settle your claim, then we may be required to first pay the mortgagee or credit provider shown on your Certificate of Insurance the outstanding debt amount you owe under the mortgage up to your home sum insured.

The terms and conditions of this policy apply to a mortgagee or other credit provider the same way they apply to you.

If we pay the mortgagee or credit provider, we will then pay you any remaining balance.

Types of excesses

Your excess is the amount you pay towards the cost of each claim you make. Your Certificate of Insurance shows the type, and amount of excesses that applies to your policy. More than one excess may apply to a single claim.

Paying your excess

- If you make a claim, we will let you know:
- which excesses apply and how much they are,
 - when and how to pay any excesses, and
 - who to pay any excesses to – we may ask you to pay an excess to us or a third party on our behalf. For example, a repairer or supplier.

In some cases, we may deduct any excess from the amount we pay you.

Type of excess that may apply		Home	Contents
Basic excess	Shown on your Certificate of Insurance.	✓	✓
Earthquake excess		✓	✓
Pet excess		N/A	✓
Items away from home excess		N/A	✓
Mobile phone excess		N/A	✓

Types of excesses that may apply

Basic excess

Your basic excess is the amount that you pay towards your claim. It may only apply to certain claims and situations.

If the same insured event causes loss to damage to both your home and your contents, then you only need to pay one excess. If different excesses apply to your Home Insurance and Contents Insurance policies, then you must pay the higher excess.

You can reduce your premium if you choose a higher excess amount. Contact us if you want to do that.

Earthquake excess

If an earthquake causes loss or damage to your home or your contents, then the earthquake excess shown on your Certificate of Insurance applies during each consecutive 48-hour period. You pay the earthquake excess on top of your basic excess.

Pet excess

If you have the optional benefit 'Pet cover', then you need to pay a \$50 excess for each claim you make. Depending on your pet claims history with us, an additional pet excess may also apply if shown on your Certificate of Insurance.

Items away from home excess

If you have the optional benefit 'Items away from home', then you need to pay a \$300 excess for each claim you make.

Mobile phone excess

If you have the optional benefit 'Mobile phones', then you need to pay a \$200 excess for each phone you claim for.

Depending on your claims history, an additional mobile phone excess may also apply if shown on your Certificate of Insurance.

Reimbursing your excess

If you have paid your excess and we later determine someone else is responsible for the incident, and we can recover our claims costs from them, we will reimburse your excess.

Claims that are less than your excess

We won't proceed with your claim if the total amount you are claiming is less than the excesses that apply to your claim.

Claims we decline or you withdraw

If we decline your claim due to fraud, you must reimburse us for any costs we have already incurred or paid towards your claim. This includes costs such as assessment costs, investigative costs, and costs to make your property safe.

If we decline your claim for a reason other than fraud, or you decide to withdraw your claim, you must reimburse us for any amount we have already paid towards any benefits under your claim. However, you do not need to reimburse our costs such as assessment costs, investigative costs, and costs to make your property safe in emergency situations.

Other claim considerations

Reductions we may apply

We will not replace these items listed below. We will pay you the cost to replace those items less an amount that reflects the reduction for age, wear and tear:

- floor carpets that are over 10 years old,
- clothing.

Salvage value

If your home (or part of it) was going to be demolished before the loss or damage happened, then we will only pay the salvage value of the home (or part of it) as if it had already been demolished.

Reduction of bond

We will reduce the amount we pay you by the amount of rental bond that you are entitled to receive following a tenant's actions that result in a claim under the included benefits of 'Accidental damage, malicious damage or theft by a tenant' or 'Rent default'.

We will apply this reduction so that the total amount you receive as a result of a tenant's actions through the combined effect of your bond refund plus our claim settlement is not more than your loss or damage. For example:

- if a tenant caused \$5,000 worth of damage, and
- you are entitled to a \$1,000 bond refund, then
- the most you can claim under this policy is the remaining \$4,000, less any excess that applies.

If only part of your home is affected

When only part of your home is damaged or destroyed, then we pay to repair or rebuild only the area that was affected by the damage. We don't pay for:

- extra expenses to replace or match undamaged parts to create a uniform appearance (but we do cover you for up to \$500 under the included benefit 'Matching repairs'),
- extra costs to rebuild or repair your home to a better condition than it was in before it was damaged or destroyed (unless we need to meet current building standards).

Pairs, sets and collections

We provide cover for loss or damage to pairs, sets or collections, but this cover is limited in some circumstances. If the item is:

- part of a pair, set or collection, and
- the remaining item(s) still function as manufactured,

then we only pay to repair or replace the lost or damaged part. We will pay the proportional replacement value of that part only. For example:

- if a pair of earrings is worth \$500, and only one earring suffers loss or damage, we will pay up to \$250 to repair or replace that item, or pay you \$250 if it can't be repaired or replaced (ie 50% the total value of the pair), or
- if a collection of 10 books is worth \$1,000 and 1 book suffers loss of damage, we will pay up to \$100 to repair or replace that item, or pay you \$100 if it can't be repaired or replaced (ie 10% the total value of the collection), or
- if one hearing aid out of a pair suffers loss or damage, and a repaired or replaced hearing aid will not function with the remaining one, then we will replace both hearing aids to create a fully functioning pair.

We won't pay:

- to repair or replace an undamaged item in order to achieve a match with a repaired or replaced item,
- for any decrease in the overall value of any pair, set, or collection.

Increase to your sum insured

If your home sum insured doesn't fully cover the loss or damage to your home, then when we agree to pay your claim, we will increase your home sum insured.

We increase your home sum insured by a proportion of the uplift rate that applies when you make your claim.

For example, you make a claim halfway through your period of insurance. If the uplift rate at the time is 5%, then we will increase your home sum insured by 2.5% – that is, half of the uplift rate, as you made the claim halfway through the period of insurance.

The increase we make to your home sum insured in this way may not be enough to cover all of your loss or damage. You should monitor your sum insured to make sure it provides the right amount of cover.

If you're registered or required to be registered for GST

Each time you make a claim you must tell us the percentage of Input Tax Credits (ITC) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you do not tell us the correct percentage of ITCs, you may have to pay GST, penalties and interest. We will not cover you for these amounts.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the item you are making a claim for. We will reduce any payment we make to you by an amount equal to the ITC you would be entitled to, if any.

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Other information

This section explains other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

Dispute resolution process

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products, our services or a privacy issue. Our dispute resolution process has 3 key stages which are described below.

1. Make a complaint

Please refer your complaint to us by:



writing to us at
RACQ Insurance - Customer Dispute Resolution Department
PO Box 3004, Logan City QLD 4114



emailing us at
racqidisputeresolution@racq.com.au



calling us on
1300 851 381 or 13 7202 outside business hours.

At stage one of our dispute process, your complaint will be reviewed and a response to your complaint provided to you within 15 business days of our receiving notice of the complaint. When you write or call, please provide a telephone number at which you may be contacted.

2. Refer to our Group Member Advocate Office

If you're not happy with our response, you may ask us to refer your complaint to our Group Member Advocate Office. The Group Member Advocate Office works independently of our Insurance business and has the appropriate knowledge, skills and authority to deal with your complaint. The Group Member Advocate Office will review your complaint and provide their decision in writing within 15 business days from the date of your request for a review.

3. Refer to external dispute resolution

RACQ Insurance is a member of the Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute resolution process. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to AFCA, even if we are still considering your complaint.

The AFCA only deals with complaints that fall within their 'Complaint Resolution Scheme Rules'. To find out whether your complaint qualifies for the AFCA, you can:



write to
Australian Financial Complaints Authority Limited,
GPO Box 3, Melbourne, VIC 3001



call
1800 931 678



visit
www.afca.org.au



email
info@afca.org.au

Premium & discount guide

How we calculate your premium

To calculate your premium, we assess the likelihood of you making a claim according to various items of information about your policy which we call premium rating factors. The importance of the premium rating factors we use, and the way in which we combine them to determine your premium varies by type of cover and from person to person and may change over time. The table below shows significant premium rating factors that might affect your premium.

Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes to your circumstances. Even if you do not make any changes to your policy, your renewal premium may change. We may choose to limit the amount of any premium increase or decrease you experience on renewal. Your renewal premium may change because the premium is affected by other factors including:

- the cost of claims we have paid and expect to pay in the future,
- new data we have collected on premium rating factors,
- changes to the cost of running our business, or
- changes in government statutory charges.

The table below shows significant premium rating factors that might affect your premium. This is not an exhaustive list of our premium rating factors.

Premium Factors	Home	Contents
You		
Claims history Premiums may be lower if you have not made insurance claims in the past.		
Your home at the insured address		
Address and location Premiums may be higher if your home is in an area with higher rates of crimes such as theft or breaking and entering. Premiums may be higher if your home is in a low lying area with a higher likelihood of flooding.		
Sum insured Premiums may be higher for higher sum insured values chosen by you since there are likely to be greater costs required to rebuild, repair or replace higher valued homes or contents after an accident.		

Premium Factors	Home	Contents
Physical characteristics of the home The characteristics of your home including the type of building, year of construction and primary construction materials can affect the likelihood and cost for repairs and replacement. Premiums may be higher where any of these characteristics make your home more susceptible to crime, or more vulnerable to significant weather events.		
Occupancy Whether the dwelling is owner-occupied, being rented out or rented to you may impact your premium. Premiums may be higher if the dwelling is being rented out because there is a higher likelihood of a claim for lost rent or rent default.		
Your policy choices		
Excess amount You may choose to lower or increase your basic excess. By lowering your basic excess you will increase your premium and by increasing it you will reduce your premium.		
Optional benefits Choosing an optional benefit will increase your premium.		
Premium payment frequency There is an additional premium if you choose to pay in monthly instalments, rather than paying them upfront. The additional premium may be referred to as a fee in other policy documents.		

What discounts can be applied to your premium

You may be entitled to the premium discounts shown in the table below. When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and then reduce the premium by applying the discounts that you're entitled to. We will show the types of discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to additional premiums arising from your choice to pay premiums by monthly instalments, or to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

Premium discounts	Home	Contents
Alarm discount If you have an alarm that is monitored 24 hours a day, 7 days a week by a monitoring facility.		
Apartment discount You live in a townhouse, unit, duplex or flat.		
Combined discount If you are the owner-occupier and take out a combined Home and Contents Insurance policy.		
Household excellence bonus If you have held Household Insurance for 5 years or more without making a claim.		

Premium discounts

Roadside Assistance loyalty discount

If you hold RACQ Roadside Assistance (excludes Business Roadside Assistance).

Multi policy discounts

If you have 3 or more qualifying policies with RACQ Insurance.

No claim discount

If you haven't made a claim in the last 12 months.

Over 55 discount

If you are:

- aged 55 years or more
- an owner-occupier or tenant, and
- a nominated insured

If you get this discount, you can't get the Senior card holder discount.

Senior card holder discount

If you are:

- a senior card holder
- an owner-occupier or tenant, and
- a nominated insured

if you get this discount, you can't get the Over 55 discount.

Visit racq.com/insurance for the details of discount rates.

No claim discount

Your no claim discount (NCD) reduces the premium you pay for your policy. When you first take out insurance with us, we decide whether to give you a NCD based on your claims history. If we decide that you qualify for a NCD, we apply your NCD to reduce your premium.

When we pay your claim, you lose your current no claim discount (NCD). This means that your no claim discount will be set at 0% on the next time you renew your policy. But, if you don't make a claim during that 12 month period of insurance, then we'll reinstate your no claim discount at your next renewal – that is, the second renewal after your claim.

How your no claims discount is applied



Your no claim discount (NCD) is applied separately to your home and to your contents. What your claim is for, will determine how you NCD is applied.

For example:

if your claim is just for your contents, then you will retain your home NCD for that period and your contents NCD will be set to 0%.

Personal information

The personal information you give us is used to set up and administer your policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining fair and competitive premiums.

If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim.

Our Privacy Statement

RACQ collects, holds, uses and discloses your personal information in a number of ways. RACQ is bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles contained within the Act.

To obtain a copy of the RACQ Group Privacy Statement visit our website at racq.com/insurance or racq.com/privacy. You can also call us on 13 1905 or email us on privacy@racq.com.au to request a copy.

General Insurance Code of Practice

The General Insurance Code of Practice sets standards for insurers. RACQ Insurance is a signatory to the General Insurance Code of Practice.

You can get a copy of the General Insurance Code of Practice from the Insurance Council of Australia by:



calling

1300 728 228



visiting

www.insurancecouncil.com.au

Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria. If you want more information about the scheme, you can:



call

1300 558 849



visit the Financial Claims Scheme website at

www.fcs.gov.au

RACQ membership

By entering into this policy, you agree to become a member of the Royal Automobile Club of Queensland Limited ACN 009 660 575 (RACQ).

As an RACQ member, you may vote at RACQ general meetings and agree to the constitution of RACQ and any rules made under the constitution, which may vary from time to time. The RACQ constitution and rules are available at racq.com.

RACQ members enjoy wide-ranging benefits. You can find out more about the specific rewards, discounts and privileges RACQ membership offers by:



visiting us at
racq.com/membership



calling us 7 days a week on
13 1905



visiting one of our RACQ stores



writing to us at
PO Box 4, Springwood Queensland 4217

The conditions set out below apply:

If you cease to hold and do not renew your policy and do not have any other RACQ eligible products, you will no longer be entitled to be a RACQ member.

Words with special meanings

Word or term	Special meaning
Accident	An event or incident which you did not intend or expect.
Accidental damage	Damage caused by an accident.
As new	For your home, rebuild or repair it using the same materials if they are readily available in Australia or equivalent materials in terms of quality, purpose, and specifications. For your contents, replace them with new items which are readily available in Australia and which are their current equivalent in terms of quality and price, regardless of brand or supplier.
Body corporate	A body corporate or owner's corporation under any law relating to the management of subdivided lots or units and common property.
Bond	An amount paid by or for the tenant under the rental agreement and intended to be available for your financial protection against the tenant breaching the agreement.
Business	Any business, trade, profession or other activity you earn income from. It doesn't include: - casual baby sitting or child minding, - domestic garage sales, - renting out your home (as long as you previously told us about it).
Collection	A number of items that are brought together or collected as part of an interest or hobby. It includes collections of coins, stamps, models, toys, badges, spoons or wine.
Common area	Any area of a community title scheme, strata title scheme or flats which is not part of your lot or tenancy, unless it is secure and you have exclusive access to it under the by-laws of your body corporate or tenancy agreement. It includes garages, storage areas, parking areas, walkways and stairwells.
Excess	The amount you pay towards the cost of your claim. Your Certificate of Insurance shows the type and amount of excess that applies to your policy. More than one excess may apply.
Family or your family	Your family who permanently live with you at your home which includes your legal or de facto spouse and any member of your family or your spouse's family.
Fire	Burning or heat caused by an actual flame.
Fixed swimming pool	Includes an in ground or an above ground pool which involved completing excavations or installing permanent structures like decks, ladders and fences. A fixed swimming pool also includes its fixed accessories like a pump, motor and filters.
Fixed term lease agreement	A written fixed term lease agreement for a minimum 3 month fixed term between you and a tenant that gives the tenant a right to exclusively occupy the whole of your home.

Fixtures and fittings	Any non-structural items, that are permanently fixed or fitted to part of the structure of the home, and damage would be caused to the home if removed. For example: • light fittings, • built-in appliances, wardrobes, cupboards, • fixed awnings and, shutters, • hot water systems, solar panels, • shower screens.
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: • a lake, river, creek or other natural watercourse (whether or not it has been altered or modified), • a reservoir, canal or dam.
Forced entry	Illegal entry into your home or where you are staying which includes illegally using keys or picking locks. It does not include entering your home through an unlocked door, window or skylight.
Genuinely redundant	You are no longer employed because: • you were dismissed from your job, and did not leave voluntarily, • you were made redundant, and • the dismissal was made before you had to retire.
Good condition	Good condition means your insured home and contents are well maintained, free from material damage, decay, and defects that could reasonably be expected to increase the risk of loss or damage that contributes to or is caused by an insured event. This includes but is not limited to the home having: • a sound and solid structure with no leaks, holes, or rot, • roof and gutters that are securely attached to the building with no damage, rust, signs of deterioration or excess debris, • exterior walls, windows, paths, paving and outdoor structures that have no peeling or damaged paintwork, settlement cracks, shifting or subsidence, deteriorating timber or cladding, missing / broken glass, or missing grout or cement in brickwork, • stairs, railings and fences that are intact with no missing panels, deteriorating timber or visible damage, • no damage from or infestation of termites, ants, birds, or vermin, • no squatters or unauthorised persons living in the home.
Home unit	A home which shares a wall with any other structure that is not part of the home (e.g. an apartment or townhouse).
Includes	This has a non-exhaustive meaning in this Product Disclosure Statement. As well as the things actually named, other things can come within the same category or list.
Insured address	The address or addresses shown on your Certificate of Insurance.
Items away from home	The items away from home that you ask us to cover anywhere in Australia or New Zealand. This is an optional benefit which you need to pay an extra premium for. Your chosen Individual items away from home or the Grouped items away from home option you choose are shown on your Certificate of Insurance.

Leak	Liquids that are leaking, bursting, discharging or overflowing from household domestic appliances and furniture, pipes, gutters, tanks, drains, bathroom and toilet fixtures.
Net rental income	The amount of rent payable under a rental agreement less commission or other expenses that are or are likely to be payable to your property manager for renting out your home.
Office equipment	Computer equipment including associated hardware and accessories, bought software (except for custom written software), furniture and furnishings in your home office or home surgery.
Open air	Anywhere at the insured address that is not fully enclosed and lockable. For example, on your uncovered balcony or in a motor vehicle at your home.
Pair/set	Contents items that are regarded as a unit. It includes earrings, golf clubs, candle holders, dinner sets and ornaments.
Paraplegic	A person who suffers complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.
Periodic tenancy agreement	A written lease agreement between you and a tenant that is not for a fixed term that gives the tenant a right to exclusively occupy the whole of your home.
Policy	Your policy includes: • the Certificate of Insurance • this Product Disclosure Statement • any issued Supplementary Product Disclosure Statements.
Premium	The amount you pay for the cover we give you under your policy. It includes any compulsory government statutory charges, levies, duties, GST or other taxes that may apply.
Property manager	A licensed person engaged by you to manage the tenancy of your home.
Quadriplegic	A person who suffers complete paralysis of the body from the neck down.
Redundant	Dismissal from your job because your employer doesn't need your job to be done by anyone, or your employer becomes insolvent or bankrupt.
Renovations	When any part of the roof, floor or external walls of your home are removed to allow additions, alterations, repairs or decoration to be completed to your home.
Rental agreement	A fixed term lease agreement or periodic tenancy agreement.
Rented out	When your home is rented out under a rental agreement.
Rent default	When you have entered into a rental agreement and your tenant has failed to pay the agreed rent and is in breach of the rental agreement.
Retaining wall	A wall that is not part of the building you live in and is designed to hold back and retain earth or water.
Riot	Is a civil commotion or disturbance.
Specified items	Items that you ask us to cover inside your home for more than the general limits we pay for them as shown on page 66. You select the sum insured for the item and you pay an extra premium to cover it for that amount. Your Specified items are shown on your Certificate of Insurance.

Sporting equipment	Equipment you use for sporting activities (including competitions), leisure and recreational activities. It does not include: - camping equipment, diving equipment, parachute, model craft, hang glider, aircraft, motor vehicle, motorcycle, trail bike, mini bike, motorised go-cart, or - any spare part or accessory for that equipment (including any helmet, gloves, boots, goggles or over-suit).
Stock	Goods or merchandise you buy to sell or distribute.
Storm	Strong winds that may also involve heavy rain, hail, or snow. For example, a cyclone.
Storm surge	An increase in the sea level that is caused by a tropical cyclone or other intense storm.
Temporary home or structure	A structure you live in which is not fixed to foundations set into the ground and is not connected to services on the site.
Temporary/unfixed swimming pool	A swimming pool that is not a fixed swimming pool which includes an inflatable or above ground swimming pool or spa that is mounted on its own accessories or on a temporary site.
Tenant	The person(s) named on the rental agreement and including anyone who permanently lives with them.
Terrorism	An act by any person or group, including the use of or threat to use force or violence for political, religious, ideological, ethnic or similar purposes (including the purpose of influencing the government) and/or that is intended to put the public, or any section of the public, in fear.
Tools of trade	Tools that are usually used for a business.
Unoccupied	No one has been living in your home for more than 60 days and you did not tell us beforehand that it would be unoccupied for 60 days or longer. Your home is also unoccupied if someone stays there on average for less than one night a week during the 60 day period.
Uplift rate	The percentage increase used by us to increase your home or general contents (excluding specified items) sums insured when we offer to renew a policy, aimed at helping account for increasing costs.
Water runoff	Water which enters your home as a result of it running off or overflowing from any origin or cause
We, us	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082.
You, your	The persons shown as the policyholders on the Certificate of Insurance and their family who permanently live with them at the insured address.

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