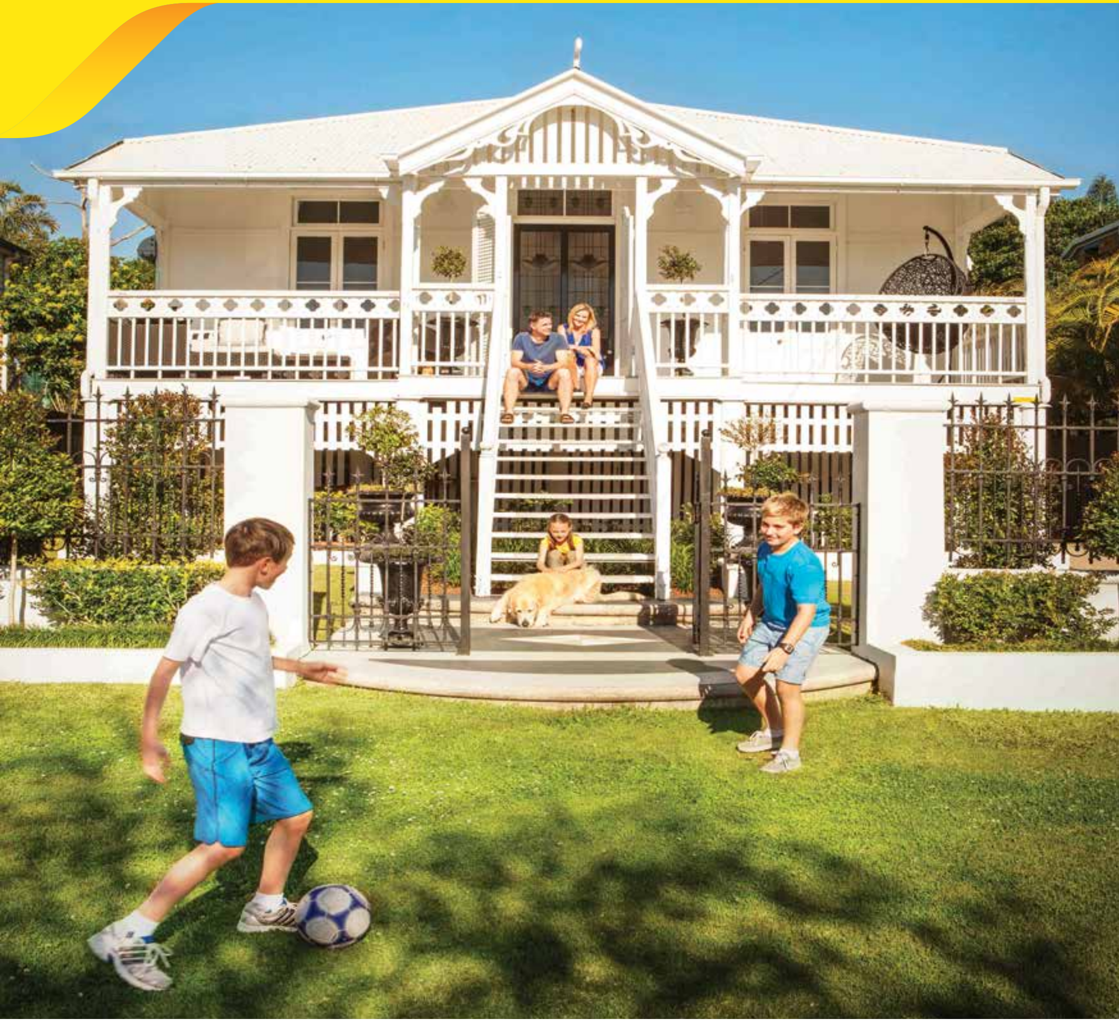
Household Insurance Policy

Product Disclosure Statement



It pays to belong

RHHB2 03/17

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 give 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 anything 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.

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.

What you need to do

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).

Who issues your policy?

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

Our Privacy Statement

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.

Welcome

Welcome to RACQ Insurance and thank you for insuring with us.

We are delighted to have you as a member. We'll do whatever we can to help you with your insurance needs – especially when something happens and you need to make a claim.

We are one of the largest providers of home and contents insurance in Queensland. You have access to our network of stores and agents throughout Queensland and a call centre that you can reach 24 hours, every day.

This Product Disclosure Statement, 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 can explain them to you.

We're here to help

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

You, your, we and us

In this Product Disclosure Statement, **you** or **your** refers to the policyholders shown on the Certificate of Insurance and their family who permanently live with them at the insured address.

We or **us** refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence Number 233082.

Inside

Inside

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Snapshot

This is a guide to the key features of your policy. Please read this Product Disclosure Statement, your Certificate of Insurance and any Supplementary Product Disclosure Statements for full details.

Your policy

page 9

Type of policies:

- Home Insurance.
- Contents Insurance.
- Home and Contents Insurance.

Documents that make up your policy:

- Certificate of Insurance.
- Product Disclosure Statement.
- Any Supplementary Product Disclosure Statement we may issue.

What you're covered for

pages 19-60

1. **Insured events:** **We cover 14 events which may cause loss or damage to your home or contents** – see pages 19-29.
2. **Extra benefits:** Extra things we include as part of your cover – see pages 30-46.
3. **Legal liability:** When someone makes a claim against you – see pages 47-50.
4. **Optional benefits:** Benefits you can add to increase your cover (you need to pay more for those benefits) – see pages 51-60.

What is your home?

page 12

Buildings and structures

- The building you live in, carports and sheds.

Indoor items

- Fixed coverings on walls and ceilings.
- Fixed or built-in air conditioners, ovens, stoves, range hoods, dishwashers and fish tanks.

Outdoor items

- Fixed swimming pools, water tanks, fences, driveways, fixed barbecues, aerials and solar panels.

What are your contents?

page 15

Household goods and personal items

- CDs, DVDs and Blu-ray discs.
- Clothing and bags.
- Electrical appliances.
- Electronic and photographic equipment.
- Furniture and furnishings.
- Jewellery and watches.
- Sporting and recreational items.
- Tools and garden equipment.

What we don't cover

page 13-63

Items we don't cover

The items we don't cover as part of your home or contents – see pages 13 and 16.

Specific exclusions

The specific things we exclude are shown under the relevant event or benefit they apply to – see pages 19-60.

General exclusions

The general things we exclude under your policy – see pages 61-63.

What we pay

pages 65-74

For your home or contents, we pay:

- up to your home sum insured or contents sum insured, **plus**
- any extra benefits paid on top of your sum insured, **plus**
- up to any optional benefit sum insured, **less**
- the relevant excess.

For your legal liability, we pay:

- up to $20 million, **less**
- the relevant excess.

Limits

- Limits apply to what we pay for your home or contents.
- For claims that are less than your excess – see page 73.

1. Policy summary
Your policy

Type of policy you may choose

Your Certificate of Insurance shows the type of policy you've chosen. We offer 3 types of policies:

Home Insurance	Only covers your home	**Home** ✔ ~~Contents~~ ✘
Contents Insurance	Only covers your contents	~~Home~~ ✘ **Contents** ✔
Home and Contents Insurance	Covers both your home and contents	**Home** ✔ **Contents** ✔

Policy conditions

Contract between you and us

Your insurance 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 responsible for:

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

Authorisation

If more than one person is named as a 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).

Your premium

Your premium is the amount you pay us for the cover we give you under your policy. 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.

Amounts shown

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

In some parts of this Product Disclosure Statement, we give examples to explain how your policy works. In those examples, the $ amounts we show include any government statutory charges, levies, duties and GST. If we pay a claim similar to one of our examples, then we will reduce the actual amount we pay for that claim by the amount of any Input Tax Credits (ITCs) that the policyholder is entitled to claim – see pages 68 and 73.

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on and from the time and date shown on your Certificate of Insurance. If you renew your current policy, then your policy for the new period of insurance starts at midnight on the day the previous period of insurance ends.

Documents that make up your policy

Your policy includes the following 3 key documents. Those documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

Certificate of Insurance

Your Certificate of Insurance shows the type of policy you have with us and also shows these specific details that apply to your policy:

- policyholders and insured address
- period of insurance
- home sum insured and contents sum insured you've chosen
- any optional benefits you've chosen
- any specified items and the sum insured that applies to them
- some limits and special conditions that apply to your policy
- the excess you've chosen and any other excesses that apply
- the premium you need to pay.

Words used in this document

To help you understand some of the words we use in this Product Disclosure Statement, see the definitions on pages 85-88.

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.

Product Disclosure Statement

This Product Disclosure Statement sets out the conditions that apply to your Home or Contents Insurance 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 Product Disclosure Statement with your Certificate of Insurance when you take out a new policy with us. You can download a current copy of our Product Disclosure Statement from racq.com/insurance

Supplementary Product Disclosure Statement

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

We give you a Supplementary Product Disclosure Statement if we make a change to the Product Disclosure Statement.

General Conditions

General conditions apply to your policy - see pages 79-82 for more details. It's important for you to know about these conditions. If you don't comply with any condition or term of your policy, it may affect whether we pay your claim, or, if we decide to pay your claim, how much we pay for your claim.

Your cover

Your policy covers:

1. Insured events	14 events which may cause loss or damage to your home or contents.
2. Extra benefits	Extra things we include as part of your cover for your home or contents.
3. Legal liability	Your legal liability if someone makes a claim against you.

It may also cover:

4. Optional benefits	Benefits you can choose to add to your policy to increase your cover for your home or contents (you need to pay more for those benefits).

For full details about your cover, see pages 19-60.

What we don't cover and what we exclude

Make sure you read the items we don't cover and the exclusions carefully so you know what your policy doesn't cover you for.

Our aim is to clearly show you what we do and don't cover so there are no surprises when you need to make a claim.

Items we don't cover

We don't cover certain items as part of your home or contents. Those items are listed on pages 13 and 16.

Specific exclusions

Specific exclusions apply to certain parts of your cover and are shown as crosses (✘) under the relevant event or benefit they apply to on pages 19-60.

General exclusions

The general things we exclude under your policy are known as general exclusions and are shown on pages 61-63.

They apply to all parts of your cover.

What we pay

For your home, we pay:

Up to your home sum insured	+	Any extra benefits paid on top of your sum insured	+	Up to any optional benefit sum insured	–	The relevant excess

See page 67 for more details.

For your contents, we pay:

Up to your contents sum insured	+	Any extra benefits paid on top of your sum insured	+	Up to any optional benefit sum insured	–	The relevant excess

See page 70 for more details.

For your legal liability, we pay:

Up to $20 million	–	The relevant excess

See page 50 for more details.

Limits

Limits apply to what we pay for your home or contents. General limits apply to certain items that are part of your home or contents and specific limits apply under the extra benefits and optional benefits.

We may pay extra benefits on top of your home sum insured or contents sum insured. For more details, see pages 69 and 72.

Your home

What we cover as your home

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

Buildings and structures	✔ The building you live in. ✔ 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 • you don't use it on a public road. ✔ Other buildings that you use for domestic purposes which include garages, carports, sheds and pergolas.
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 fish tanks. ✔ Ceiling fans and ceiling exhaust fans.
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 pump, 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.
For landlords	✔ If you are a landlord, your home also includes your: • fixtures and fittings • floor coverings and carpets • light fittings, blinds and curtains.

What we don't cover as your home

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

- ✘ The land your home is built on.
- ✘ A hotel, motel, boarding house or barracks.
- ✘ A home unit (but we do cover a home unit when there are only 2 of them and you own them both or you have the cover we provide under 'Mortgagee's interest in a home unit' – see page 60).
- ✘ Temporary homes or structures (but we do cover unregistered caravans or mobile homes as described on page 12).
- ✘ Homes that are being built or rebuilt (but we do cover your home for some insured events during renovations – see page 19).
- ✘ Fences, sheds, stables or other structures you use for agricultural or other business purposes.
- ✘ 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
  - you don't solely use as your permanent or temporary residence.
- ✘ Temporary/unfixed swimming pools or spas.
- ✘ Boat jetties, pontoons or wharves (unless shown on your Certificate of Insurance as being insured as part of your home).
- ✘ Glasshouses or greenhouses (whether they are made mainly of glass or not).
- ✘ Retaining walls.
- ✘ Carpets (we cover carpets under Contents Insurance).
- ✘ Lawns, grass, trees, shrubs, plants and hedges (but we do cover trees, shrubs, plants and hedges under the Extra benefit – Replacing trees, shrubs, plants and hedges).

Your home sum insured

Your home sum insured is the amount you choose to cover your home. It's important for you to choose a home sum insured amount that is enough to cover the cost to rebuild your home if it's totally destroyed by an insured event – for example, a fire.

So when you set your home sum insured, you should work out:

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

You can ask us to change your home 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.

Increase to your home sum insured at renewal

When we send you an offer to renew your policy, we'll increase your home 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. You can ask us to increase or decrease your home sum insured at any time. Also, the increase doesn't mean your home sum insured is enough to fully cover any loss or damage to your home. You should monitor your sum insured to make sure it provides the right amount of cover.

We show your new home sum insured on your Certificate of Insurance.

Limits that apply to what we pay under Home Insurance

General limits apply to what we pay for certain items that are part of your home. For example, we pay 50% of the cost for a fence that is on a shared boundary – and we only pay for up to 2km of that fence. For a list of the items we limit, see Table 3 on page 69.

Help to calculate your home sum insured

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

Your contents

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 don't include the things listed under the section 'What we don't cover as your contents'.

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.
Clothing and bags	✔	Clothing, shoes, bags and wallets.
Electrical appliances	✔	Electrical appliances like washing machines, refrigerators, freezers, dryers and portable heaters.
Electronic, mobile phones and photographic equipment	✔	Home entertainment equipment like TVs and DVD players.
	✔	Laptops, computers and tablet PCs.
	✔	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 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	✔	Unregistered motorised 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 non-structural fixtures and fittings that are not insured under any other insurance policy that is required by law to be taken out 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 • non-structural fixtures and fittings you install with your landlord's permission.

What we don't cover as your contents

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

- ✘ Structural improvements to your home (however we may cover structural improvements under Home Insurance).
- ✘ Precious metals in the form of bars or bullion and precious or semi-precious uncut or loose gems.
- ✘ Lawns, grass, trees, shrubs, plants and hedges.
- ✘ 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 55).
- ✘ Equipment or appliances permanently fixed to gas, plumbing or electrical systems (we cover fixed items under Home Insurance).
- ✘ 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 or water skis).
- ✘ Golf buggies or motorised wheelchairs that are or should be registered.
- ✘ 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', we will cover office equipment and stock that you keep at home).
- ✘ Tickets, coupons, lottery tickets and competition entry forms.
- ✘ Registered securities.
- ✘ 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 you don't use on a public road:
  - sailboards, windsurfers, surfboards, canoes, kayaks and non-motorised surf skis and water skis and their spare parts and accessories
  - musical instruments
  - sporting equipment
  - computer equipment
  - collections of any kind.

Contents in the 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 23
- under the insured event 'Theft' we only pay up to 5% of your contents sum insured – see page 28
- under the Optional benefit 'Advanced cover', we only pay up to 5% of your contents sum insured – see page 51.

Your contents sum insured

Your contents sum insured is the amount you choose to cover your contents.

To make sure your contents are fully covered, you should go through your home room by room and write down what it would cost to replace each item with a new item at today's prices.

You can ask us to change your contents 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 contents.

New for old items

If you make a claim and we decide to 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.

Help to calculate your contents sum insured

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

Increase to your contents sum insured at renewal

When we send you an offer to renew your policy, we'll increase your contents sum insured by the uplift rate. This helps to protect your contents sum insured against the effects of increasing costs.

Even though we offer you that increase, you don't have to accept it. You can ask us to increase or decrease your contents sum insured at any time. Also, the increase doesn't mean your contents sum insured is enough to fully cover any loss or damage to your contents. You should monitor your sum insured to make sure it provides the right amount of cover.

We show your new contents sum insured on your Certificate of Insurance.

Limits that apply to what we pay under Contents Insurance

General limits apply to what we pay for some contents items. For example, we only pay up to $2,000 for a ring or up to $300 for cash. For a list of all of the contents items we limit, see Table 5 on page 71.

Insuring your contents for more

You can add optional benefits to your policy to cover certain items for more than the general limits we pay for them. For example, if your engagement ring is worth $5,000, you may want to cover it for its full value – rather than the general limit of $2,000.

You choose the sum insured for each item you want to cover. You then need to decide whether to cover your items as:

- 'Specified items' to cover them inside your home – see page 56
- 'Items away from home' to cover them anywhere in Australia and New Zealand – see pages 57-59.

2. Your cover

Insured events

We cover loss or damage to your home or contents that is caused by certain events. We call them insured events. For us to cover you for loss or damage caused by an insured event, the event must happen:

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

We don't cover some situations, events and types of loss or damage to your home or contents. Those exclusions are set out in this section under each of the insured events.

We describe the insured events on pages 19-29. Under each insured event, we show:

Yes	✔	What we cover.
No	✘	What we don't cover – that is, the exclusions that apply to the cover we provide for the insured event.
Limits	$	Any limits that apply.

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

If you're renovating your home, then we **don't** cover you for all 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 contents caused by:

- 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.

What we don't cover when your home is unoccupied

Your home is unoccupied if no one has been living in it for more than 60 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.

If your home is unoccupied, we **don't** cover you for loss or damage caused by these insured events that happen after the first 60 days:

- Explosion
- Fire
- Leaks
- Theft
- Vandalism.

Animal damage

Animal damage is when an animal does something that causes loss or damage to your home or contents. For example, we cover you if a gecko causes damage to your air conditioning unit.

Yes	✔	An animal causes loss or damage to your home or contents.
No	✘	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 extra benefit 'Broken glass – home' – see page 32).
	✘	Anything that happens while you're renovating your home.
	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on pages 69 and 71.

Earthquake

We cover your home or contents if an earthquake causes loss or damage. An earthquake excess applies on top of your basic excess – see page 73.

Yes	✔	An earthquake causes loss or damage to your home or contents.
No	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on pages 69 and 71.

Explosion

Explosion is when an item, device or substance blows up. For example, your gas bottle explodes or a gas leak causes an explosion.

Yes	✔	An explosion causes loss or damage to your home or contents.
No	✘	Loss or damage to an item or device that explodes.
	✘	If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.
	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on pages 69 and 71.

Fire

A fire needs to have an actual flame. It does not include smoke or heat damage to your home or contents on its own. For example, we don't cover you if you put a hot saucepan on your kitchen bench top and it scorches the surface.

Yes	✔	A fire causes loss or damage to your home or contents.
No	✘	Loss or damage caused by smoke or heat (e.g. melting or scorching) when your home or 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)
	✘	If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.
	✘	A bushfire that happens during the first 72 hours from when we first cover your home or 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).
	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on pages 69 and 71.

Flood

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

- a lake, river, creek or other natural watercourse (whether or not it has been altered or modified)
- a reservoir, canal or dam.

Water runoff means water which enters your home as a result of it running off or overflowing from any origin or cause.

Yes ✔ A flood or water runoff causes loss or damage to your home or contents.

No ✘ 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 a swimming pool, spa or tank
- 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 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.

✘ A flood or water runoff that happens during the first 72 hours from when we first cover your home or 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'.

✘ Anything that happens while you're renovating your home.

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to the general limits shown on pages 69 and 71.

Impact

When certain items cause loss or damage through impact with or near your home or contents.

Yes

✔ The impact of these items cause loss or damage to your home or contents:

- 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 tree branch that causes the impact.

No

✘ 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 caused by a motor vehicle or watercraft to underground services.

✘ Loss or damage to contents in the open air.

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

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits

$ Up to the general limits shown on pages 69 and 71.

Leaks

Leaks are liquids that are leaking, bursting, discharging or overflowing from certain items or devices. For example, the hose in your dishwasher bursts and water damages your kitchen cupboards and floors.

We may also cover some other costs under the extra benefit 'Investigating leaks'– see page 39.

Yes

✔ The following items or devices malfunction at or near your home and leaks from them cause loss or damage to your home or contents:

- 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.

No

✘ 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 contents.

✘ 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 couldn't have reasonably been expected to know about the leak before it caused loss or damage to your home or contents.

✘ Loss or damage to the item or device which leaked.

✘ The cost to replace the escaped liquid.

✘ Anything that happens while you're renovating your home.

✘ If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits

$ Up to the general limits shown on pages 69 and 71.

Lightning

Lightning includes a power surge caused by a lightning strike. It does not include power surges or fluctuations that are caused by your electricity provider or other things like a tree falling onto a power line.

Yes	✔	Lightning causes loss or damage to your home or contents.
No	✘	If there is no reasonable evidence that lightning was the cause of the loss or damage.
	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on pages 69 and 71.

Riots

A riot is a civil commotion or disturbance. It also includes the action that legal authorities take to control a riot.

Yes	✔	A riot causes loss or damage to your home or contents.
No	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on pages 69 and 71.

Storm

A storm has very strong winds and may also involve heavy rain, hail or snow. For example, a cyclone. A storm is not just continuous bad weather on its own.

Yes ✔ A storm causes loss or damage to your home or contents.

No ✘ Loss or damage caused by:
- 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).

✘ A storm that happens during the first 72 hours from when we first cover your home or 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.

✘ Anything that happens while you're renovating your home (but we do cover wind damage caused by the storm).

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

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

$ Up to the general limits shown on pages 69 and 71.

Storm surge

Storm surge is an increase in the sea level that is caused by a tropical cyclone or other intense storm.

Yes ✔ A storm surge causes loss or damage to your home or contents.

No ✘ 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 a swimming pool, spa or tank
- 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.

✘ A storm surge that happens during the first 72 hours from when we first cover your home or 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).

✘ Anything that happens while you're renovating your home.

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to the general limits shown on pages 69 and 71.

Theft

Theft is when someone enters your home without consent and steals from you. Theft also includes attempted theft.

Yes

✔ A theft causes loss or damage to your home or contents.

No

✘ 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 extra benefit 'Accidental damage, malicious damage or theft by a tenant' - see page 31.

✘ Loss of 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, nurses quarters, barracks or similar buildings if a thief enters through an open or unlocked door, window or skylight
- contents that are in common areas.

✘ Anything that happens while you're renovating your home.

✘ If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.

✘ 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 extra benefit 'Accidental damage, malicious damage or theft by a tenant' - see page 31).

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits

$ Up to 5% of your contents sum insured for contents in the open air.

$ Up to the general limits shown on pages 69 and 71.

Tsunami

A tsunami is a wave that is caused by an underwater earthquake or volcano.

Yes ✔ A tsunami causes loss or damage to your home or contents.

No ✘ Anything that happens while you're renovating your home.

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to the general limits shown on pages 69 and 71.

Vandalism

Vandalism is when someone intentionally or maliciously damages your home or contents.

Yes ✔ Vandalism causes loss or damage to your home or contents.

No ✘ 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 extra benefit 'Accidental damage, malicious damage or theft by a tenant' - see page 31.

✘ 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, nurses quarters, barracks or similar buildings if a vandal enters through an open or unlocked door, window or skylight
- contents that are in common areas.

✘ Anything that happens while you're renovating your home.

✘ If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.

✘ 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 extra benefit 'Accidental damage, malicious damage or theft by a tenant' - see page 31).

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to 5% of your contents sum insured for contents in the open air.

$ Up to the general limits shown on page 69 and 71.

Extra benefits

We provide up to 31 extra benefits as part of your cover for your home or contents. You don't need to pay more for those extra benefits – we include them as part of your standard cover.

The extra benefits we provide depend on the type of policy you have.

We don't cover some situations, events and types of loss or damage to your home or contents. Those exclusions are set out in this section under each of the extra benefits.

We describe the extra benefits on pages 31-46 and show which policy includes those benefits. Under each benefit, we show:

Yes	✔	What we cover.
No	✘	What we don't cover – that is, the exclusions that apply to the cover we provide for the extra benefit.
Limits	$	Any limits that apply.

How we pay for extra benefits

We pay for an extra benefit either **as part of** or **on top of** your sum insured. How we pay for each benefit is shown under 'Limits'.

Making a claim for an extra benefit

You can only claim for certain extra benefits with a claim for an insured event. For example, you make a claim under your Home Insurance policy for the insured event 'Fire'. If your home is unfit to live in, then you can also claim for the Extra benefit 'Temporary accommodation'.

Other extra benefits apply without an insured event. For example, you can make a claim under the extra benefit 'Broken glass – home' on its own.

Claims that are less than your excess

We won't proceed with or pay your claim if the claim amount (as assessed by us) is less than the excess you need to pay. For example, if you have a claim with an assessed value of $600 and your excess is $750, we will be unable to proceed with your claim, as the excess is higher than the assessed value of the claim.

The assessed value is what it would cost us to repair or replace the item.

Accidental damage, malicious damage or theft by a tenant

Home ✔
Contents ✔

We cover accidental damage, malicious damage or theft by a tenant if your home is being rented out. We will reduce the amount we pay by any bond money that you are entitled to.

Yes

✔ We pay for loss or damage to your home or contents, as long as you told us your home was rented out before the loss or damage happened, 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.

No

✘ Accidental damage caused by:

- 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 54.

✘ 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 damage to your property:

- if hand held 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.

✘ Any specific exclusions that apply to an insured event that causes the accidental damage.

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

✘ 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 'Your responsibilities' shown on page 65.

✘ The items we don't cover as your home or contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits $ We pay the loss and damage to your home or contents less any bond money you are entitled to up to 15% of your home sum insured or contents sum insured, less any excess that applies. For example, if you suffer loss or damage to your contents of $20,000 and your contents sum insured is $80,000 and you are entitled to a bond of $2,000, we pay $12,000, less any excess that applies. This limit applies for each period of insurance regardless of the number of claims you may make.

$ The general limits shown on page 69 and 71.

$ Depending on which part of your policy you claim under, we pay this benefit as part of your home sum insured, contents sum insured or both sums insured.

Broken glass - contents

~~Home~~ ✘
Contents ✔

We pay for glass that is accidentally broken in certain furniture items. An accident is an event or incident which you didn't intend or expect.

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

Yes ✔ Costs to repair or replace glass that is part of a furniture item that is accidentally broken at your home.

No ✘ 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
- 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 51).

✘ Loss or damage to:

- items made from other materials including porcelain, marble, granite, fibreglass, polymarble or ceramics
- the picture tube or 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 51).

✘ If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.

✘ The items we don't cover as your contents shown on page 16.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to the general limits shown on page 71.

$ We pay this benefit as part of your contents sum insured.

Broken glass – home

Home ✔
~~***Contents***~~ ✘

We pay for glass that is accidentally broken in certain items that are part of your home. An accident is an event or incident which you didn't intend or expect.

Yes

✔ Costs to repair or replace these items if they are part of your home and are accidentally broken:
- 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.

✔ Birds break the glass in your windows or doors.

No

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

✘ Loss or damage to:
- tiles or tiled furniture
- a conservatory.

✘ If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.

✘ The items we don't cover as your home shown on page 13.

✘ The general exclusions shown on pages 61-63.

Limits

$ Up to the general limits shown on page 69.

$ We pay this benefit as part of your home sum insured.

Clean up costs

Home ✔
Contents ✔

We pay the costs to clean up the mess or damage made by a thief or vandal or by the police when they investigate an incident.

Yes

✔ If we agree to pay your claim under the insured event 'Theft' or 'Vandalism', then we pay 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).

No

✘ The general exclusions shown on pages 61-63.

Limits

$ Up to 10% of your home sum insured or contents sum insured for each claim.

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

Contents in a safe deposit box

~~Home~~ ✗
Contents ✔

We cover the contents that you keep in a safe deposit box at a financial institution.

Yes	✔	An insured event causes loss or damage to your contents while they are in a safe deposit box at a financial institution.
No	✘	Loss or damage to cash, gift cards, cheques and travellers' cheques.
	✘	The items we don't cover as your contents shown on page 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to 10% of the contents sum insured for each claim.
	$	Up to the general limits shown on page 71.
	$	We pay this benefit as part of your contents sum insured.

Contents in storage

~~Home~~ ✗
Contents ✔

We cover contents that you store away from your home for up to 60 days.

Yes	✔	If you tell us you are storing your contents away from your home and we agree to cover them, then we cover those contents for up to 60 consecutive days for loss or damage caused by an insured event that happens during the period of insurance.
No	✘	Loss or damage to: • cash, gift cards, cheques and travellers' cheques • jewellery and watches • gems and precious metals in any form.
	✘	The items we don't cover as your contents shown on page 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the general limits shown on page 71.
	$	We pay this benefit as part of your contents sum insured.

Contents in transit

~~Home~~ ✗
Contents ✔

We cover contents in certain situations while you are moving them to a new permanent address in Australia.

Yes	✔	If you tell us that you are moving to a new permanent address in Australia, we cover your contents for 14 days from when you start to move to your new home if: • 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.

No ✘ 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.

✘ The items we don't cover as your contents shown on page 16.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to the general limits shown on page 71.

$ We pay this benefit as part of your contents sum insured.

Counselling services

Home ✔
Contents ✔

We pay for counselling services following an insured event.

Yes ✔ If we agree to pay your claim for an insured event, then we will also pay for you to receive up to 6 counselling sessions with a registered practitioner as long as:

- 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.

No ✘ The general exclusions shown on pages 61-63.

Limits $ Up to $1,500 in total.

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

Credit card misuse

~~Home~~ ✘
Contents ✔

We pay certain costs you may be liable for if your credit card or other financial transaction card is lost or stolen.

Yes ✔ We pay the costs you're liable for 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.

No ✘ A person misuses your card because they found or had access to your personal identification number or other details.

✘ You didn't notify the financial institution or credit provider within 24 hours after you found out that your card was lost or stolen.

✘ The financial institution or credit provider covers your loss.

✘ You break the terms and conditions that apply to the card.

✘ The general exclusions shown on pages 61-63.

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

$ We pay this benefit as part of your contents sum insured.

Demolition and removal of debris

Home ✔
Contents ✔

We pay the reasonable costs to demolish your home and to remove any debris.

Yes	✔	If we agree to pay your claim for an insured event, then we pay the costs to demolish your home and to remove any debris that is caused by that event and demolition work.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to 20% of your home sum insured or contents sum insured for each claim.
	$	Depending on which part of your policy you claim under, we pay this benefit on top of your home sum insured, contents sum insured or both sums insured.

Design

Home ✔
~~Contents~~ ✘

We pay the reasonable costs to redesign your home after an insured event.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay the reasonable costs for the following work that needs to be completed to rebuild or repair your home: • survey work • design work • related legal work.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to 10% of your home sum insured in total.
	$	We pay this benefit on top of your home sum insured.

Home ✔
~~Contents~~ ✘

Emergency services damage

We pay for loss or damage that is caused to your home by emergency services.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay to repair any damage caused by emergency services when they entered your home.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $1,000 for each claim.
	$	We pay this benefit as part of your home sum insured.

Extra living expenses

~~*Home*~~ ✗
Contents ✔

We pay your reasonable extra living expenses while your home is being rebuilt or repaired after an insured event happens.

Extra living expenses include costs to install a temporary fence to keep your animals secure or fees to connect electricity, gas or telephones.

Yes	✔	If we agree to pay your claim for an insured event and you need to move out of your home because the event makes the home unfit to live in, then we pay your reasonable extra living expenses until your home is fit to live in.
No	✘	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 extra benefit 'Temporary accommodation' – see page 44).
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to 10% of your contents sum insured for each claim.
	$	We pay this benefit on top of your contents sum insured.

Food spoilage

~~*Home*~~ ✗
Contents ✔

We pay for spoiled frozen and refrigerated goods in certain situations.

Yes	✔	Costs for 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.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $1,000 for each claim.
	$	We pay this benefit as part of your contents sum insured.

No excess

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

Funeral costs

Home ✔
Contents ✔

We pay funeral costs in certain situations.

Yes	✔	If we agree to pay your claim for an insured event which happens at the insured address and causes you or a member of your family to die within 90 days, then we pay the funeral costs.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $5,000 for each claim.
	$	Depending on which part of your policy you claim under, we pay this benefit as part of your home sum insured, contents sum insured or both sums insured.

Gifts

~~Home~~ ✘
Contents ✔

We pay the cost to cover gifts you bought for a special occasion. For example, wedding or Christmas gifts.

Yes	✔	If we agree to pay the contents sum insured for your claim for an insured event, then we also pay the costs to replace the gifts you bought for a special occasion.
No	✘	Loss or damage to cash, gift cards, cheques and travellers' cheques.
	✘	The items we don't cover as your contents shown on page 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $1,000 for each claim.
	$	Up to the general limits shown on page 71.
	$	We pay this benefit on top of your contents sum insured.

Home modifications after a serious injury

Home ✔
~~Contents~~ ✘

We pay for required modifications to your home after an insured event at the home which results in quadriplegia or paraplegia.

Yes	✔	If we agree to pay your claim for an insured event which causes you to become quadriplegic or paraplegic then we pay for required modifications to your home.
No	✘	The injury is caused by someone who is not permanently living at your home.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $25,000 for each claim.
	$	We pay this benefit on top of your home sum insured.

Investigating leaks

Home ✔
~~***Contents***~~ ✘

We pay the reasonable costs to locate where a leak is coming from.

Yes	✔	If a leak has caused loss or damage to your home, then we pay the reasonable costs to locate where the leak is coming from.
No	✘	The cost to fix the leak.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to 10% of your home sum insured for each claim.
	$	We pay this benefit on top of your home sum insured.

Lifetime guarantee on repairs

Home ✔
Contents ✔

We guarantee the quality of repairs we authorised for your home or contents when you made a claim with us if they were completed by a repairer authorised by us. That means we'll pay the cost to fix any faulty workmanship while you own your home or contents.

Yes	✔	While you or your family own your home or contents, we pay the cost to fix any faulty workmanship resulting from repairs authorised by us.
No	✘	The repairs to your home or 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.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Depending on which part of your policy you claim under, we pay this benefit as part of your home sum insured, contents sum insured or both sums insured.

Locks

Home ✔
Contents ✔

We pay the costs to re-key, recode or replace your locks if a key to an external door to your home is stolen.

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

No ✘ The keys are stolen by your tenant.

✘ If you are a tenant of the home.

✘ The general exclusions shown on pages 61-63.

Limits $ Up to $1,000 for each claim.

$ Depending on which part of your policy you claim under, we pay this benefit as part of your home sum insured, contents sum insured or both sums insured.

No excess

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

Lost rent

Home ✔
Contents ✔

We pay the rent you lose if your tenants need to move out because an insured event makes the home unfit to live in.

Yes ✔ We pay 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.

No ✘ The general exclusions shown on pages 61-63.

Limits $ Up to the market rent for your home when the insured event happened.

$ Up to 10% of your home sum insured or contents sum insured for each claim.

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

Matching repairs

Home ✔
Contents ✔

We pay the costs to replace or match your undamaged property to create a uniform appearance when we repair your damaged property.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay to replace or match undamaged building materials and floor coverings that are in the same room or passageway where the loss or damage takes place.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $500 for each claim.
	$	Depending on which part of your policy you claim under, we pay this benefit as part of your home sum insured, contents sum insured or both sums insured.

Redundancy premium waiver

Home ✔
Contents ✔

We waive or refund the remaining premium on your policy if a person shown as a policyholder on your Certificate of Insurance is made genuinely redundant.

Yes ✔ If you are made genuinely redundant during your period of insurance, we waive or refund the 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 property in which you are currently residing
- you cease employment due to a genuine redundancy
- 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.

No	✘	If you have not paid your premium.
	✘	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.
	✘	The general exclusions shown on pages 61-63.
Limits	$	You can only make one claim for this extra benefit in the period of insurance.
	$	Your premium for the period of insurance is waived or refunded from the date you cease employment.
	$	Up to 9 months premium.

Note: 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

Home ✔
Contents ✔

We pay the net rental income you lose if your tenant is in rent default or a sole tenant passes away. In some situations we will reduce the amount we will pay by any bond money that you are entitled to.

We also pay the legal costs you incur as a result of the rent default.

Yes

✔ We pay 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 pay the legal costs you incur to:

- legally evict a tenant
- recover amounts owed to you by a tenant, unless the legal costs are to recover an excess that may apply to a claim under this policy solely.

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

No

✘ 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 home is re-tenanted
- 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 'Your responsibilities' shown on page 65.

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

✘ The general exclusions shown on pages 61-63.

Limits

$ We pay the net rental income you lose less any bond money you are entitled to up to $5,000.

$ 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.

$ Depending on which part of your policy you claim under, we pay these benefits as part of your home sum insured, contents sum insured or both sums insured.

Replacing documents

~~*Home*~~ ✘
Contents ✔

We pay the costs to replace personal documents that are lost or damaged by an insured event. Personal documents include marriage certificates, passports, birth certificates, licences and qualification certificates.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay the costs to replace, restore or reproduce personal documents that are lost or damaged when the event happened.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $1,000 for each claim.
	$	We pay this benefit as part of your contents sum insured.

Replacing trees, shrubs, plants and hedges

Home ✔
~~*Contents*~~ ✘

We pay the costs to replace your trees, shrubs, plants and hedges that are lost or damaged as a result of an insured event at your home.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay the reasonable costs to replace your damaged trees, shrubs, plants and hedges at your home with ones that we consider are reasonably similar.
No	✘	Loss or damage to lawns and grass.
Limits	$	Up to $1,000 in total.
	$	We pay this benefit as part of your home sum insured.

Security firm response

~~*Home*~~ ✘
Contents ✔

We pay the costs charged by your security firm to respond to the alarm signal at your home because of an insured event.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay costs towards the security firm's fee to respond to the monitored alarm signal at your home if your alarm goes off because of the insured event.
No	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $750 for each claim.
	$	We pay this benefit as part of your contents sum insured.

Storage costs after an event

~~Home~~ ✘
Contents ✔

We pay the reasonable 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.

Yes ✔ If we agree to pay your claim for an insured event, then we also pay the reasonable costs to:

- remove and store your contents until you find another place to live in permanently or your home is fit to live in (whichever happens first)
- return 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.

No ✘ Loss or damage to:

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

✘ The general exclusions shown on pages 61-63.

Limits $ Removal and storage costs up to 10% of your contents sum insured for each claim.

$ Up to the general limits shown on page 71.

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

Temporary accommodation

Home ✔
~~Contents~~ ✘

We pay your reasonable temporary accommodation costs after an insured event happens.

Yes ✔ If we agree to pay your claim for an insured event and you need to move out of your home because the event makes your home unfit to live in, then we pay (or reimburse you for) your:

- reasonable 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.

No ✘ You are not living in your home when the insured event happens.

✘ The general exclusions shown on pages 61-63.

Limits $ Ongoing accommodation costs up to the market rent for your home when the insured event happened.

$ Up to 10% of your home sum insured for each claim.

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

Temporary removal of contents

We cover your contents while you are temporarily staying away from your home for up to 30 consecutive days.

For example, if you go on a 2 week holiday and stay in a hotel, then we cover the contents you take with you like your clothes, laptop and camera.

Yes	✔	An insured event causes loss or damage to contents that are on you or in your secure and lockable temporary dwelling in Australia while you are staying away from your home for up to 30 consecutive days.
No	✘	Loss or damage to cash, gift cards, cheques and travellers' cheques.
	✘	Loss or damage caused by these insured events while your contents are on you: • Flood (or water runoff) • Impact • Storm • Theft • Tsunami • Vandalism.
	✘	The items we don't cover as your contents shown on page 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to 20% of the contents sum insured for each claim.
	$	Up to the general limits shown on page 71.
	$	We pay this benefit as part of your contents sum insured.

Visitor's contents

~~Home~~ ✘
Contents ✔

We pay the costs to replace your visitor's contents.

Yes	✔	If we agree to pay your claim for an insured event, then we also pay for loss or damage to your visitor's contents while they are visiting your home.
No	✘	Loss or damage to these items: • cash, gift cards, cheques and travellers' cheques • jewellery and watches • laptops, computers, tablet PCs and their accessories.
	✘	Another insurance policy covers your visitor's contents.
	✘	Mobile phones.
	✘	The items we don't cover as contents shown on page 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $500 for each claim.
	$	Up to the general limits shown on page 71.
	$	We pay this benefit as part of your contents sum insured.

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 (as long as you get our written approval before you incur them).

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.

We describe your legal liability cover on pages 47-50 and show:

Yes	✔	What we cover.
No	✘	What we don't cover – that is, the exclusions that apply to the cover we provide for legal liability.
Limits	$	Any limits that apply.

Home Insurance

Yes ✔ Your 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
- 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.

No ✘ The legal liability exclusions shown on pages 49-50.

Contents Insurance

Yes ✔ 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
- 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.

No ✘ 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').

✘ The legal liability exclusions shown on pages 49-50.

Landlord or owner-occupier of a home unit

Yes ✔ We also provide cover 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

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:

No

- ✘ 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

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

No

- ✘ 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 didn't exist.
- ✘ Any contract of employment or workplace agreement.

- ✘ Injury or death of any person who is treated as your employee for workers compensation purposes or which gives rise to workers compensation exposure on your behalf or on behalf of your workers compensation insurer.
- ✘ Injury or death of any person when anyone covered by your policy is entitled to indemnity for liability under any fund, scheme, policy or insurance or self insurance arrangement in connection with 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 61-63.

Limits for each accident

Limits

- $ Up to $20,000,000 for each accident (less any relevant excess) to include:
  - compensation amounts
  - your legal costs (as long as you get our written approval before you incur them).
- $ The limit applies for each accident regardless of the number of claims which may result from that accident.

When your legal liability cover 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.

Optional benefits

You can add optional benefits to your policy to increase your cover for your home or contents. Depending on the benefit you choose, you can insure your home or contents:

- for more $ than the general limits shown in Table 3 on page 69 and Table 5 on page 71
- for other types of loss or damage that we don't normally cover.

We show any optional benefits you've chosen on your Certificate of Insurance.

We don't cover some situations, events and types of loss or damage to your home or contents. Those exclusions are set out in this section under each of the optional benefits.

We describe the optional benefits on pages 51-60 and show which policy the options apply to. Under each benefit, we show:

Yes	✔	What we cover.
No	✘	What we don't cover – that is, the exclusions that apply to the cover we provide for the optional benefit.
Limits	$	Any limits that apply.

Additional premium

You need to pay an additional premium for any optional benefit you select.

Advanced cover

Home ✔
Contents ✔

Under this benefit, we cover you for accidental damage and motor burnout.

Accidental damage is loss or damage caused by an event or incident which you didn't intend or expect.

For example, you trip and knock down a lamp which crashes into your TV or you spill a glass of water on your laptop computer that you are using at your home.

Under Advanced cover, we also cover your home or contents for 'Motor burnout' as described on page 54.

Yes

✔ 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
- the picture tube or screen of a 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 contents as described under 'Motor burnout' – see page 54.
No	✘	Accidental damage to your home or contents if you rent out your home.
	✘	Accidental damage to your mobile phone.
	✘	Accidental damage caused by: • 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 54).
	✘	These types of accidental damage to your property: • if hand held 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.
	✘	Anything that happens while you're renovating your home.
	✘	If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.
	✘	Any specific exclusions that apply to an insured event that causes the accidental damage.
	✘	The items we don't cover as your home or contents shown on pages 13 and 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the limits that apply under any insured event that causes the accidental damage.
	$	Up to 5% of your contents sum insured for contents in the open air.
	$	Up to the general limits shown on pages 69 and 71.

Landlord's fixtures and fittings

Home ✔
~~Contents~~ ✘

If you are a landlord and your home is rented out to tenants, then we can cover your fixtures and fittings for loss and damage caused by an insured event for more than what they are covered for under our standard policy.

Under our standard policy, we pay up to 5% of your home sum insured to cover loss or damage to landlord's fixtures and fittings caused by an insured event. However under this option, the 5% limit doesn't apply. Instead, you select the amount you want to cover those fixtures and fittings for.

Yes	✔	An insured event causes loss or damage to landlord's fixtures and fittings which include: • floor coverings and carpets • light fittings, blinds and curtains.
No	✘	The items we don't cover as part of your home shown on page 13.
	✘	Any loss or damage to landlord's fixtures and fittings covered by an extra benefit, including 'Accidental damage, malicious damage or theft by a tenant'.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to the sum insured you select under this benefit.
	$	Up to any other limits that apply under any insured event.

Mobile phones

~~Home~~ ✘
Contents ✔

Under this benefit, we cover your mobile phone if it is accidentally lost or damaged.

Yes	✔	We cover the mobile phone shown on your Certificate of Insurance if it is accidently lost or damaged anywhere in Australia or New Zealand (and while you're travelling between those places) up to the sum insured you have nominated.
No	✘	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.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to sum insured you nominate for your mobile phone.

Mobile phones

A $200 excess applies to each claim. An additional mobile phone excess may also apply if shown on your Certificate of Insurance.

Motor burnout

Home ✔
Contents ✔

Motor burnout is when the wiring in a domestic electric motor burns out. That may happen to electric items that are part of your home or contents including your oven, clothes dryer, dishwasher, air conditioning unit, refrigerator or vacuum cleaner.

Yes

✔ Motor burnout of your electric motors or sealed units that are up to 10 years old.

✔ The cost:

- 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.

No

✘ Loss or damage to an electric motor that:

- is covered by a guarantee or warranty
- you use in any business.

✘ A printed circuit board.

✘ Costs to remove and refit a submersible pump.

✘ Under Contents Insurance, we don't cover 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 contents shown on pages 13 and 16.

✘ The general exclusions shown on pages 61-63.

Limits

$ Up to the general limits shown on pages 69 and 71.

Pet cover

We cover costs for a veterinarian to treat your pet dog or cat if they are accidentally injured or suffer an illness or disease.

When you make a claim, you need to give us a veterinary certificate completed by the attending veterinarian.

Yes

✔ A dog or cat that is shown on your Certificate of Insurance and permanently lives at your home.

✔ Reasonable costs for a veterinarian to treat your dog or cat if they are accidentally injured or suffer an illness or disease.

✔ The reasonable costs for a veterinarian to treat your dog or cat for an ongoing injury, illness or disease that continues into a subsequent period of insurance, where this optional benefit is selected.

No

✘ 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
- the general exclusions shown on pages 61-63.

Limits

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

Pet excess

A $50 excess applies to each claim. An additional pet excess may also apply if shown on your Certificate of Insurance.

Small business contents

~~Home~~ ✘
Contents ✔

If you run a small business, we cover your office equipment and stock that you keep at home.

Yes	✔	An insured event causes loss or damage to office equipment and stock you keep at home as part of your small business.
No	✘	Loss or damage to business items that we don't consider to be stock or office equipment.
	✘	Liability arising out of any business.
	✘	Loss or damage from any interruption to your business.
	✘	The general exclusions shown on pages 61-63.
Limits	$	Up to $20,000 for each claim.
	$	We pay this benefit on top of your contents sum insured.

Specified items

~~Home~~ ✘
Contents ✔

You can choose to cover your valuable items inside your home for more than what we cover them for under our standard policy – see Table 5 on page 71 for the contents items we limit.

Under this benefit, we cover your items for loss or damage up to the sum insured you nominate if an insured event causes loss or damage to them.

Yes	✔	The Specified items that are shown on your Certificate of Insurance.
	✔	An insured event causes loss or damage to your Specified items when they are inside your home.
No	✘	Any specific exclusions that apply to an insured event that causes the loss or damage.
	✘	The items we don't cover as your contents shown on page 16.
	✘	The general exclusions shown on pages 61-63.
Limits	$	The sum insured you nominate for a Specified item.
	$	Under the insured event 'Theft', 5% of your contents sum insured for contents in the open air.

! Don't cover the same items twice

If you cover certain items as Individual items away from home under the optional benefit 'Items away from home', then we cover them inside your home as well as anywhere else in Australia and New Zealand.

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

Items away from home

You can choose to cover the items away from home shown in Table 2 on page 58 for more than what we cover them for under our standard policy.

Under this 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.

And, we cover the items anywhere in Australia and New Zealand (and while you're travelling between those places).

Two ways to cover items that may leave your home

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

1. **Individual items away from home** – You choose any items you want to cover that are shown in Table 2 on page 58 and nominate a sum insured for each item.

   For example, you cover your watch for $6,000 as a item away from home. If your watch is stolen from inside your home or at the park or anywhere else in Australia or New Zealand, then we replace your watch or pay you up to $6,000.

2. **Grouped items away from home** – You choose a cover option shown in Table 1: Grouped items away from home. We then cover ANY of the items as shown in Table 2 on page 58 for up to the maximum amounts that apply to the cover option you've chosen from Table 1.

   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.

Table 1: Cover options for grouped items away from home

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

Table 2: Items that can be insured as items away from home

Items away from home	
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

Yes

✔ Your items away from home that are:

- the Individual items away from home you choose to cover from Table 2 that are shown on your Certificate of Insurance
- if you choose Grouped items away from home, any of the items away from home shown in Table 2.

✔ Your items away from home are lost or accidentally damaged or an insured event causes loss or damage to them:

- in Australia and New Zealand
- while you are travelling between Australia and New Zealand.

No

✘ 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
- 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.

✘ Any specific exclusions that apply to an insured event that causes the loss or damage.

✘ The items we don't cover as your contents shown on page 16.

✘ The general exclusions shown on pages 61-63.

Limits

$ 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.

Mortgagee's interest in a home unit

If you live in a home that is part of a body corporate and you have a mortgage, then we can cover claims made by your mortgagee – the bank or other lender that holds the mortgage on your home – for loss or damage to your home caused by something that would be an insured event under our Home Insurance policy.

If you take out this cover, you will need to choose a sum insured for your home as explained on page 14.

Yes ✔ We pay your mortgagee shown on your Certificate of Insurance any shortfall between the cost to repair or rebuild your home and the amount the body corporate's insurance policy pays if:

- your home is part of a community title scheme or strata scheme made up of subdivided lots or units and common property (such as a unit in an apartment building which has a body corporate) where the body corporate is required by law to insure your home
- an insured event under our Home Insurance policy causes loss or damage to your home
- your mortgagee makes a claim under this cover
- we would have paid a claim made under our Home Insurance policy for the event (that is, none of the specific exclusions or general exclusions would have applied to the event).

No ✘ The items we don't cover as your home shown on page 13.

✘ The specific exclusions that would apply under our Home Insurance policy to the insured event which causes the loss or damage.

✘ The general exclusions shown on pages 61-63.

Limits $ The lower of these amounts:

- your sum insured under this cover
- the outstanding mortgage debt when the loss or damage happens.

$ Up to the limits that would apply under our Home Insurance policy to the insured event which causes the loss or damage.

3. General exclusions

What we don't cover

This section outlines the general things we don't cover under your policy. They are known as general exclusions.

Specific exclusions also apply to certain parts of your cover and are shown as crosses (✘) where we describe the cover you have under your policy. Those specific exclusions are shown in the section 'Your cover' under any relevant event or benefit that is outlined on pages 19-60.

Also, we don't cover certain items as part of your home or contents which are listed on pages 13 and 16.

General exclusions

These general exclusions apply to all of the cover we provide under your policy.

We don't cover you under your policy for loss or damage to your home or contents or for legal liability which is caused by or arises in connection with any of the following items, events or circumstances:

Actions of the sea	✘	Actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami and storm surge).
Birds	✘	Birds (but we do cover some bird damage under the extra benefit 'Broken glass – home' – see page 32).
Breaking the law	✘	You don't comply with relevant laws and regulations.
	✘	You don't comply with firearms laws which includes not registering or storing your firearms in line with those laws.
	✘	You don't comply with laws about supplying or consuming alcohol or drugs.
	✘	Your acts or omissions (or the acts or omissions of anyone who permanently lives with you) during any criminal or illegal act.
Business	✘	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 of 'Small business contents', we will cover office equipment and stock that you keep at home).

Confiscation	✘	A government or local authority confiscates, nationalises or requisitions your property.
Consequential loss	✘	Any loss or expense which indirectly results from the cover we provide under your policy. See page 85 for the definition of consequential loss.
Computers and data	✘	A computer program or electronic system fails to process any form of data including date functions properly and accurately.
	✘	You lose data or information that you keep or store in any way.
	✘	A computer virus.
	✘	Computer hacking.
Defective or faulty workmanship	✘	Any inherent or built-in defect or defective or faulty workmanship, design or manufacture. But we do cover you if you can show you or your tenant did not know or couldn't reasonably have been expected to know about the defect or defective or faulty workmanship, design or manufacture.
Deliberate acts	✘	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 extra benefit of 'Accidental damage, malicious damage or theft by a tenant' - see page 31.
	✘	The results of any reckless act or omission by you, anyone who permanently lives with you, or your tenant (but we do cover accidental or malicious damage by your tenant under the extra benefit of 'Accidental damage, malicious damage or theft by a tenant' - see page 31).
Erosion and landslide	✘	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 contents caused by the flood or water runoff – see page 22).
Fraud	✘	Fraud or attempted fraud which includes: • passing valueless cheques or travellers' cheques • telling lies to make a financial gain.

Loss not linked to event	✘ Loss to your home or contents which can’t be linked to any identifiable event (but we do cover you if you have an optional benefit under ‘Items away from home’ – see page 57). ✘ Items which you have misplaced (but we do cover you if you have an optional benefit under ‘Items away from home’ – see page 57).
Maintaining your home or contents	✘ You don’t maintain your home and contents in good condition.
Period of insurance	✘ Any event or accident that starts or happens outside the period of insurance shown on your Certificate of Insurance.
Pests or parasites	✘ Includes rats, mice, cockroaches, termites, fleas, lice and bedbugs.
Radioactivity	✘ 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	✘ 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	✘ Rust, corrosion, rot, mould or gradual deterioration caused by light, air, the climate (which includes wind, rain or sand) or the passage of time.
Seepage and pollution	✘ Seepage, pollution or contamination by any substance no matter how it is caused.
Terrorism or war	✘ 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	✘ 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	✘ Wear and tear through normal use.

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4. What we pay
Making a claim

How to make a claim

If you need to make a claim under your policy:
- call us on **13 7202**
- visit an RACQ store.

We can help you 24 hours, every day.

When you make a claim, we'll tell you what you need to do to help us process your claim. In most cases, we'll lodge your claim for you so you don't need to complete a claim form – we'll let you know.

Your responsibilities

What you must do

If something happens that may lead to a claim, you must follow these steps:
- Tell us about the incident and make a claim as soon as possible.
- 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.
- 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.
- Co-operate with us which includes 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), or
  - attending court to give evidence.
- Tell us about any impending prosecutions or inquest.
- Keep damaged property so we can inspect it. However, if the damaged property is a health or safety hazard, then you should dispose of it immediately.
- Immediately tell us if there is another insurance policy that covers the loss or damage.

What you also must do as a landlord

If you are a landlord and something happens that leads to a claim under the extra 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.

What you must not do

If you are making a claim you must not:

- give us false or misleading information – if you or any other person makes a false or fraudulent claim under your policy, we can refuse to pay your claim and may also cancel your policy as allowed by law
- 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.

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 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 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 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.

What we pay for your home

Up to your home sum insured	+	Any extra benefits paid on top of your sum insured	+	Up to any optional benefit sum insured	–	The relevant excess

Limits apply to what we pay for certain items or under certain extra benefits or optional benefits – see Tables 3 and 4 on page 69. We may pay extra benefits on top of your home sum insured as shown in Table 4.

Settling your claim

Options to settle your claim

We may choose, at our option, one or more of the following ways to settle your claim:

1. **Pay the cost to have your home rebuilt or repaired as new** – that is, pay to 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.
2. **Pay you the cost to us** – that is, pay you what it would cost us to rebuild or repair your home as new up to the:
   - home sum insured
   - sum insured that applies under the optional benefit 'Landlord's fixtures and fittings'.

We also pay any extra benefits that apply to your claim.

We may change our mind and pay you the cost to us to complete the remaining repairs if you don't cooperate reasonably with us.

Paying your mortgagee or credit provider

If we choose option 2 shown above, then we may decide to first pay the mortgagee or credit provider shown on your Certificate of Insurance the outstanding debt you owe under the mortgage up to the 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.

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.

Reductions we may apply

We may reduce the amount we pay you to allow for age, wear, tear and the condition of your home. If we do that, then the final amount we pay you will reflect the actual value of your home immediately before the loss or damage happened.

We may reduce your payment in these cases:

- your home was not in a sound condition or was not well maintained when the loss or damage happened

- if you rent the home to tenants and the floor carpets that were damaged were over 10 years old
- any part of your home did not comply with relevant building laws when it was originally built.

Reduction for bond

In some situations we will reduce the amount we pay you by the amount of the bond that you are entitled to as a result of a tenant's actions that result in a claim under the extra benefits of 'Accidental damage, malicious damage or theft by a tenant' (see page 31) or 'Rent default' (see page 42).

Rebuilding on another site

If your home is totally destroyed and we choose to pay the cost to rebuild it, we may agree to let you rebuild it on another site.

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 Extra 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).

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

If you're registered for GST or required to be registered for GST, then before you lodge your claim you must tell us your Australian Business Number (ABN) and the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the property you are claiming for, and if so what percentage of ITCs you would be able to claim. We will reduce any payment we make to you for your claim by the amount of ITCs you would be entitled to.

Limits that apply to your home

Limits apply to what we pay for certain items that are part of your home or under certain extra benefits or optional benefits - see Tables 3 and 4 on page 69.

Table 3: General limits on home items

We only limit the items shown here – we don't limit any other items.

Item	Limit
Fixtures and fittings for landlords (except if you make a claim under the extra benefit 'Accidental damage, malicious damage or theft by a tenant' or if you have the optional benefit 'Landlord's fixtures and fittings')	Up to 5% of home sum insured
Dividing fences, walls and gates on a shared boundary that you jointly own with your neighbour	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

Table 4: Specific limits on home extra benefits and optional benefits

For more details about what's covered by these benefits, see pages 30-46 and 53.

Benefit	Limit	How paid
Extra benefit		
Accidental damage, malicious damage or theft by a tenant	Up to 15% of the home sum insured for each period of insurance	Part of home sum insured
Clean up costs	Up to 10% of the home sum insured	On top of home sum insured
Counselling services	Up to $1,500 in total	On top of home sum insured
Demolition and removal of debris	Up to 20% of the home sum insured	On top of home sum insured
Design	Up to 10% of the home sum insured	On top of home sum insured
Emergency services damage	Up to $1,000	Part of home sum insured
Funeral costs	Up to $5,000	Part of home sum insured
Home modifications after a serious injury	Up to $25,000	On top of home sum insured
Investigating leaks	Up to 10% of the home sum insured	On top of home sum insured
Locks	Up to $1,000	Part of home sum insured
Lost rent	Up to 10% of the home sum insured for up to 12 months net rental income	On top of home sum insured
Matching repairs	Up to $500	Part of your home sum insured
Replacing trees, shrubs, plants and hedges	Up to $1,000 in total	Part of home sum insured
Rent default	Up to $5,000, 2 weeks net rental income or $1,000 depending on your claim	Part of home sum insured
Temporary accommodation	Up to 10% of the home sum insured for up to 12 months of your accommodation costs	On top of home sum insured
Optional benefit		
Landlord's fixtures and fittings	Your optional benefit sum insured	On top of home sum insured

What we pay for your contents

Up to your contents sum insured	+	Any extra benefits paid on top of your sum insured	+	Up to any optional benefit sum insured	–	The relevant excess

Limits apply to what we pay for certain items or under certain extra benefits or optional benefits – see Tables 5 and 6 on pages 71 and 72.

We may pay extra benefits on top of your contents sum insured as shown in Table 6.

Settling your claim

Options to settle your claim

We may choose, at our option, one or more of the following ways to settle your claim:

1. **Repair the items** – that is, repair them as far as reasonably possible to their original condition using materials that are readily available in Australia.
2. **Replace the 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. **Pay you the cost to us** – that is, settle your claim, for the amount it would cost us to repair or replace the items, including the use of gift cards, or store credits, up to the:
   - contents sum insured
   - sum insured that applies under the optional benefit 'Specified items' or 'Items away from home'.

We also pay any extra benefits that apply to your claim.

Reductions we may apply

We reduce the as new value of the following contents items for age, wear and tear:

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

Reduction for bond

In some situations we will reduce the amount we pay you by the amount of the bond that you are entitled to as a result of a tenant's actions that result in a claim under the extra benefits of 'Accidental damage, malicious damage or theft by a tenant' (see page 31) or 'Rent default' (see page 42).

Pairs, sets or collections

If an item is part of a pair, set or collection, then we only pay to repair or replace the lost or damaged part. If we can't do that, then we pay the proportional replacement value of that part only. We don't pay for any decrease in the value of the pair, set or collection.

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

If you're registered for GST or required to be registered for GST, then before you lodge your claim you must tell us your Australian Business Number (ABN) and the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the property you are claiming for, and if so what percentage of ITCs you would be able to claim. We will reduce any payment we make to you for your claim by the amount of ITCs you would be entitled to.

Limits that apply to your contents

Limits apply to what we pay for certain contents items or under certain extra benefits and optional benefits.

Table 5: General limits on contents items

We only limit the items shown here – we don't limit any other items.

Item	Limit
Cameras and their accessories	Up to $2,000 in total
Cash, gift cards, cheques and travellers' cheques	Up to $300 in total
CDs, DVDs, Blu-ray discs, records, computer game consoles and discs, game software, music and software that has been purchased or downloaded legally	Up to $5,000 in total
Collections, medals or memorabilia	Up to $2,000 in total
Contents in the open air	Up to 5% of the contents sum insured for theft or vandalism
Hand woven rugs and mats	Up to $1,000 for each item
Movie or video cameras and their accessories	Up to $2,000 in total
Office equipment including computer equipment, associated hardware and accessories, purchased software (except for custom written software), furniture and furnishings in a home office or home surgery	Up to $10,000 in total
Stamp collections and collector's unnegotiable currency	Up to $2,000 in total
Tools of trade	Up to $2,000 in total
Watches, jewellery and gold or silver artefacts (but not bullion)	Up to $2,000 for each item or set, but not more than a total of $6,000 for this item category
Works of art, figurines, moulded objects, vases or curios (except for jewellery, gold or silver artefacts)	Up to $2,000 for each item or set up to $12,000 in total

Insuring your contents for more

You can insure certain items for more than the general limits set out in Table 5. You can choose the sum insured for each item and insure them under the optional benefit:

- 'Specified items' to cover them inside your home – see page 56
- 'Items away from home' to cover them anywhere in Australia and New Zealand – see pages 57-59.

Table 6: Specific limits on contents Extra benefits and Optional benefits

For more details about what's covered by these benefits, see pages 30-46 and 51-60.

Benefit	Limit	How paid
Extra benefit		
Accidental damage, malicious damage or theft by a tenant	Up to 15% of the contents sum insured for each period of insurance	Part of contents sum insured
Clean up costs	Up to 10% of the contents sum insured	On top of contents sum insured
Contents in a safe deposit box	Up to 10% of the contents sum insured	Part of contents sum insured
Counselling services	Up to $1,500 in total	On top of contents sum insured
Credit card misuse	Up to $1,500	Part of contents sum insured
Demolition and removal of debris	Up to 20% of the contents sum insured	On top of contents sum insured
Extra living expenses	Up to 10% of the contents sum insured	On top of contents sum insured
Food spoilage	Up to $1,000	Part of contents sum insured
Funeral costs	Up to $5,000	Part of contents sum insured
Gifts	Up to $1,000	On top of contents sum insured
Locks	Up to $1,000	Part of contents sum insured
Matching repairs	Up to $500	Part of contents sum insured
Replacing documents	Up to $1,000	Part of contents sum insured
Rent default	Up to $5,000, 2 weeks net rental income or $1,000 depending on your claim	Part of contents sum insured
Security firm response	Up to $750	Part of contents sum insured
Storage costs after an event	Up to 10% of the contents sum insured	On top of contents sum insured
Temporary removal of contents	Up to 20% of the contents sum insured	Part of contents sum insured
Visitor's contents	Up to $500	Part of contents sum insured
Optional benefit		
Mobile phones	Up to the sum insured you nominate for each phone	On top of contents sum insured
Pet cover	Up to $750 for any one injury or illness	On top of contents sum insured

Small business contents	Up to $20,000 for each claim	On top of contents sum insured
Specified items	Up to the sum insured you nominate for each item	On top of contents sum insured
Items away from home – Individual items away from home	Up to the sum insured you nominate for each item	On top of contents sum insured
Items away from home – Grouped items away from home	Up to the sum insured under the Grouped items away from home option you choose	On top of contents sum insured

Your excess

Your Certificate of Insurance shows the type and amount of excess that applies to your policy. More than one excess may apply to your policy.

Paying your excess

If you make a claim, we'll let you know:

- which excess applies and how much it is
- when and how to pay that excess, and
- who to pay it to – we may ask you to pay it to us or a third party on our behalf (for example, a repairer or supplier).

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

Claims that are less than your excess

We won't proceed with or pay your claim if the claim amount (as assessed by us) is less than the excess you need to pay. For example, if you have a claim with an assessed value of $600 and your excess is $750, we will be unable to proceed with your claim, as the excess is higher than the assessed value of the claim.

The assessed value is what it would cost us to repair or replace the item.

Reimbursing your excess

If we are able to recover the costs of your claim from another person who was responsible for the incident, then you may be entitled to be reimbursed any excess you paid when you made the claim.

Types of excesses

Basic excess

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

If the same insured event causes loss or damage to both your home and 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 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. 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. An additional mobile phone excess may also apply if shown on your Certificate of Insurance.

5. What you pay

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.

How we calculate your premium

We use a range of factors to calculate your premium. Table 7 shows some of the key factors that affect your premium.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes.

TABLE 7: Premium factors	
Key factor	
Home sum insured or contents sum insured	The sum insured you choose to cover your home or contents.
Address	If you live in an area that is more likely to be affected by insured events. For example, theft claims or weather events.
Age and construction of your home	When your home was built and the materials used to build it may affect its general condition and whether it is more vulnerable to damage.
Excess amount	The amount of excess you choose affects your premium.
Occupancy	If your home is being rented out.
Optional benefits	You need to pay extra for any optional benefits.
Other factors	Our claims experience and events that impact the whole insurance industry (e.g. earthquake, cyclone).

Premium discounts

You may be entitled to the premium discounts shown in Table 8. When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and apply the discounts that you're entitled to. We show your discounts on your Certificate of Insurance.

We don't apply any premium discounts we give you to the Pay by the Month fee or to any government statutory charges, levies, duties, GST or other taxes that are included in your premium.

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

TABLE 8: Premium discounts

Type of discount	When it applies
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 unit, duplex, townhouse or flat.
Combined discount	If you are an 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.
Roadside Assistance loyalty discount	If you hold RACQ Roadside Assistance (excludes Business Roadside Assistance).
Multi policy discount	If you have 3 or more qualifying policies or covers 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.

No claim discount

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% 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.

Pay by the Month option

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.

Pay by the Month fee

We may charge an annual Pay by the Month fee to set up and manage your direct debit authority. We charge that fee on top of your annual premium and deduct it each month as part of your monthly instalment.

Your Certificate of Insurance shows any annual fee that applies to your policy.

Any premium discounts we give you don't apply to the Pay by the Month fee.

When we deduct your payments

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

- first payment about 14 days after your policy starts
- 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 1 December (as November only has 30 days) and deduct your December instalment on 31 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, you should contact your financial institution.

Policy renewal

When we renew your policy we send you a renewal Certificate of Insurance so you can check the details that will apply for the new period of insurance. If you don't require any changes we continue to deduct your new monthly payments during the next period of insurance.

Cancelling or deferring payments

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

- calling us on **13 1905**
- writing to us at:

  Reply Paid 4
  RACQ Insurance - Pay by the Month
  Springwood QLD 4127.

So we can 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 on and from the time and date shown on your Certificate of Insurance.
- We continue to deduct monthly payments from your account until you tell us to cancel, stop 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.

  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:

  - 3 or more payment requests from a bank account
  - one payment request from a credit card account.
- If your bank account details change, you need to tell us at least 14 days before your next payment date.
- If your credit card details change or your credit card is renewed, you must tell us at least 14 business days before your next payment date.
- If a monthly instalment is overdue for 14 days, we may refuse to pay a claim.
- If a monthly instalment is overdue for one month, we automatically cancel your policy.

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.

6. Other details
General conditions

What you must do

You must do the following:

- At your expense take all reasonable precautions to:
  - keep your home and contents in good condition
  - keep your home and contents safe and secure
  - prevent further damage to the insured home and contents
  - prevent legal liability occurring.
- Advise us as soon as possible:
  - of any material change to the construction or use of your home
  - if you begin to rent out your home (if you previously told us that you live in it or it was unoccupied)
  - if you run a business from your home
  - of any physical changes in or around your home or contents which increase the risk of loss or damage to them
  - of any criminal convictions recorded against you (or a person who permanently lives with you).
- Comply with all the conditions set out in your Product Disclosure Statement, Supplementary Product Disclosure Statement and Certificate of Insurance.
- Immediately comply with requirements of public authorities.

Landlord conditions

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

- have your home 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 done or any act or omission that should have been done by your property manager.

Claims we decline or you withdraw

If we decline your claim or you decide to withdraw it, then you must reimburse us for any costs we've already incurred or paid towards your claim.

Premium conditions

Paying your premium

Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments.

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 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 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.

Changes to your policy

Changes that you ask for

You may ask us to make a change to a condition of 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 condition of your policy is only waived if we give you the waiver in writing.

Cancelling your policy

Cancellation by you

You may cancel your policy during the cooling off period (see page 1). If you want to cancel your policy (or cancel the cover under your policy for a home or contents location shown on your Certificate of Insurance) after the cooling off period, you need to call us, tell us in writing or visit us in store. We'll cancel your policy on the date we receive your request.

If you cancel your policy or cover, we'll refund the portion of your annual premium which covers the remaining period of insurance.

If you pay your premium by monthly instalments, then you are not entitled to a refund.

Cancellation fee

A cancellation fee will apply to any premium refund we give you if you cancel your policy (or cancel the cover under your policy for a home or contents location shown on your Certificate of Insurance) after the cooling off period. If the premium refund that covers the remaining period of insurance is:

- less than $100, we deduct a cancellation fee of $10, or
- $100 or more, we deduct a cancellation fee of 10% up to a maximum of $80.

You don't have to pay a cancellation fee if you cancel during the cooling off period.

Cancellation by us

We may cancel your policy at any time as allowed by law after giving you notice in writing.

When we cancel your policy, we'll refund the portion of your annual premium which covers the remaining period of insurance.

Renewing your policy

We may offer to renew your policy. If we offer to renew your policy we will send you a renewal Certificate of Insurance before your policy expires. If we decide not to renew your policy we will give you notice of this decision before your policy expires.

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. You are responsible for making sure your email address is up to date. Please contact us if you need to update your email address.

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

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 avoid your policy 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 information.

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
- if fraud is involved, treat your policy as if it never existed.

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 your policy and do not hold any other RACQ eligible products, you will no longer be entitled to be an RACQ member.
- If you are not an RACQ member at the end of your period of insurance, RACQ will not offer to renew your policy.

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

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

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
- email us at racqidisputeresolution@racq.com.au, or
- telephoning (07) 3361 2141 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 Internal Disputes Resolution Committee

If you're not happy with our response, you may ask us to refer your complaint to our Internal Disputes Resolution Committee. That Committee is made up of business representatives from across our organisation that have the appropriate knowledge, skills and authority to deal with your complaint. The committee 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 Financial Ombudsman Service Australia (FOS Australia). The FOS is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The FOS will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review 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 the FOS, even if we are still considering your complaint.

The FOS only deals with disputes that fall within their 'Terms of Reference'. To find out whether your dispute qualifies for the FOS, you can:

- write to Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001
- call **1800 367 287**
- visit www.fos.org.au, or
- email info@fos.org.au

Definitions

Accident	An event or incident which you didn't 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.
Consequential 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.

Cost to us	What it would cost us, including any discounts that are available to us, to repair, rebuild or replace your home or contents when the loss or damage took place.
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.
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.
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.
Genuine redundancy	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.
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 shown in Table 2 on page 58 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 certain items or devices.
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.
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 set and ornaments.
Paraplegia	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: • your insurance and renewal application • the Certificate of Insurance • this Product Disclosure Statement • any issued Supplementary Product Disclosure Statement.
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.
Quadriplegia	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.

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 72. 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.
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 home or contents sums insured when we offer to renew a policy. We decide what that percentage will be.
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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Contact Us

For further information or assistance contact us 24 hours every day on **13 1905**, visit **racq.com/insurance** or drop into your local RACQ store.

Insurance products issued by RACQ Insurance Limited. Conditions may apply. Always read the PDS available from RACQ before selecting a policy.

RACQ
It pays to belong

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RACQ Insurance Limited
ABN 50 009 704 152
AFS Licence Number 233082
2649 Logan Road, Eight Mile Plains, Qld 4113

RACQ Insurance products are sold by RACQ Operations Pty Ltd ABN 80 009 663 414 and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) and through a network of RACQ Insurance authorised representatives.

Motoring Insurance Travel Finance

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