Household Insurance

Product Disclosure Statement (PDS)

RACQ

RHHB2.1224

We’re here to help

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

Call us 7 days a week

General enquiries	Claims enquiries
13 1905	**13 7202**

Click-to-chat

racq.com/login **(log in to your account to chat to us)**

Visit any RACQ store

During business hours (check your local store for normal business hours)

Read more about us

Insurance	Membership
racq.com/insurance	**racq.com/membership**

Write to us

General enquiries

PO Box 4, Springwood Queensland 4127

Welcome

What is this document?

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

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy and what we pay when you make a claim. Unless we tell you otherwise, this PDS applies to any offers of renewal we make to you or to certain changes that you make to your policy which require us to send you a copy of this PDS.

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

This PDS is up to date on the date it is prepared. If we need to make changes to this PDS, we may issue a new PDS or a Supplementary Product Disclosure Statement. For changes that are not materially adverse to you, we may notify you of the changes by making details of the update available at **racq.com.au/insurance/insurance-disclosure-documents**. You can also contact us to request a free copy of these changes by calling us on **13 1905**.

Who is this product for?

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

Who issues your policy?

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

Inside

Snapshot of this PDS

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

01 Your policy p.9-15

Who is involved in this contract of insurance, when the policy starts, what happens if you change your mind, as well as the responsibilities you have and conditions that apply to your policy.

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

- If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

We also explain the important documents that make up your policy, which are:

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

02 Your cover p.17-80

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

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

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

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

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

This PDS contains information on the following types of cover:

- Home Insurance
- Contents Insurance

03 General exclusions p.81-86

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

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

These general exclusions apply in addition to the specific exclusions found within the 'Your cover' section.

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

04 Claims p.87-97

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

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

For Information on the excesses that may apply, please refer to the Additional Information Guide available at **racq.com.au/insurance/insurance-disclosure-documents**.

05 Other information p.99-107

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

For information on how we calculate your premium and what factors may effect your premiums, please refer to the Additional Information Guide available at **racq.com.au/insurance/insurance-disclosure-documents**.

How to read this PDS

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

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help you understand how we define these words, see 'Words with special meanings' in the 'Other information' section on pages 102-106.

Amounts shown

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

Symbols with special meanings used in this PDS

There are symbols used in this PDS that have special meanings. To help you understand how we use symbols within the 'Your cover' and 'General exclusions' sections we use the following.

✓	This shows what you are covered for in the type of cover that you have chosen.
$	These are the limits that apply. Although we provide cover for you, there may be limitations to how much cover you have or can claim on your policy.
✗	This is what we don't cover – known as exclusions. You are not covered for these items, costs, circumstances or events.
⚠	This relates to additional important information about the cover you have chosen. We also use boxes with this symbol to highlight important and helpful information or to help you navigate around this PDS.

Benefits that apply to your type of cover

Some benefits only apply to certain types of cover. We show this within each benefit using the symbols with special meanings. Below is an example benefit and how we display which types of cover the benefit applies to. This example is depicting coverage is available for Home but not available for Contents. These symbols are used throughout the 'Your Cover' section of the PDS and apply to both Included and optional benefits.

Example benefit

Included for	**Home**

The type of cover you have will be shown on your Certificate of Insurance including any optional benefits that you have selected.

01 Your policy

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

Documents that make up your policy

Your policy includes this Product Disclosure Statement (PDS), your Certificate of Insurance and any Supplementary Product Disclosure Statement. These documents show the conditions that apply to your policy. Please read all these documents together to understand how your insurance will apply.

In addition to these you can also read and download a free copy of the Household Insurance Additional Information Guide available at **racq.com.au/insurance/insurance-disclosure-documents** for information relating to premiums, discounts, excesses and other information or contact us for a copy.

1. Product Disclosure Statement (PDS)

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

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

2. Certificate of Insurance (COI)

Your COI shows the type of cover that applies to your policy and also shows any specific details that apply to your policy. You should check the details to make sure they are correct.

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

3. Supplementary Product Disclosure Statement (SPDS)

If we need to make a change to the PDS conditions, we may issue an SPDS which sets out the change. If we issue an SPDS, we will give you a copy.

Documents that are not part of your policy

The documents below do not form part of your policy. These documents provide you with general information about the product and may assist you to see if it meets your needs.

Additional Information Guide (AIG)

The AIG contains details about premium calculations, pricing factors, excesses, claim settlement examples, the Financial Claims Scheme and other information that may be relevant to you.

Target Market Determination (TMD)

The TMD describes who the products have been designed for and the different types of cover for you to determine if they will meet your needs.

Contract between you and us

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

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

More than one policyholder

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

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

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

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the date shown on your COI.

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

Cooling off period

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

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

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

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policyholders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who permanently lives with you has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled or voided.
- Any details on your COI are no longer accurate and complete including where:
  - You move home.
  - There is a change to the materials used in the constructions of your roof or walls.
  - The occupancy of your home changes including where there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days or if some or part of your home is being rented out.
  - You run a business from your home.
  - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy, or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

If you would like to know more about how this might affect you, please contact us by:

calling us on
13 1905

visiting us online
racq.com/support/faqs

Managing or changing your policy

Changes that you ask for

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

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

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

Waiver

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

Renewing your policy

We may offer to renew your current policy. If we do, we will send you a renewal COI before your policy expires. You are responsible for checking the details that apply for the new insurance period and advise us of any changes. Please ensure you check the amount of your sum insured on your renewal to see if your level of cover is still right for you.

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue during the next period of insurance. If the information in your renewal is correct and you wish to continue with your automatic renewal arrangement then you have nothing else to do, we will continue to deduct the renewal premium from your account or credit card.

If you do not have an automatic renewal arrangement, you will receive information from us in your renewal outlining how to accept your renewal offer should you wish to do so.

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

Receiving your documents and notices

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

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

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period - see page 10. If you want to cancel your policy (or cancel the cover under your policy for a home or your contents shown on your COI) you need to contact us. The cancellation will take effect from:

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

Cancellation by us

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

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

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

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

Your premium

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

For information on how we calculate your premium and discounts which may apply, please refer to the AIG available at **racq.com.au/insurance/insurance-disclosure-documents**.

Paying your premium

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

Your COI shows your premium amount and whether you are paying annually or by monthly instalments under the Pay by the Month option.

If you are paying:

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

Automatic renewal of premium payment

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue.

If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your COI, 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 contact you by your preferred method of communication letting you know the reason why and when we cancelled your policy. If unsuccessful, we will then send a letter to your last known address.

Changing your premium in our renewal offer

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

When we deduct your payments for Pay by the Month

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

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

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

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

Cancelling or deferring payments for Pay by the Month

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

calling us on
13 1905

visiting us online (if you are registered for online services)
racq.com/login

visiting an RACQ store

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

Conditions for Pay by the Month

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

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

How to apply for Pay by the Month

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

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02 Your cover

This section explains what we consider to be your home and contents and what you are covered for. The type of cover you have will depend on your home and your contents and the type of cover you have selected. You may have more than one type of cover for any property insured.

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

Types of cover you may choose

This PDS is made up of 2 different types of cover.

○ Home Insurance	○ Contents Insurance

Summary of cover under your policy

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

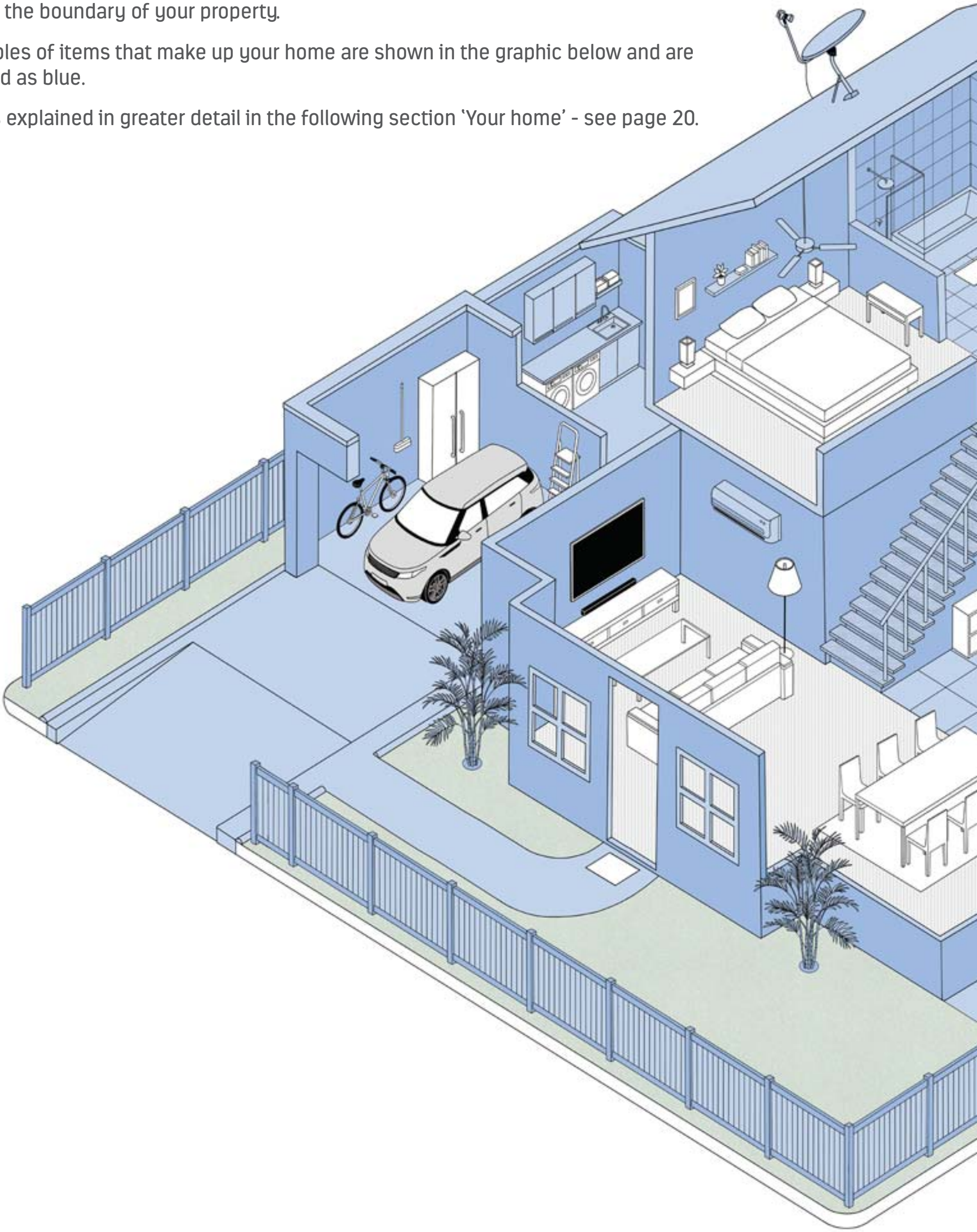
Summary of cover	Home Insurance Pages 32-80	Contents Insurance Pages 32-80
Your home or your contents cover		
Loss or damage to your home or contents caused by insured events during the period of insurance.	✓	✓
Included benefits		
Benefits we include as part of your cover. The number of benefits available to you will depend on the occupancy of your home and the cover you have chosen.	✓ Up to 18 benefits	✓ 25 benefits
Optional benefits		
Benefits you can add to increase your cover. The options available to you will depend on the occupancy of your home and the cover you have chosen. You need to pay more for these benefits.	✓ Up to 3 benefits	✓ Up to 7 benefits
Legal liability		
Your legal liability to pay compensation to someone for loss or damage to their property or for death or bodily injury which results from certain incidents during the period of insurance which you are liable for.	✓	✓

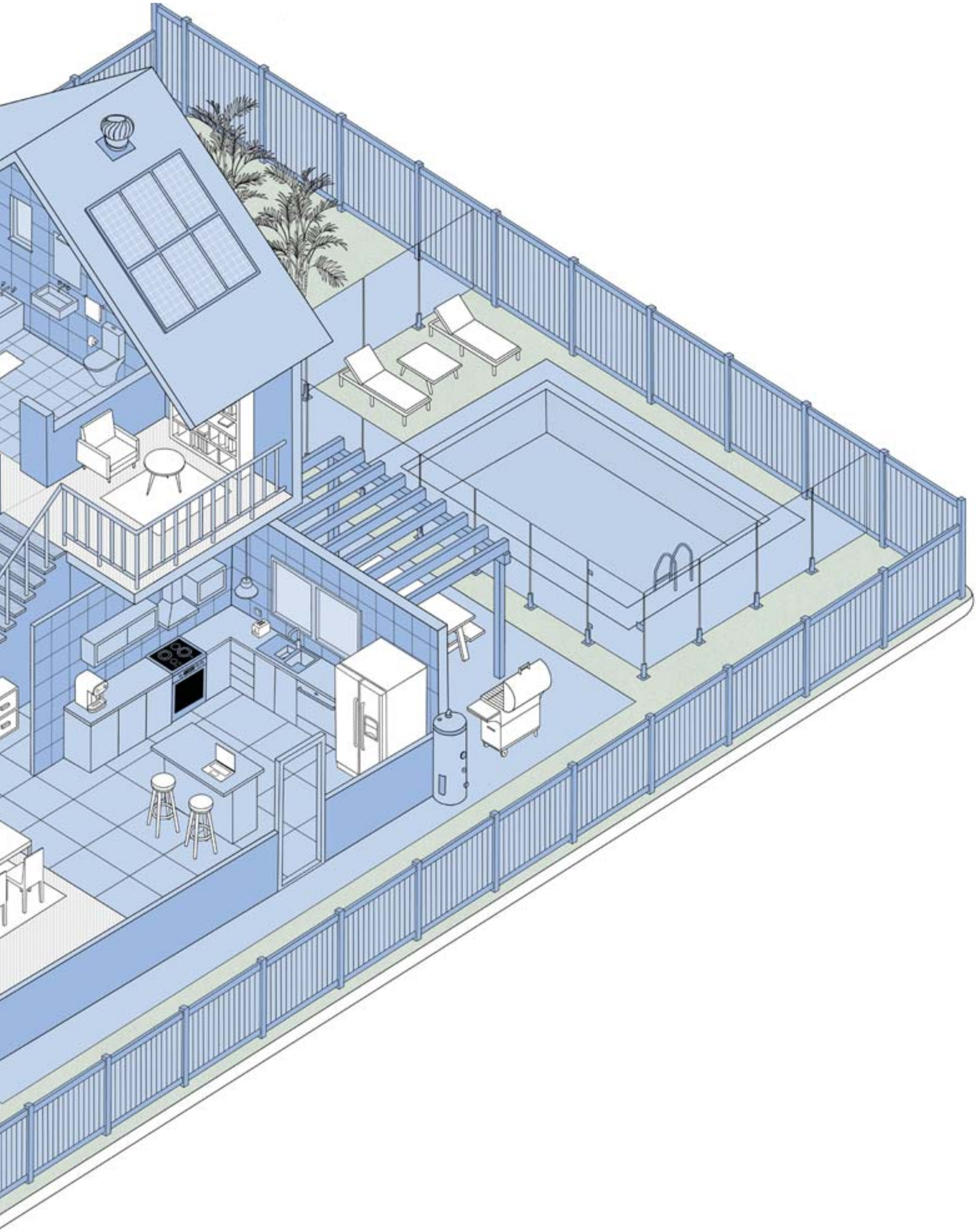
What is your home

Your home is made up of the building itself at the insured address shown on your COI, items that are fitted or fixed to that building as well as certain items that are within the boundary of your property.

Examples of items that make up your home are shown in the graphic below and are shaded as blue.

This is explained in greater detail in the following section 'Your home' - see page 20.





Your home

We cover your home at the insured address shown on your COI. We also cover other structures at that address. This section outlines what we cover and what we don't cover as your home under your policy.

Building types

You are covered for:

- The building you live in.
- Multi-dwelling residences such as duplexes, as long as there are no more than 2 dwellings at the insured address and you own both of them.
- A transportable home that is fixed to foundations set into the ground and connected to all services on the site.
- An unregistered caravan or mobile home including its fixtures, fittings and annexe as long as:
  - you use it solely as your permanent or temporary residence at the insured address and
  - you don't use it on a public road.

You are not covered for:

- A hotel, motel, boarding house or barracks.
- Temporary homes or structures (but we do cover some unregistered caravans or mobile homes - see above).
- A home unit.

Other structures

You are covered for:

- Other buildings that you use for domestic purposes which include garages, carports, sheds and pergolas.

You are not covered for:

- Temporary/unfixed swimming pools or spas (but we do cover temporary/unfixed swimming pools or spas under Contents Insurance).
- Boat jetties, pontoons or wharves (unless shown on your COI as being insured as part of your home).
- Glasshouses or greenhouses (whether they are made mainly of glass or not).

Building under construction

You are covered for:

- Homes under renovation where there are changes to external walls, roof or flooring. We will only cover you for 7 of the insured events under the 'What we cover when you're renovating your home' section.

You are not covered for:

- Homes that are being built or rebuilt (but we do cover your home for some insured events during renovations under the 'What we cover when you're renovating your home' section).

Outdoor items

You are covered for:

- Fixed barbecues, clothes hoists, external blinds and awnings, shade sails, aerials and masts.
- Outdoor water and sullage pumps attached to service pipes or drains.
- Fixed swimming pools, spas or saunas and their pumps, motors and filters (excluding the water within these items).
- 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.
- Trees, shrubs, plants and hedges under the included benefit – 'Replacing trees, shrubs, plants and hedges'.

You are not covered for:

- Lawns or grass.
- Retaining walls.
- Fences, sheds, stables or other structures you use for agricultural or other business purposes.

Indoor items

You are covered for:

- Fixed coverings on walls, ceilings and floors.
- Equipment or appliances permanently fixed to the gas, plumbing or electrical systems including fixed or built-in air conditioning units, ovens, stoves, range hoods, dishwashers and permanently fitted/fixed fish tanks.
- Ceiling fans and ceiling exhaust fans.

You are not covered for:

- Carpets (we cover carpets under Contents Insurance).

For landlords

You are covered for:

If you are a landlord and 'Tenanted' is shown on your COI, your home also includes your:

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

Vehicles and accessories

You are not covered for:

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

General limits on home items

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

Home items	Limit
Dividing fences, walls and gates on a shared boundary	50% of the cost for up to 2km in total
Fixtures and fittings for landlords (except if you make a claim under the included benefit 'Accidental damage, malicious damage or theft by a tenant' or you have the optional benefit 'Increased landlord's fixtures and fittings')	Up to 5% of your home sum insured
Sealed driveways, garden borders, bridges, paths, paving and playing surfaces	The cost 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

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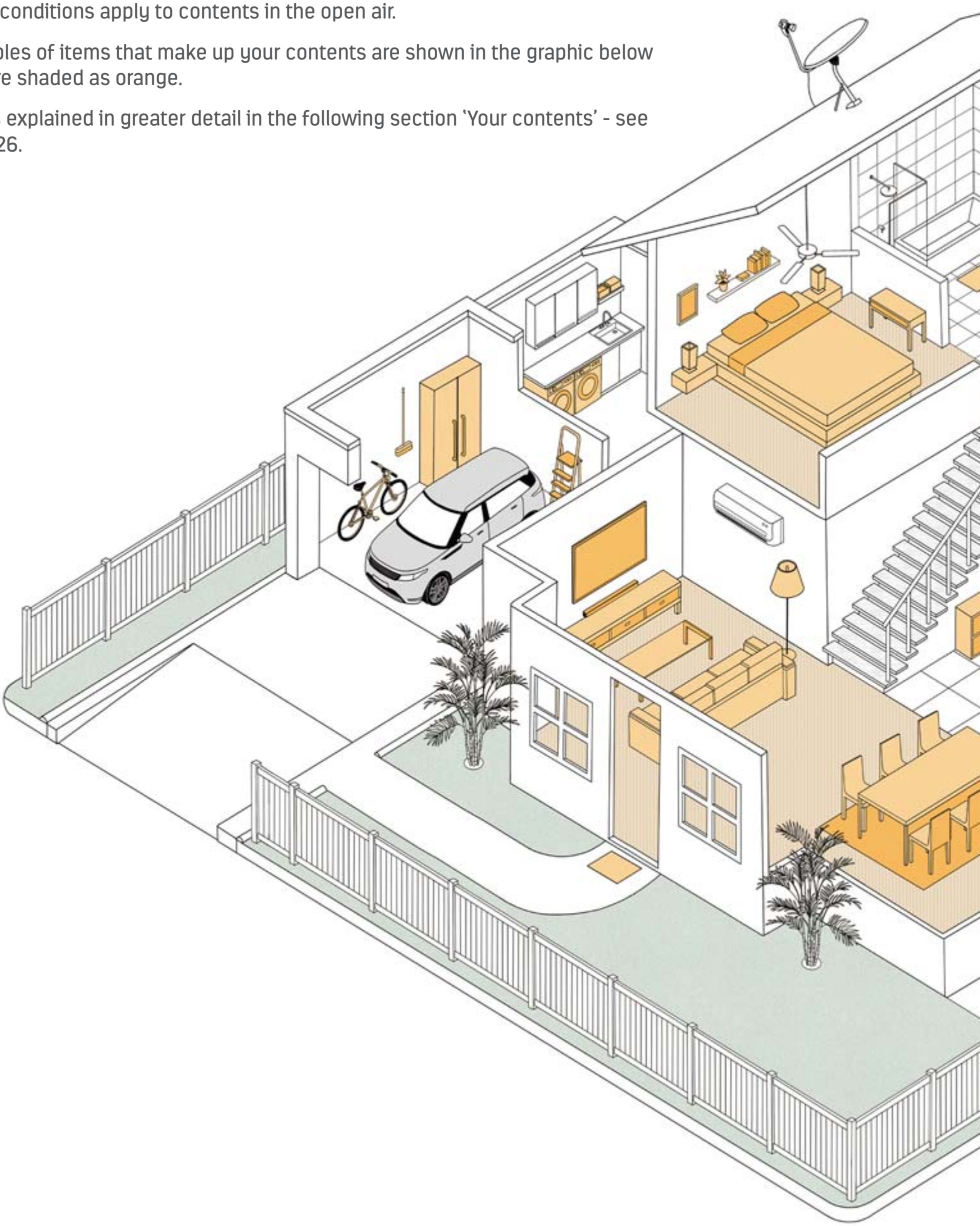
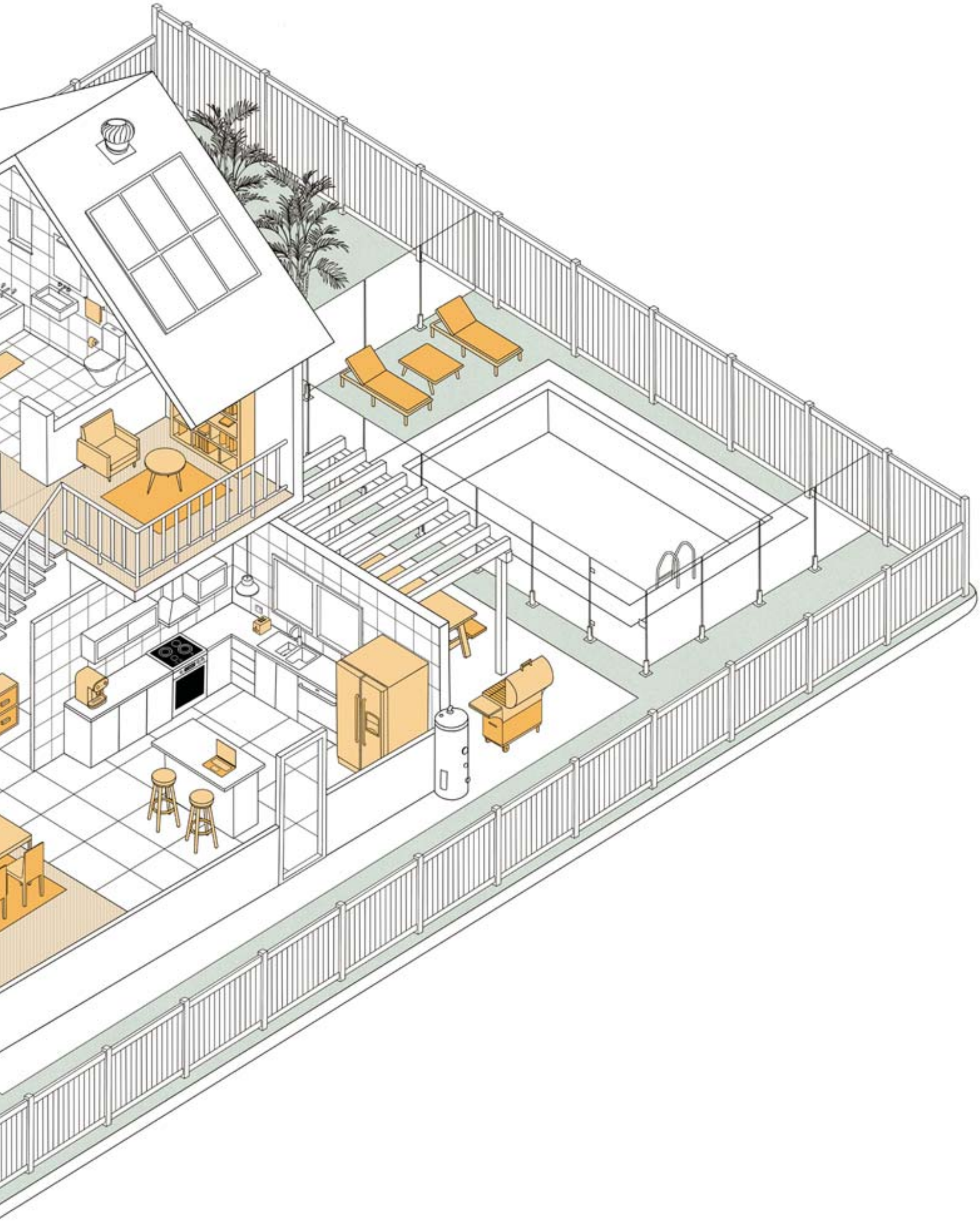
What are your contents

Your contents are items that are not fitted or fixed to your home. These items can be inside or outside your home at the insured address. Please be aware some conditions apply to contents in the open air.

Examples of items that make up your contents are shown in the graphic below and are shaded as orange.

This is explained in greater detail in the following section 'Your contents' - see page 26.





Your Cover

Your contents

We cover your contents at your home at the insured address shown on your COI. This section outlines what we cover and what we don't cover as your contents under your policy.

General contents

You are covered for:

- 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.
- Clothing, shoes, bags and wallets.
- CDs, DVDs, Blu-ray discs and records.
- Washing machines, refrigerators, freezers, dryers and portable heaters.
- Home entertainment equipment such as televisions and DVD players.
- Laptops, computers and tablet PCs.
- Computer game consoles and discs.
- Game software, music or other software that has been purchased or downloaded legally.
- Mobile phones.
- Cameras, video cameras and their accessories.
- Portable music systems.
- Musical instruments.

You are not covered for:

- 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). If you have the optional benefit 'Small business contents' shown on your COI, we will cover office equipment and stock that you keep at your home.

Jewellery, watches and other valuables

You are covered for:

- Jewellery, watches, gold and silver artefacts.

You are not covered for:

- Precious metals in the form of bars or bullion and precious or semi-precious uncut or loose gems.
- Credit, debit or any other type of financial transaction card.
- Tickets, coupons, lottery tickets and competition entry forms.
- Registered securities.

Sporting and recreational items

You are covered for:

- Firearms that are legally registered and stored.
- Remote-controlled models, drones or toys.
- Sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surf skis and water skis.
- Bicycles and scooters, including their accessories.
- Unregistered golf buggies.

Building, garden and tools

You are covered for:

- Household tools and tools of trade.
- Unregistered lawn and garden appliances.
- Temporary/unfixed swimming pools (excluding the water within these items).

You are not covered for:

- Lawns, grass, trees, shrubs, plants and hedges.
- Construction material for renovating your home.
- Equipment or appliances permanently fixed to gas, plumbing or electrical systems (we cover fixed items under Home Insurance).

Mobility items

You are covered for:

- Motorised wheelchairs that are not required by law to be registered.
- Unmotorised wheelchairs.

For home unit owners

You are covered for:

- If you are an owner-occupier or a landlord of a home unit, then your contents also include fixtures and fittings that are not required by law to be insured by a body corporate.
  For example:
  - light fittings,
  - built-in appliances, wardrobes, cupboards,
  - fixed awnings and shutters,
  - hot water systems, solar panels,
  - shower screens.

For tenants

You are covered for:

- If you are a tenant, then your contents also include:
  - landlord's fixtures and fittings that you're responsible for under the rental agreement and
  - fixtures and fittings you install with your landlord's permission.

Pets and livestock

You are not covered for:

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

Vehicles, caravan contents & spare parts

You are not covered for:

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

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

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

General limits on contents items

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

- 'Specified items' for cover only when they are at your home.
- 'Items away from home' for cover when they are anywhere in Australia and New Zealand.

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

Additional conditions

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

What we cover when you're renovating your home

If you are renovating your home, cover for any loss or damage to your home (and construction materials) or your contents only applies where the loss or damage is caused by one or more of the insured events below:

- Earthquake
- Explosion
- Fire
- Impact
- Storm (limited to loss or damage caused by very strong winds)
- Lightning
- Riots

Once your home is secure with all external walls, roof and floors in place, this limitation won't apply and you will be covered for all insured events.

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

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

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

If you haven't told us that your home will be unoccupied for more than 60 days, cover for any loss or damage to your home or your contents will only apply where the loss or damage is caused by one or more of the insured events below:

- Animal damage
- Earthquake
- Flood
- Impact
- Lightning
- Riots
- Storm
- Tsunami

Contents in open air

Your contents are in the open air if they are anywhere at the insured address that is not fully lockable and enclosed by weatherproof walls, flooring and roof.

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,
- under the insured event 'Theft' we only pay up to 5% of your contents sum insured,
- under the optional benefit 'Advanced cover', we only pay up to 5% of your contents sum insured.

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Home and Contents Insurance

Summary of cover - insured events

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

Insured events	Limit	Home	Contents	Page
Animal damage	Up to the sum insured. General limits apply for some home and contents items covered.	✓	✓	34
Earthquake		✓	✓	34
Explosion		✓	✓	35
Fire		✓	✓	35
Flood		✓	✓	36
Impact		✓	✓	37
Leaks		✓	✓	38
Lightning		✓	✓	39
Riots		✓	✓	39
Storm		✓	✓	40
Storm surge		✓	✓	41
Theft		✓	✓	42
Tsunami		✓	✓	43
Vandalism		✓	✓	43

Insured events

We cover loss or damage to your home or your contents that is caused by certain events - these events are set out in the table 'Summary of cover - insured events'.

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

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

The general exclusions shown on pages 81-86 apply to all insured events.

Making a claim – new for old contents

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

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

Your sum insured

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

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

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

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

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

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

Monitoring your sum insured

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

Help to calculate your sum insured

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

Animal damage

Included for	Home	Contents

You are covered for:

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

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage caused by:

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

Earthquake

Included for	Home	Contents

You are covered for:

Loss or damage to your home or your contents caused by an earthquake. An earthquake excess applies on top of your basic excess. For Information on what excesses may apply, please refer to the AIG available at **racq.com.au/insurance/insurance-disclosure-documents**.

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

Explosion

Included for	Home	Contents

You are covered for:

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

Limit:

- Up to the sum insured for your home or your contents shown on your COI.
- The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

- Loss or damage to an item or device that explodes.

Fire

Included for	Home	Contents

You are covered for:

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

Limit:

- Up to the sum insured for your home or your contents shown on your COI.
- The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

- Loss or damage caused by smoke or heat (e.g. melting or scorching) when your home or your contents did not catch fire (but we do cover you if the loss or damage is caused by a fire that is within 100 metres of your home).
- Loss or damage caused by a bushfire that happens during the first 72 hours from when we first cover your home or your contents (but we do cover you if you take out your policy when you sign a contract to buy your home or we replace another insurance policy).

Flood

Included for	Home	Contents

You are covered for:

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

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage caused by:

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

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

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

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

Loss or damage to:

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

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

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

Impact

Included for	Home	Contents

You are covered for:

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

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

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

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage caused by tree lopping or felling by:

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

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

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

Leaks

Included for	Home	Contents

You are covered for:

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

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

We may also cover some other costs under the included benefit 'Investigating leaks'.

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage caused by:

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

Loss or damage caused by gradual and ongoing leaks.

But we do cover you if you can show:

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

Loss or damage to the item or device which leaked.

The cost to replace the escaped liquid.

Lightning

Included for	Home	Contents

You are covered for:

Loss or damage to your home or your contents caused by:

- a lightning strike or
- power surge caused by lighting strike to service connections.

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage if there is no evidence that lightning was the cause of the loss or damage.

For example, power surges or fluctuations caused by an electricity provider or impact to power lines.

Riots

Included for	Home	Contents

You are covered for:

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

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

Storm

Included for	Home	Contents

You are covered for:

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

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage caused by:

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

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

Loss or damage to:

- lawns or grass,
- swimming pool and spa covers and liners that are more than 5 years old,
- free standing walls,
- paintwork or coatings if that is the only building damage caused by the storm.

Storm surge

Included for	Home	Contents

You are covered for:

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

Limit:

- Up to the sum insured for your home or your contents shown on your COI.
- The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage caused by:

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

Loss or damage to:

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

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

Theft

Included for	Home	Contents

You are covered for:

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

Limit:

Up to the sum insured for your home or your contents shown on your COI.

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

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

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

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

Loss or damage to:

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

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

Tsunami

Included for	Home	Contents

You are covered for:

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

Limit:

- Up to the sum insured for your home or your contents shown on your COI.
- The general limits for your home and your contents shown on pages 22 and 29.

Vandalism

Included for	Home	Contents

You are covered for:

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

Limit:

- Up to the sum insured for your home or your contents shown on your COI.
- The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

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

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

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

Loss or damage to:

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

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

Summary of cover - benefits

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

Included benefits	Limit	Home	Contents	Page
Broken glass - contents	Up to the sum insured	✗	✓	49
Broken glass - contents (tenant and strata owner)	Up to the sum insured	✗	✓	50
Broken glass - home	Up to the sum insured	✓	✗	51
Clean up costs	Up to 10% of the sum insured	✓	✓	51
Contents in a safe deposit box	Up to 10% of the sum insured	✗	✓	52
Contents in storage	Up to the sum insured	✗	✓	52
Contents in transit	Up to the sum insured	✗	✓	53
Counselling services	Up to $1,500	✓	✓	54
Credit card misuse	Up to $1,500	✗	✓	54
Demolition and removal of debris	Up to 20% of the sum insured	✓	✓	55
Design	Up to 10% of the sum insured	✓	✗	55
Emergency services damage	Up to $1,000	✓	✗	56
Extra living expenses	Up to 10% of the sum insured	✗	✓	56
Food spoilage	Up to $1,000	✗	✓	57
Funeral costs	Up to $5,000	✓	✓	57
Gifts	Up to $1,000	✗	✓	58
Home modifications after a serious injury	Up to $25,000	✓	✗	58
Investigating leaks	Up to 10% of the sum insured	✓	✗	59

Included benefits	Limit	Home	Contents	Page
Lifetime guarantee on repairs	Up to the sum insured	✓	✓	60
Locks	Up to $1,000	✓	✓	60
Redundancy premium waiver	Up to 9 months	✓	✓	61
Replacing documents	Up to $1,000	✗	✓	63
Replacing trees, shrubs, plants & hedges	Up to $1,000	✓	✗	64
Security firm response	Up to $750	✗	✓	64
Storage costs after an event	Up to 10% of the sum insured	✗	✓	65
Temporary accommodation	Up to 10% of the sum insured	✓	✗	66
Temporary accommodation (tenant and strata owner)	Up to 10% of the sum insured	✗	✓	66
Temporary removal of contents	Up to 20% of the sum insured	✗	✓	67
Visitor's contents	Up to $500	✗	✓	68
Optional benefits	**Limit**	**Home**	**Contents**	**Page**
Advanced cover	Up to the sum insured	✓	✓	69
Mobile phones	Up to the nominated amount on your COI	✗	✓	71
Motor burnout	Up to the sum insured	✓	✓	71
Pet cover	Up to $750	✗	✓	72
Small business contents	Up to $20,000	✗	✓	73
Specified items	Up to the nominated amount on your COI	✗	✓	73
Items away from home	Up to the nominated amount on your COI	✗	✓	74

Landlord additional benefits

There are included and optional benefits that only apply if you are a landlord and your COI states that your home is 'Tenanted'. The below table outlines these landlord benefits and where you can find the information regarding this cover.

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

Landlord included benefits	Limit	Home	Contents	Page
Accidental damage, malicious damage or theft by a tenant	Up to 15% of your sum insured	✓	✓	47
Landlord fixtures and fittings	Up to 5% of sum insured unless specified	✓	✗	59
Lost rent: We pay the net rental income you lose while your home is being rebuilt/repaired after an insured event.	Up to 12 months to a total of 10% of your sum insured	✓	✓	61
Rent default: We pay the net rental income you lose if your tenant is in rent default.	Up to $5,000, after any bond entitlement	✓	✓	62
Landlord optional benefit	**Limit**	**Home**	**Contents**	**Page**
Increased landlord fixtures and fittings	Up to nominated amount on your COI	✓	✗	70

Included benefits

We provide a number of included benefits as part of your cover for your home and your contents. You don't need to pay more for these benefits – we include them as part of your standard cover. The included benefits we provide depend on the type of cover you have chosen. For us to cover you for loss or damage under these benefits, the event must happen during the period of insurance.

Making a claim for an included benefit

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

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

The general exclusions shown on pages 81-86 apply to all included benefits.

Accidental damage, malicious damage or theft by a tenant

Included for	Home	Contents

You are covered for:

Loss or damage to your home or your contents caused by accidental damage, malicious damage or theft by a tenant if your home is being rented out. You are covered if the loss or damage is caused by:

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

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

Limit:

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

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

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

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

Accidental damage caused by:

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

Loss or damage caused by:

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

These types of damages to your property:

- if handheld glass, glassware or china items are cracked, chipped or broken while they are being used,
- minor dents, minor scratches or minor chips to things such as walls, floors and furniture that does not affect the overall usability,
- scorching, burning or melting where it is caused by a process that involves heat or fire or a cigarette, cigar, pipe, tobacco, ash or other substance designed to be burned or heated up.

- Accidental damage to swimming pools, outdoor spas and equipment including covers and liners.
- Costs to re-key, recode or replace locks on external doors to your home if your keys are stolen by your tenant.
- Loss or damage caused by someone other than your tenant who enters your home with your express or implied consent.
- Loss or damage if your home was being rented out for holiday accommodation or short-term accommodation.

How this benefit is applied

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

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

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

Broken glass - contents

Included for	Contents

You are covered for:

Accidental breakage of glass that is part of an item of furniture at your home.
The items we pay for include broken glass in a coffee table, display unit or wall hanging mirror or picture frame.

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

Limit:

Up to your contents sum insured shown on your COI.

The general limits for your contents shown on page 29.

You are not covered for:

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

Loss or damage to glass in these items:

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

Loss or damage to:

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

Broken glass - contents (tenant and strata owner)

Included for	Contents

You are covered for:

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

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

Where you are legally responsible as a tenant under a lease or an owner-occupier of a home unit in a strata scheme, we will also cover accidental breakage of the following items if they are part of your home:

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

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

Limit:

Up to your contents sum insured shown on your COI.

The general limits for your contents shown on page 29.

You are not covered for:

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

Loss or damage to glass in these items:

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

Loss or damage to:

- items made from other materials including porcelain, marble, granite, fibreglass, polymarble or ceramics (unless you are a tenant or an owner-occupier of a home unit and the item is listed above in the section 'You are covered for'),
- the screen of a television or a visual display unit (but we do cover those items if you have the optional benefit 'Advanced cover' for your contents).

Broken glass - home

Included for	Home

You are covered for:

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

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

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

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

Limit:

Up to your home sum insured shown on your COI.

You are not covered for:

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

Loss or damage to:

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

Clean up costs

Included for	Home	Contents

You are covered for:

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

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

Limit:

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

Contents in a safe deposit box

Included for	Contents

You are covered for:

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

Limit:

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

The general limits for your contents shown on page 29.

You are not covered for:

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

Contents in storage

Included for	Contents

You are covered for:

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

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

Limit:

Up to your contents sum insured shown on your COI.

The general limits for your contents shown on page 29.

You are not covered for:

Loss or damage to:

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

Contents in transit

Included for	Contents

You are covered for:

Loss or damage to your contents for 14 days from when you start to move to your new home if:

- you tell us that you are moving to a new permanent address in Australia,
- the loss or damage occurs during the period of insurance and
- an insured event causes loss or damage to your contents at either your old address or your new address or
- the loss or damage is caused to your contents while a vehicle is carrying them to your new home by:
    - fire,
    - flood,
    - road accident or
    - water running off, overflowing or flowing over land from any origin or cause.

Limit:

$ Up to your contents sum insured shown on your COI.

$ The general limits for your contents shown on page 29.

You are not covered for:

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

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

Counselling services

Included for	Home	Contents

You are covered for:

The cost of any counselling sessions you receive from a registered practitioner after an insured event if:

- we paid your claim for more than 10% of your home sum insured or more than 30% of your contents sum insured,
- you begin the counselling sessions within 6 months from when the insured event happened and
- you give us receipts for the counselling sessions.

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

Limit:

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

Credit card misuse

Included for	Contents

You are covered for:

The costs that you are liable for if your credit card or other financial transaction card is lost or stolen if:

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

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

Limit:

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

You are not covered for:

If a person misuses your card because they found or had access to your Personal Identification Number (PIN) or other details.

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

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

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

Demolition and removal of debris

Included for	Home	Contents

You are covered for:

Demolishing your home and removing any debris that is caused by an insured event and associated demolition work.

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

Limit:

Up to 20% of your home or your contents sum insured shown on your COI.

Design

Included for	Home

You are covered for:

Redesign work that needs to be completed to repair or rebuild your home after an insured event:

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

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

Limit:

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

Emergency services damage

Included for	Home

You are covered for:

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

Limit:

Up to $1,000.

Extra living expenses

Included for	Contents

You are covered for:

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

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

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

Limit:

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

You are not covered for:

Rent or other direct accommodation costs to live in your temporary home (we may cover those costs under the included benefit 'Temporary accommodation' or 'Temporary accommodation (tenant and strata owner)').

Food spoilage

Included for	Contents

You are covered for:

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

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

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

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

Limit:

Up to $1,000 for each claim.

Funeral costs

Included for	Home	Contents

You are covered for:

Funeral costs you incur if:

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

Limit:

Up to $5,000 for each claim.

Gifts

Included for	Contents

You are covered for:

The cost to replace gifts you bought for a special occasion due to loss or damage if we agree to pay the contents sum insured for your claim for an insured event.

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

Limit:

Up to $1,000 for each claim.

The general limits for your contents shown on page 29.

You are not covered for:

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

Home modifications after a serious injury

Included for	Home

You are covered for:

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

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

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

Limit:

Up to $25,000 for each claim.

You are not covered for:

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

Investigating leaks

Included for	Home

You are covered for:

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

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

Limit:

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

You are not covered for:

The cost to fix the leak.

Landlord fixtures and fittings

Included for	Home

You are covered for:

An insured event causing loss or damage to the following landlord's fixtures and fittings if your home is being rented out to tenants:

- floor coverings and carpets
- light fittings, blinds and curtains

Limit:

Up to 5% of your home sum insured shown on your COI.

Under the optional benefit ' Increased landlord fixtures and fittings' cover, you can insure your fixtures and fittings up to a value you nominate which is paid on top of this included benefit.

You are not covered for:

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

Lifetime guarantee on repairs

Included for	Home	Contents

You are covered for:

The cost to fix any faulty workmanship resulting from repairs if:

- you made a claim with us,
- if the repairs were completed by a repairer authorised by us and
- you or your family still own your home or your contents.

You are not covered for:

The repairs to your home or your contents fail because of:

- wear, tear and gradual deterioration,
- movement of your home.

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

Locks

Included for	Home	Contents

You are covered for:

Costs to re-key, recode or replace locks on external doors to your home if your keys are stolen, as long as you report the theft to the police. This includes rekeying of smart lock devices if the access toggle or access device has been stolen.

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

Limit:

Up to $1,000 for each claim.

You are not covered for:

Theft of keys outside of the insured address.

These costs if:

- the keys are stolen by your tenant.
- you are a tenant of the home.

Replacement of smart home access devices such as apps, tablets, control hubs or phones.

Lost rent

Included for	Home	Contents

You are covered for:

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

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

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

Limit:

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

Redundancy premium waiver

Included for	Home	Contents

You are covered for:

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

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

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

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.

Limit:

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

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

You are not covered for:

- If you have not paid your premium prior to the date you cease employment.
- If you accept voluntary redundancy.
- If you are unemployed because your employment ended due to the expiry of a fixed term contract or completion of a project.
- If you are self-employed.

Rent default

Included for	Home	Contents

You are covered for:

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

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

  - legally evict a tenant,
  - recover amounts owed to you by a tenant.
- Up to two weeks net rental income you lose if a sole tenant dies during the tenancy period of your rental agreement.

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

Limit:

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

  (For example, if the total amount of rental income you lose is $5,000 and you can recover $2,000 from your rental bond, then we will pay the net amount of $3,000, less any excess that applies).
- You can only make one claim for rent default under each rental agreement.

  When a fixed term lease agreement becomes a periodic tenancy agreement, we will only pay up to two weeks net rental income you lose if a tenant leaves your home without giving you or your property manager notice.
- When you or your property manager issues a notice to leave to a tenant, we will only pay up to two weeks net rental income you lose after the tenant leaves your home.
- Up to $1,000 for legal costs for each rent default.
- Up to $1,000 for the net rental income you lose following the death of a sole tenant without any deduction for any bond money that you are entitled to.

You are not covered for:

- If you have failed to rectify a 'Notice to remedy breach' issued by the tenant to you.
- We will cease to pay this benefit if:
  - a new rental agreement is entered into,
  - your new tenant commences to pay rent,
  - there is no longer a rent default,
  - the term of your rental agreement ends.
- If there is a rent default before your policy started, we will not cover a rent default until that rent default has been remedied.
- Your home is being rented out for holiday accommodation or short-term accommodation.

Replacing documents

Included for	Contents

You are covered for:

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

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

Limit:

$ Up to $1,000 for each claim.

Replacing trees, shrubs, plants and hedges

Included for	Home

You are covered for:

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

Limit:

Up to $1,000 for each claim.

You are not covered for:

Loss or damage to lawns and grass.

Security firm response

Included for	Contents

You are covered for:

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

Limit:

Up to $750 for each claim.

Storage costs after an event

Included for	Contents

You are covered for:

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

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

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

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

Limit:

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

You are not covered for:

Loss or damage to these items while in storage:

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

Temporary accommodation

Included for	Home

You are covered for:

The costs of temporary accommodation after an insured event happens that makes your home unfit to live in. These costs include:

- short term accommodation costs (such as a hotel, motel or serviced apartment) 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.

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

Limit:

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

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

You are not covered for:

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

Any costs that you incurred after the completion of the necessary repairs to your home to make it fit for you to live in.

Temporary accommodation (tenant and strata owner)

Included for	Contents

You are covered for:

The costs of temporary accommodation if you are a tenant or strata owner after an insured event happens that makes your home unfit to live in. These costs include:

- short term accommodation costs (such as a hotel, motel or serviced apartment) for up to 14 days from when the insured event happened,
- reasonable ongoing temporary accommodation costs. We will pay this for up to 12 months from when the insured event happened or until your home is fit to live in (whichever is earlier).

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

Limit:

- Up to 10% of your contents sum insured shown on your COI.
- Accommodation costs up to the market rental value of your home prior to the insured event happening.

You are not covered for:

- Temporary accommodation if you are not living in your home when the insured event happens.
- Any costs that you incurred after the completion of the necessary repairs to your home to make it fit for you to live in.

Temporary removal of contents

Included for	Contents

You are covered for:

- Loss or damage to your contents items caused by an insured event when you are travelling away from your home, as long as:
  - your contents are in a secure and lockable dwelling that you are temporarily staying in within Australia and
  - you are temporarily staying away from your home no more than 30 consecutive days.

Limit:

- Up to 20% of your contents sum insured shown on your COI.
- The general limits for your contents shown on page 29.

You are not covered for:

- Loss or damage caused by these insured events while your contents are on you and are not in a secure and lockable dwelling:
  - Flood (or water runoff)
  - Impact
  - Storm
  - Theft
  - Tsunami
  - Vandalism
- Loss or damage to cash, gift cards, cheques and travellers cheques.

Visitor’s contents

Included for	Contents

You are covered for:

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

Limit:

Up to $500 for each claim.

The general limits for your contents shown on page 29.

You are not covered for:

Loss or damage to these items:

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

Optional benefits

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

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

The general exclusions shown on pages 81-86 apply to all optional benefits.

Advanced cover

Optional for	Home	Contents

You are covered for:

Loss or damage caused by accidental damage or motor burnout to your home or your contents, as below:

- Under Home Insurance, we cover accidental damage to fully enclosed and lockable parts of your home. For example, inside your home building or garage.
- Under Contents Insurance, we cover accidental damage to the following contents items at your home:
    - furniture, furnishings, household decorative items, works of art
    - wall hangings and household ornaments
    - glass in a radio, clock, vase, ornament or lamp
    - television or visual display unit
    - kitchen, dining room, lounge room, bedroom and bathroom ware and floor carpets
    - household and domestic electrical and electronic goods, personal computer equipment and associated hardware
    - outdoor furniture in the open air.
- Loss or damage to your electrical items as described under the optional benefit 'Motor burnout'.

Limit:

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

The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Accidental damage to your home or your contents if you rent out your home.

Accidental damage to your mobile phone.

Accidental damage caused by:

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

Loss or damage that is excluded under any other insured event that caused the accidental damage.

These types of accidental damage to your property:

- if handheld glass, glassware or china items are cracked, chipped or broken while they are being used,
- minor dents, minor scratches or minor chips to things such as walls, floors and furniture that does not affect the overall useability,
- scorching, burning or melting where it is caused by a process that involves heat or fire or a cigarette, cigar, pipe, tobacco, ash or other substance designed to be burned or heated up,
- accidental damage to swimming pools, outdoor spas and equipment including covers and liners,
- accidental damage to fish tanks.

Increased landlord fixtures and fittings

Optional for	Home

You are covered for:

Increased limits if an insured event causes loss or damage to the following landlord's fixtures and fittings if your home is being rented out to tenants:

- floor coverings and carpets
- light fittings, blinds and curtains

Limit:

$ Up to the sum insured you select under this benefit shown on your COI.

This amount is settled in addition to the limit amount under the included benefit 'Landlord fixtures and fittings'.

You are not covered for:

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

Mobile phones

Optional for		Contents

You are covered for:

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

Limit:

- The sum insured shown on your COI for your mobile phone less any excess that applies.

You are not covered for:

- Wear and tear, gradual deterioration or ongoing problems including software related problems.
- When a warranty covers the problem with the mobile phone.
- Any cost for lost data or to restore electronic records.

Motor burnout

Optional for	Home	Contents

You are covered for:

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

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

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

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

Limit:

- Up to the sum insured for your home or your contents shown on your COI.
- The general limits for your home and your contents shown on pages 22 and 29.

You are not covered for:

Loss or damage to an electric motor that:

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

Costs to remove and refit a submersible pump.

A printed circuit board.

Loss or damage caused to your refrigerator or freezer by spoiled food or other refrigerated or frozen goods.

The items we don't cover as your home or your contents shown on pages 20 - 30.

Pet cover

Optional for	Contents

You are covered for:

The veterinary costs you incur to treat your pet for accidental injury, illness, disease and ongoing treatments if:

- your cat or dog is shown on your COI,
- permanently lives at your home and
- is treated by a veterinarian.

Limit:

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

You are not covered for:

Costs:

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

Small business contents

Optional for	Contents

You are covered for:

Loss or damage to your office equipment and stock that are a part of your small business caused by an insured event.

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

Limit:

Up to $20,000 for each claim.

You are not covered for:

Liability arising out of any business.

Specified items

Optional for	Contents

You are covered for:

Loss or damage to your valuable contents items caused by an insured event if you have specified a value greater than the general contents limits and the items are specified on your COI.

Limit:

The sum insured you nominate for a specified item shown on your COI.

You are not covered for:

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

Items away from home

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

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

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

Items that can be insured away from home

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

You are covered for	
CDs and DVDs	• CDs, DVDs, Blu-ray discs, records, computer game consoles and discs • Game software, music or other software that has been purchased or downloaded legally
Coats and bags	• Coats, leather jackets and furs • Handbags, briefcases, purses, wallets, suitcases, knapsacks and other travel bags
Electronic and photographic equipment	• Laptops, computers and tablet PCs • Cameras and video cameras and their accessories • Drones • Portable music systems • Headphones • GPSs
Jewellery and watches	• Jewellery and watches • Smart watches and personal fitness trackers • 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 scooters, including their accessories, (except for personal transportation devices) • Sporting equipment (except for sports clothes) and saddles • Registered firearms • Musical instruments • Binoculars and telescopes
Toiletries	• Cosmetics, toiletries, hairdryers and shavers

You are covered for	
Other items	• Prams, strollers and other baby carriers • Sewing machines • Blankets, travel rugs and towels

Items away from home

Optional for	Contents

You are covered for:

Loss or damage to items away from home caused by an insured event or if you accidently damage or lose an item:

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

Limit:

The sum insured of the specified individual items that you choose to cover as shown on your COI.

The sum insured of the grouped items away from home option that is shown on your COI.

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

You are not covered for:

Loss or damage to:

- musical instruments, firearms, bicycles and scooters, sporting equipment, drones and fishing gear while they are being used,
- personal transportation devices,
- 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:

- by an item breaking down or failing because of a mechanical, electronic or electrical fault or it has been overwound, doesn't work properly or has an inherent defect that you knew about or could reasonably have been expected to know about,
- by the action of light or variations or extremes of temperature,
- to firearms if a barrel bursts or the firearms rust, explode or don't work properly.

The items we don't cover as your contents shown on page 26-28.

Don't cover the same items twice

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

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

Cover options for grouped items away from home

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

How grouped items away from home works

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

Legal liability

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

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

The legal liability cover we provide depends on:

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

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

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

The legal liability exclusions shown on pages 77-80 and the general exclusions shown on pages 81-86 apply to all legal liability cover.

Limit:

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

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

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

When your legal liability stops

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

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

Home insurance

You are covered for:

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

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

Contents Insurance

You are covered for:

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

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

You are not covered for:

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

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

Landlord or owner-occupier of a home unit

You are covered for:

Legal liability under Contents Insurance if:

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

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

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

Legal liability exclusions

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

Owner-occupier

You are not covered for:

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

Anyone

You are not covered for:

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

- Owning or occupying any building or land other than the home (and its domestic land) that is covered by your policy.
- Owning or occupying a home unit (except as described in the section 'Landlord or owner-occupier of a home unit' when the contents of that unit are covered by your policy).
- Using, owning or controlling a vehicle, except for:
  - a bicycle or wheelchair or
  - any golf buggy, ride on mower or other garden appliance which doesn't need to be registered by law.
- Using, owning or controlling a personal transportation device.
- An aircraft (except for a model aircraft), a drone or aircraft landing areas.
- A business they are engaged in or associated with.
- A new home that is being built.
- Alterations, additions, repairs or decorations to your current home that cost more than $50,000 in total.
- Fines, penalties, costs or punitive, exemplary or aggravated damages including those associated with any law or regulation that relates to any kind of emission, effluent or pollution.
- Defamation, libel or slander.
- Any law relating to workers compensation.

- Any law relating to employment practices including discrimination, equal opportunity and unfair or wrongful dismissal.
- Any industrial award or agreement or determination where legal liability would not have been imposed if the industrial award or agreement or determination did not exist.
- Any contract of employment or workplace agreement.
- Injury or death of any person when anyone covered by your policy is entitled to indemnity under any fund, scheme, policy of insurance or self-insurance arrangement required by any law about workers compensation (or would have been entitled to indemnity if they had complied with their obligations under the law).
- Any agreement including a rental agreement or building contract (but we do cover you if you would have been legally liable even if there was no agreement).
- Any disease or infection.
- Illness, disease or death caused by asbestos.
- Owning or controlling a pet, domestic animal or livestock (but we do cover you if you took reasonable steps to comply with relevant legislation).
- If your home is unoccupied, anything that happens after the first 60 days that no one has been living in your home.
- The general exclusions shown on pages 81 - 86.

03 General exclusions

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

These general exclusions apply in addition to the specific exclusions found within the 'Your cover' section.

General exclusions

The following section outlines what we will not cover under your policy. It is important that you and anyone to be covered under this policy are aware of these general exclusions.

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

Actions of the sea

You are not covered for:

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

Breaking the law

You are not covered for:

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

Business

You are not covered for:

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

Charging equipment

You are not covered for:

- Loss or damage caused by the incorrect use, storage or installation of personal transportation device or electric vehicle charging equipment.
- Loss or damage caused by the use of non-genuine or non-standard charging devices and non-Original Equipment Manufacturer devices (non-OEM) for personal transportation device or electric vehicle charging equipment.

Confiscation

You are not covered for:

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

Computers and data

You are not covered for:

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

Defective or faulty workmanship

You are not covered for:

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

Deliberate acts

You are not covered for:

Any deliberate or intentional acts by:

- you or your tenant (or anyone who permanently lives with you or your tenant).
- anyone who enters your home with the express or implied consent of you or your tenant (or anyone who permanently lives with you or your tenant) or a person you or your tenant told could invite people to your home (but we do cover deliberate or intentional acts by your tenant under the included benefit 'Accidental damage, malicious damage or theft by a tenant').

The results of any reckless act or omission by you, anyone who permanently lives with you or your tenant (but we do cover deliberate or intentional acts by your tenant under the included benefit 'Accidental damage, malicious damage or theft by a tenant').

Disease

You are not covered for:

Any disease or fear or threat of any disease, that can be transmitted between living things:

- by any substance or agent, including any virus, bacteria, parasite or other organism and
- by any method, including by air or bodily fluid or from or to any thing, whether solid object, liquid or gas.

Erosion and landslide

You are not covered for:

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

Fraud

You are not covered for:

Fraud or attempted fraud which includes:

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

Further loss or damage

You are not covered for:

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

Indirect loss

You are not covered for:

- Any 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 television or DVD player which is destroyed by an insured event – we will replace the item but we won't give you a new extended warranty,
  - the drop in an item's value after it has been repaired or replaced,
  - lost pay because you are unable to get to work because of an insured event.

Loss not linked to event

You are not covered for:

- Loss or damage to your home or your contents which cannot be linked to any identifiable insured event unless otherwise stated within the benefit.
- Items which you have misplaced (but we do cover you if you have the optional benefit 'Items away from home').

Period of insurance

You are not covered for:

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

Pests and parasites

You are not covered for:

- Loss or damage caused by pests or parasites which includes rats, mice, cockroaches, termites, fleas, lice and bedbugs.
- Loss or damage caused by birds (but we do cover some bird damage under the included benefit 'Broken glass – home').

Radioactivity

You are not covered for:

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

Roots and trees

You are not covered for:

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

Rust and mould

You are not covered for:

- Rust, corrosion, rot, mould or gradual deterioration.

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

Seepage, pollution or contamination

You are not covered for:

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

Terrorism or war

You are not covered for:

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

Water

You are not covered for:

- Replacement, refilling, or topping up of any water to any pool, sauna, water tank or water storage container.

Watercraft

You are not covered for:

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

Wear and tear

You are not covered for:

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

Your responsibility

You are not covered for:

- Loss or damage caused by you not maintaining your home and contents in good condition or not keeping your home and your contents safe and secure.
- Loss or damage caused by, connected with or arising from any squatters or unauthorised persons occupying the insured address.

04 Claims

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

This includes how to make a claim under your policy, your responsibilities when making a claim and how we settle your claim. For details of the types of excesses that may apply to your claim, please refer to the AIG at **racq.com.au/insurance/insurance-disclosure-documents**.

Making a claim

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

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

How to lodge your claim

Lodge your claim online at
racq.com/insurance

Call us on
13 7202

Visit any RACQ store
during business hours

For any other claim enquiries, you can also email **claims@racq.com.au**

Claim responsibilities

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

This includes:

- if we ask you, provide proof that you owned the lost or damaged property. For example, receipts, invoices, photographs, valuations or warranties,
- immediately send us any communications you receive about the incident. This includes telling us about any pending court proceedings or offers of settlement,
- giving us any information, written statements, evidence and help we may need to defend, prosecute and investigate the claim. This may include:
  - asserting rights against any person nominated by us,
  - attending interviews with our assessors and/or investigators,

    - assisting any agents we appoint (e.g. solicitors),
    - attending court to give evidence,
    - telling us about any impending prosecutions or inquest,
- keeping damaged property so we can inspect it (but if the damaged property is a health or safety hazard, then you should dispose of it immediately),
- if required, allow us reasonable access to your property to assess your claim,
- immediately tell us if there is another insurance policy that covers the loss or damage,
- any other responsibility highlighted in the 'When an incident occurs', 'Lodging and assessing your claim' or 'Settling your claim' sections.

What you also must do as a landlord

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

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

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

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

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

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

Our rights

What we may do

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

- take over the matter and defend or settle any claim in your name or the name of any person who is entitled to be covered under your policy. We can appoint a lawyer to advise or represent you and we decide how to defend or settle the claim,
- represent you or any person who 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 COI.
- You don't keep your home and your contents in good condition and don't take reasonable care to protect them from loss or damage.
- You don't provide adequate proof of ownership or value of an item.

Proof of ownership/value

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

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

Our property

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

If we pay the sum insured for your claim

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

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

When an incident occurs

What you need to do

You must:

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

What we will do

We will:

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

What you must not do

You must not:

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

Lodging and assessing your claim

What you need to do

You must:

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

What we will do

We will:

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

What you must not do

You must not:

- give false or misleading information.

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

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

Settling your claim

To determine the most appropriate way to settle your claim, we consider a number of factors such as the terms and conditions of your policy, safety, timeliness, cost, any legal obligations we may have relating to the method of repair or replacement, as well as the availability of suppliers.

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

1. Repair, rebuild, restore, demolish or arrange services.
2. Replace your items with new ones.
3. Cash settlement.
4. Reimburse costs you have already paid.

We will tell you when we decide that we can only settle your claim in one of these ways. Where you have options to settle your claim, we will give you details about those options so you can make an informed decision about which option you want to take.

1 Repair, rebuild, restore, demolish or arrange services

- Repair or rebuild your home as new – which means to repair, rebuild or restore your home using:
  - the same materials if they are readily available in Australia or
  - equivalent materials in terms of quality, purpose and specifications.
- Redesign work, including survey, design and related legal work, which is needed for the repair or rebuild of your home.
- If your home is destroyed, we may agree to let you rebuild it on another site.
- Demolish your home or any parts of it which are considered to be unsafe or unrepairable.
- Arrange services for the investigation of leaks, temporary accommodation or removal and storage costs of contents.
- Repair or restore your contents items – which means to repair or restore them as far as reasonably possible to their original condition using materials that are readily available in Australia.

2 Replace your items with new ones

- When we settle your claim this way, we will engage one of our providers to replace your contents items as new – which means to replace them with new items which are:
  - readily available in Australia and
  - their current equivalent in terms of quality and specifications, regardless of brand or supplier.

3 Cash settlement

- **Home** - pay you the cost to repair or replace your home up to:
  - your home sum insured,
  - the sum insured that applies under the optional benefit 'Increased landlord's fixtures and fittings' as shown on your COI.
- **Contents** - pay you the replacement value of the items up to:
  - your contents sum insured,
  - the sum insured that applies under the optional benefit 'Specified items' or 'Items away from home' shown on your COI.

- Under other benefits where we agree to provide or arrange services or goods for you - pay you the costs of those services or goods.

We may also pay you a cash settlement because we are unable to settle your claim as described in the settlement options 1 and 2 above in circumstances where issues such as, but not limited to, geographical or supply chain constraints are present.

If we pay you a cash settlement, we will pay you the amount it would cost you to repair, rebuild or restore your home or repair, restore or replace your contents (as described in settlement options 1 and 2 on page 91), based on the reasonable market cost to do this.

We may be required to first pay the mortgagee or credit provider shown on your COI the outstanding debt amount you owe under the mortgage, up to your home sum insured. The terms and conditions of this policy apply to a mortgagee or other credit provider the same way they apply to you. If we pay the mortgagee or credit provider, we will then pay you any remaining balance.

(4) Reimburse costs you have already paid

Where you have already incurred costs as part of your claim, we will reimburse you up to the applicable benefit limit under your policy. You will need to provide us with a copy of the receipt for these costs.

Excesses

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

Types of excesses		Your home	Your contents
Basic excess	Your basic excess is the amount that you pay towards your claim.	✓	✓
Earthquake excess	If an earthquake causes loss or damage to your home or contents, this excess is paid on top of your basic excess.	✓	✓
Additional excess	This excess is paid on top of the basic excess or optional benefit excess. The additional excess amount will be shown on your COI.	✓	✓

Optional benefit excesses

These excesses replace your basic excess when claiming under these 'Optional benefits' only.

		Your home	Your contents
Pet cover excess	This excess applies if you make a claim under the optional benefit 'Pet cover'.	✗	✓
Items away from home excess	This excess applies if you make a claim under the optional benefit 'Items away from home'.	✗	✓
Mobile phones excess	This excess applies if you make a claim under the optional benefit 'Mobile phone'.	✗	✓

Paying your excess

When you make a claim, we will let you know:

- the excesses that apply.
- when and how to pay any excesses:
    - who to pay any excesses to – we may ask you to pay an excess to us or a third party on our behalf. For example, a repairer or supplier.
    - we may deduct any excess from the amount we pay you.

Reimbursing your excess

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

Claims that are less than your excess

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

Claims we decline or you withdraw

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

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

Other claim considerations

Reductions we may apply

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

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

Salvage value

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

Reduction of bond

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

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

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

Repairing or replacing for uniform appearance

If only part of your home is damaged or destroyed, then we pay to repair or replace the damaged items or parts within the affected area. With any repair or replacement we will attempt to match the damaged to the undamaged items or parts within the affected area to make a uniform appearance or to create a complementary look.

We pay to repair or replace up to the value of 5% of the sum insured listed on your COI for the undamaged items or parts as long as they are within the affected area.

If we are unable to find the same materials to match undamaged items or parts:

- we will use new materials, items or parts of a similar type, standard and specification that are reasonably and commercially available in Australia and
- we will utilise building and repair techniques to ensure the closest match.

What we do cover

- floor covering (carpets, floor boards, floating floors, vinyl, tiles),
- wall coverings (wallpaper, paintwork, tiles),
- internal window coverings (blinds, curtains, drapes, shutters),
- kitchen, bathroom and laundry cabinetry and benchtops,
- external roof.

What we don't cover

- extra expenses to replace or match undamaged items or parts to create a uniform appearance to any part outside of the affected area,
- 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),
- anything listed under general exclusions shown on pages 81 - 86.

What is the affected area

We consider the affected area to be that of the same room, same hallway, same passageway, or same open plan area to the:

- nearest wall,
- doorway,
- archway,
- entryway or
- break, elevation or change in flooring.

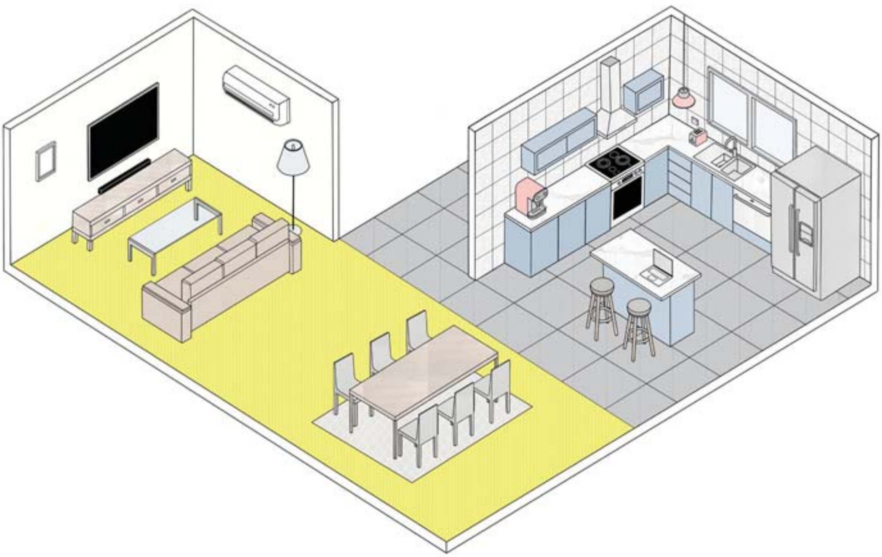
Example open floor

If the items or parts are floor covering, the affected area means a continuous joined floor of the same material and up to a doorway, elevation, wall or break in the continuous flooring.

For the below example, the yellow area is carpeted and the grey area is tiled.

If part of the yellow carpeted area is damaged and we are unable to repair or replace to make a uniform appearance or complementary look then we will replace the entire yellow carpeted area, up until where the grey tiled area begins.

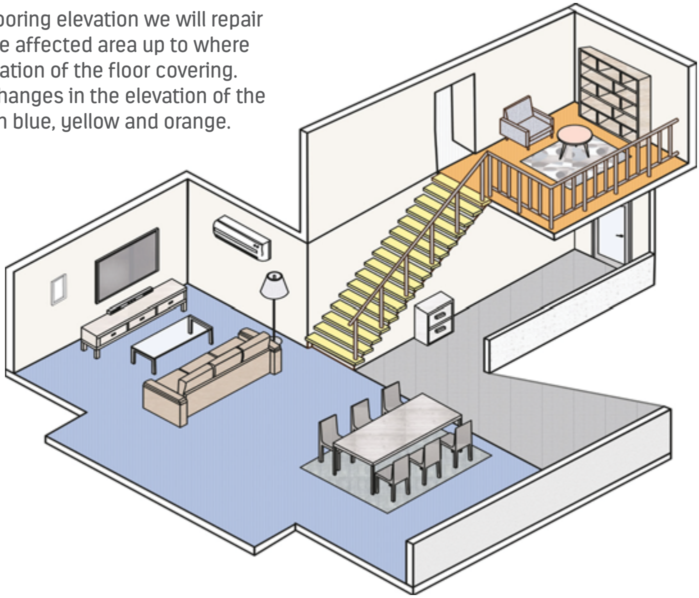
However, if the yellow carpeted area was continuous through the kitchen (grey tiled area) then we will replace the entire area up to the value of 5% of the home sum insured.



Claims

Example changing of flooring elevations

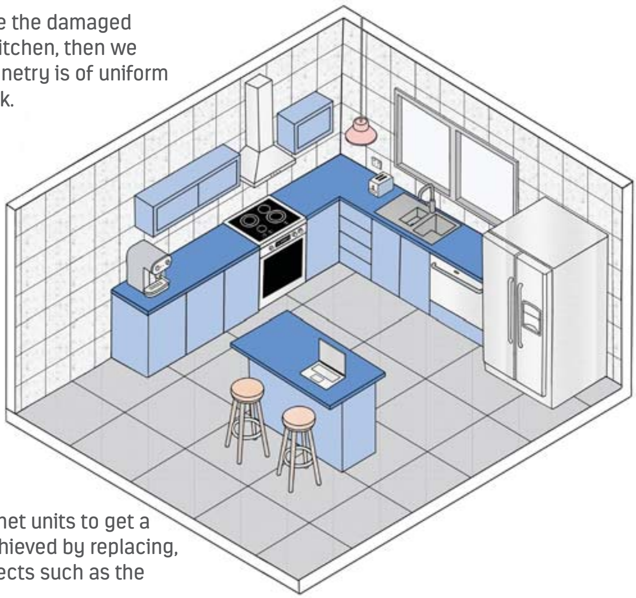
If there is a change to the flooring elevation we will repair or replace the flooring for the affected area up to where there is a change in the elevation of the floor covering. In the example there are 3 changes in the elevation of the flooring shown highlighted in blue, yellow and orange.



Example kitchen

If we are unable to repair or replace the damaged items or parts that make up your kitchen, then we will pay extra to ensure all the cabinetry is of uniform appearance or complementary look.

With the example, if the corner cabinet is damaged and we are unable to match the repairs to the remainder of the kitchen, then we will repair or replace all the cabinets that make up your kitchen (highlighted in light blue). If your bench top is damaged and we are unable to repair or replace the damaged part, then we will replace all the bench tops of your kitchen including a separate island if within the kitchen (as shown highlighted in dark blue).



We will not replace the entire cabinet units to get a uniform appearance if it can be achieved by replacing, repairing or altering the visual aspects such as the cabinetry doors.

Pairs, sets and collections

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

- part of a pair, set or collection and
- the remaining items still function as manufactured,

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

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

We won't pay:

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

Increase to your sum insured

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

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

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

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

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

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

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

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05 Other information

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

Dispute resolution process

RACQ Insurance provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and we recommend you let us know about your circumstances so we can do our best to support you. You can find further information on how we can support you on **racq.com/support/supporting-vulnerability**.

It is important we know about your concern as soon as possible so we can work with you to resolve the issue using the following steps:

1. Let us know about your complaint

Please refer your complaint to us by:

visiting us online
racq.com/contact-us/feedback-and-complaints

writing to us at
RACQ Insurance – Member Relations
PO Box 3004, Logan City QLD 4114

emailing us at
racqidisputeresolution@racq.com.au

calling us on
13 1905 or **13 7202** for insurance claims

2. Reviewing your complaint

When you lodge your complaint with us, we would appreciate you providing us with your contact details and preferred contact time. This will enable us to acknowledge your complaint, provide you with updates on the progress of the review and contact you with a decision in line with our complaints management policy. You can find further information on our complaints management policy by visiting **racq.com/contact-us/feedback-and-complaints**.

3. Refer to external dispute resolution

We expect that together, we can find a fair and balanced outcome. However, if you are not happy with our decision or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers (RACQ Insurance).

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after we have first had the opportunity to resolve your complaint through our internal dispute resolution process.

To find out whether your complaint qualifies for the AFCA, you can:

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

call **1800 931 678**

visit **www.afca.org.au**

email **info@afca.org.au**

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 premiums.

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

Our Privacy Statement

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

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

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 4127**

The conditions set out below apply:

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

Words with special meanings

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

Word or term	Special meaning
Fixed swimming pool	Includes an in ground or an above ground pool which involved completing excavations or installing permanent structures such as decks, ladders and fences. A fixed swimming pool also includes its fixed accessories such as 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.
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: • a lake, river, creek or other natural watercourse (whether or not it has been altered or modified), • a reservoir, canal or dam.
Forced entry	Illegal entry into your home or where you are staying which includes illegally using keys or picking locks. It does not include entering your home through an unlocked door, window or skylight.
Genuinely redundant	You are no longer employed because: • you were dismissed from your job and did not leave voluntarily, • you were made redundant and • the dismissal was made before you had to retire.
Good condition	Good condition means your insured home and contents are well maintained, free from material damage, decay and defects that could reasonably be expected to increase the likelihood or amount of loss or damage that contributes to or is caused by an insured event. This includes but is not limited to the home being: • watertight, • structurally sound, • secure, • well maintained without any unrepaired damage.
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).
Incident	An event which a person would not reasonably expect or intend that happens during the period of insurance.
Includes	This has a non-exhaustive meaning in this PDS. 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 COI.

Word or term	Special meaning
Items away from home	The items away from home that you ask us to cover anywhere in Australia or New Zealand. This is an optional benefit which you need to pay an extra premium for. Your chosen Individual items away from home or the Grouped items away from home option you choose are shown on your COI.
Leak	Liquids that are leaking, bursting, discharging or overflowing from household domestic appliances and furniture, pipes, gutters, tanks, drains, bathroom and toilet fixtures.
Loss or damage	Physical loss or physical damage that has occurred at the insured address unless otherwise stated in your policy.
Net rental income	The amount of rent payable under a rental agreement less commission or other expenses that are or are likely to be payable to your property manager for renting out your home.
Office equipment	Computer equipment including associated hardware and accessories, bought software (except for custom written software), furniture and furnishings in your home office or home surgery.
Open air	Anywhere at the insured address that is not fully lockable and enclosed by weatherproof walls, flooring and roof.
Pair/set	Contents items that are regarded as a unit. It includes earrings, golf clubs, candle holders, dinner sets and ornaments.
Paraplegic	A person who suffers complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.
Periodic tenancy agreement	A written lease agreement between you and a tenant that is not for a fixed term that gives the tenant a right to exclusively occupy the whole of your home.
Personal transportation devices	Any e-bicycle, e-scooter, unicycle, hoverboard, scooter, skateboard or segway, used for personal transportation, that has an electric or combustible engine, or is a battery driven device. This does not include devices that are only powered by manual means.
Policy	Your policy includes: • 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.
Quadriplegic	A person who suffers complete paralysis of the body from the neck down.

Word or term	Special meaning
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, structural changes, repairs or decoration to be completed to your home.
Rental agreement	A fixed term lease agreement or periodic tenancy agreement.
Rented out	When your home is rented out under a rental agreement.
Rent default	When you have entered into a rental agreement and your tenant has failed to pay the agreed rent and is in breach of the rental agreement.
Retaining wall	A wall that is not part of the building you live in and is designed to hold back and retain earth or water.
Riot	Is a civil commotion or disturbance.
Specified items	Items that you ask us to cover inside your home for more than the general limits we pay for them as shown on page 29. 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 COI.
Sporting equipment	Equipment you use for sporting activities (including competitions), leisure and recreational activities. It does not include: • camping equipment, diving equipment, parachute, model craft, hang glider, aircraft, motor vehicle, motorcycle, trail bike, mini bike, motorised go-cart or • any spare part or accessory for that equipment (including any helmet, gloves, boots, goggles or over-suit).
Stock	Goods or merchandise you buy to sell or distribute.
Storm	Strong winds that may also involve heavy rain, hail or snow. For example, a cyclone.
Storm surge	An increase in the sea level that is caused by a tropical cyclone or other intense storm.
Strata owner	The owner of an apartment, unit, townhouse or other lot within a strata complex, with a share in the common property.
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.

Word or term	Special meaning
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, devices and equipment that are necessary for your particular occupation or business. This does not include computers, laptops, mobile phones, tablets or home office equipment.
Unfit	When an insured event damages your home to the extent where: • Normal domestic activities such as cooking and sanitation cannot be performed or • Local authorities will not provide permission for your home to be inhabited or • We determine that your home is no longer safe to live in or • We determine that you can no longer live in your home.
Unoccupied	No one has been living in your home for more than 60 days and you did not tell us beforehand that it would be unoccupied for 60 days or longer. Your home is also unoccupied if someone stays there on average for less than one night a week during the 60 day period.
Uplift rate	The percentage increase used by us to increase your home or general contents (excluding specified items) sums insured when we offer to renew a policy, aimed at helping account for increasing costs.
Water runoff	Water which enters your home as a result of it running off or overflowing from any origin or cause.
We, us, our	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082.
Wear and tear	Damage or gradual deterioration that occurs as a result of use, wear and/or aging.
You, your	The persons shown as the policyholders on the COI and their family who permanently live with them at the insured address.

Your notes

Policy Number:

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. This is general advice only and does not take into account your personal objectives, financial situation or needs and may not be right for you. Always read the PDS and applicable SPDS available from RACQ before selecting a policy.

RACQ Insurance Limited

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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.

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