



ANZ HOME INSURANCE

PRODUCT DISCLOSURE STATEMENT AND POLICY BOOKLET

This Product Disclosure Statement (PDS) is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance ("CGU"). The information in this PDS is current at the preparation date. From time to time, We may include more up-to-date information in the PDS that is not materially adverse without notifying You. You can get more up-to-date information by contacting Us. If You ask Us for any updates, We will give You a free copy. If We need to, We will issue a supplementary or replacement PDS.

This PDS has been designed to help You get the most out of Your Policy. When You take out an insurance policy with Us, the cover We agree to provide You is set out in Your current Certificate of Insurance and described in this PDS, as well as any supplementary PDS We may issue. Together they make up the terms and conditions of Your insurance contract with Us. Read them carefully and store them together in a safe place.

ANZ Home Insurance is underwritten by CGU and distributed by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 ("ANZ"). ANZ is an authorised deposit-taking institution (Bank) under the Banking Act 1959 (Cth). This product is not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees CGU or the product. In arranging this insurance ANZ acts under its own AFSL and under an agreement with the issuer CGU. The ANZ brand is a trademark of ANZ and is used by CGU under licence from ANZ.

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Contact details

This booklet contains information You need to know about Your Policy. If You have any questions, or if there's anything We can help with, get in touch today.

Enquiries  **13 16 14**

Claims  **13 16 14**

Web  **anz.com**

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ANZ Privacy Statement

Privacy and Confidentiality

As distributor of this product, ANZ collects and uses your personal information during the course of your relationship with ANZ in order to distribute, manage and administer this product. Without your personal information, ANZ may not be able to process your application or provide you with the product you require. Below is an explanation of when and how ANZ may collect, use and disclose this information. It is important that the information ANZ holds about you is up to date. You must let us know when information you have provided us has changed.

Collection, use and disclosure of information

ANZ may use and disclose the information ANZ collects about you for the following purposes:

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion or provision of a product or service;
- to manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, collecting debts and market or customer satisfaction research);
- to consider any concerns or complaints you raise against ANZ and/or to manage any legal action involving ANZ;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- as required by relevant laws, regulations, codes of practice and external payment systems.

Absence of relevant information

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

Information required by law etc.

ANZ may be required by relevant laws to collect certain information from you. Details of laws that require ANZ to collect information about individuals (personal information) and why these laws require ANZ to collect personal information are contained in the ANZ Privacy Policy and at anz.com/privacy.

Providing your information to others

ANZ may provide your information to:

- CGU, as issuer of this product;
- any of ANZ's related entities which may use the information to: carry out ANZ's functions and activities; promote ANZ's own products and services; assess your application for one of its products or services; manage your product or service; perform administrative and operational tasks (including debt recovery); or comply with regulatory requirements and prudential standards;

- an organisation that is in an arrangement with ANZ to jointly offer products and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ to: provide you with products or services; and/or promote a product or service;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties ANZ is authorised or required by law or court/tribunal order to disclose information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- other credit providers;
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors) and any person who has provided security for your loan;
- any person who introduces you to ANZ;
- your employer;
- your joint borrower(s) or account/policy holder(s); and
- your adviser; your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

If you do not want ANZ to tell you about products or services, phone the ANZ Contact Centre to withdraw your consent. ANZ may disclose information to recipients (including service providers and our related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at anz.com/privacy.

ANZ Privacy Policy

ANZ's Privacy Policy (anz.com/privacy) contains information about:

- the circumstances in which ANZ may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

Collecting sensitive information

ANZ will not collect sensitive information about you, such as information about your health, without your consent.

Personal information you provide about someone else

If you give ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.

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Key benefits and features of Home Insurance

This table compares the cover We provide under the types of insurance and levels of cover We offer. The amount and extent of cover under the cover including additional benefits and optional benefits may also vary depending on the cover level You have. In this PDS We set out the full details about Your cover and any limits, exclusions and conditions that apply.

Cover	 Building Plus	 Contents Plus
Cover for loss or damage to Your Home and Contents		
Accidental breakage of glass	✓	✓
Animal damage	✓	✓
Deliberate or intentional act	✓	✓
Earthquake	✓	✓
Escape of water or liquid	✓	✓
Explosion	✓	✓
Fire	✓	✓
Flood or Rainwater Run-off	✓	✓
Impact	✓	✓
Lightning	✓	✓
Riot or civil commotion	✓	✓
Storm	✓	✓
Storm Surge or tsunami	✓	✓
Theft or attempted theft	✓	✓
Accidental damage	✓	✓
Electrical motor burnout	✓	✓
Cover for liability	✓	✓
Additional benefits		
Accidental damage for Contents in transit to new home	✗	✓
Buying a new home	✓	✗
Contents away from Your Home	✗	✓
Contents in storage	✗	✓
Contents in open air	✗	✓
Contents in transit	✗	✓
Food spoilage	✗	✓
Funeral expenses	✓	✓
Identity theft	✗	✓

Landscaping	✓	✗
Locating the cause of damage	✓	✗
Meeting building regulations	✓	✗
Mortgage discharge costs	✓	✗
Moving to a new home	✗	✓
Owner fixtures – Strata scheme	✗	✓
Professional and rebuilding fees	✓	✗
Removal of debris	✓	✓
Replacement of keys and locks	✓	✓
Safety net	✓	✗
Storage costs	✗	✓
Students living away from Home	✗	✓
Temporary accommodation	✓	✓
Visitors' belongings	✗	✓
Optional benefits		
Accidental damage	Automatically included	Automatically included
Electrical motor burnout	Automatically included	Automatically included
Portable Contents	✗	Optional
Valuable Contents – inside Your Home	✗	Optional

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IMPORTANT INFORMATION

Your contract

Your Policy is a contract between You and Us and is made up of:

- Your Certificate of Insurance;
- this Product Disclosure Statement and Policy Booklet (PDS); and
- any applicable supplementary PDS.

More than one insured

If there is more than one insured, then anything that any insured says, does or omits applies to all of the insureds. Each insured can act on behalf of all the insureds as their agent.

Certificate of Insurance

Your Certificate of Insurance shows the type and cover level of Your insurance and any options You have added under Your Policy. It also shows the Period of Insurance Your Policy covers – We only cover You for Incidents that happen during that time.

Receiving Your Policy documents

You may choose to receive Your Policy documents:

- electronically – that is, by email; or
- by post.

If We send Your Policy documents to You by email, We will send them to the person and email address You have nominated for receiving Policy documents. Any Policy documents We send to this email address will be considered to have been received by You 24 hours from when We send them.

If We send Your Policy documents to You by post, We will send them to the person and mailing address You have nominated for receiving Policy documents.

You are responsible for making sure the person and email or mailing address We have for Your Policy documents is up to date. So, You need to tell Us if this email or mailing address change – see 'Changes to Your Policy' in this section.

Limits, exclusions and conditions

Limits, exclusions and conditions apply to the cover You have chosen:

- throughout this PDS, We set out any specific limits, exclusions and conditions with the cover they apply to;
- We set out the general exclusions that apply to all covers and benefits under Your Policy in the 'General Exclusions' section; and
- We set out Your responsibilities when You are insured with Us in 'Your responsibilities' in this section.

Special conditions and embargoes

We may apply special conditions on Your Policy that may exclude, restrict or extend cover for a person or a particular matter at the time that You purchase the Policy. For example, We may not cover You for some incidents like a bushfire, Storm or Flood if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions that apply to Your Policy, including the period of any applicable embargo.

In addition, We may apply special conditions during the Period of Insurance that limit Your ability to make changes to coverage, Sums Insured and Your Policy terms.

Sum Insured

Your Certificate of Insurance shows the amount of insurance You have under Your Policy as Your:

- 'Building' Sum Insured – this is the amount Your Home is insured for; and/or
- 'General Contents' Sum Insured – this is the amount Your General Contents are insured for; and/or
- 'Portable Contents' Sums Insured if You have the 'Portable Contents' optional benefit under Your Policy; and/or
- 'Valuable Contents – inside Your Home' Sums Insured if You have the 'Valuable Contents – inside Your Home' optional benefit under Your Policy.



You should make sure You insure Your Home and Contents for their full replacement value. To help You estimate the full replacement value of Your Home and Contents You can access the home buildings and home contents calculators at [insurancecouncil.com.au/consumers/calculators](https://www.insurancecouncil.com.au/consumers/calculators)

Each year Your Policy renews, We will automatically review and may change Your 'Building' Sum Insured and 'General Contents' Sum Insured to account for inflationary trends. If You have the 'Portable Contents' optional benefit and/or the 'Valuable Contents – inside Your Home' optional benefit, the Sums Insured for these items will remain at the value You nominated. As We will not review or change the Sums Insured for 'Portable Contents' or 'Valuable Contents – inside Your Home' on renewal, You must specifically ask Us to change these Sums Insured if You want them changed.

In Your offer of renewal, We will show You the Sums Insured that will apply during the next Period of Insurance.

We have 1 level of cover under this Policy:

- Plus – for 'Building' insurance and/or 'Contents' insurance – Our highest level of cover

The level of cover You have will be shown on Your Certificate of Insurance.

Your Premium

In return for paying Your Premium, We provide the cover You have chosen. You may also be eligible for certain discounts.



For information about how We work out Your Premium or discounts you may be entitled to, see Our Home Insurance Premium, Excess & Discounts Guide. To get a free copy of Our Home Insurance Premium, Excess & Discounts Guide visit anz.com

Paying Your Premium

You must pay Your Premium on time. You can pay Your Premium:

- annually in one lump sum; or
- in instalments by direct debit from an account or credit card You nominate (if We offer this option to You).

Your Certificate of Insurance shows the amount You need to pay and the due date for Your annual Premium or each instalment.

What happens if You don't pay on time

When You take out insurance, You need to pay Your annual Premium or any instalments by the due date specified on Your Certificate of Insurance.

An instalment is unpaid if it cannot be deducted from Your nominated account or credit card.

If Your Premium is overdue We will send You a notice outlining the overdue amount and when it needs to be paid.

If Your Premium remains unpaid after the time period specified in the notice We send, We will:

- cancel Your Policy for non-payment; and
- refuse to pay any claim for an incident occurring after the cancellation date.

If You pay by instalments, We will send You a second notice either before cancellation informing you of the effective date of cancellation, or within 14 days after cancellation confirming the effective date of cancellation.

If You need to make a claim when Your Policy is overdue, and before Your Policy has been cancelled for non-payment, We will require You to pay the overdue amount as part of the claim settlement process.

Excess(es)

An Excess is Your contribution towards the cost of a claim. The amount and types of Excess that applies to Your Policy will be shown on the Certificate of Insurance. Please see 'Excess' in the 'Claims' section for information on the type of Excess that may apply to Your claim and when You may not be required to pay an Excess.



For more information about the Excesses that may apply to Your Policy, see Our Home Insurance Premium, Excess & Discounts Guide. To get a free copy of Our Home Insurance Premium, Excess & Discounts Guide visit anz.com

Cooling-off rights

You can tell Us to cancel Your Policy within 21 days from:

- the date We issue Your Policy – for example, if You call Us on 3 May to set up a new Policy from 10 May, then Your 21 day cooling-off period starts from 3 May as that's when We issued Your Policy; and
- the start date of the Period of Insurance that applies when You renew Your Policy.

If You tell Us to cancel Your Policy within those times, We'll refund the Premium You paid Us in full. However, We will only do that if You haven't made a claim on Your Policy. You can also cancel Your Policy as set out in 'Cancellation' in this section.

Changes to Your Policy

You may want to make a change to Your Policy (for example, adding optional benefits to increase Your cover). To make a change to Your Policy please contact Us.

If We agree to make the change, We will:

- tell You if any additional Premium applies to the change and require You to pay this amount in order to make the change under Your Policy; or
- refund any amount We owe You due to the change; and
- issue You with a Certificate of Insurance.

If You change Your contact details (for example, the mailing or email address You have nominated to receive Policy documents) You must tell Us as soon as reasonably possible. If You don't, We will consider that You received Your Policy documents (that We sent to Your old address) even though You didn't. We will continue to send Your Policy documents to the mailing or email address You have nominated until You tell Us to update Your contact details.

Cancellation

In addition to Your 'Cooling-off rights', You may cancel Your Policy at any time (for example, if You no longer want Your Policy).

There may be circumstances where We need to cancel Your Policy. We will only do this if the law allows it.

If Your Policy is cancelled:

- We will refund a portion of Your Premium after We deduct an amount that covers the period that You have been insured for; or
- and You pay Your Premium by instalments, We will deduct any unpaid instalments that are due. You authorise Us to deduct any unpaid instalments by direct debit from the account or credit card You previously nominated for instalment deductions. As We are only allowed to deduct the agreed amount You previously authorised, We may need to collect the total amount You owe Us over a few instalments.

Renewal

At least 14 days prior to expiry of Your Policy We will give You notice in writing of the date and time of expiry and advise You if We are prepared to renew Your Policy. If We offer to renew Your Policy We will send You an updated Certificate of Insurance and quote a premium based on the information in Your current Policy. You should review any offer of renewal to ensure the insurance cover is still appropriate for You.

If You paid Your last Premium:

- as an annual Premium by direct debit, We will deduct the renewal Premium from the account or credit card You previously nominated; or
- by instalments, We will continue to deduct payments from the account or credit card You previously nominated for instalment deductions,

and Your Policy will automatically renew if We offer You a renewal. If You do not want Us to continue to deduct these payments and automatically renew Your Policy, please contact Us prior to expiry of Your Policy.

If You paid Your last Premium as an annual Premium without a direct debit arrangement, We must receive Your payment of the renewal Premium by the due date otherwise Your Policy will not renew.

Assigning rights and appointing a representative

Assigning Your rights

You must not assign any benefits, rights or obligations under Your Policy unless You get Our written consent first.

Appointing someone to represent You

If You want to appoint someone to represent You, then You need to tell Us and We need to agree that We will deal with them on Your behalf. We will not unreasonably withhold Our consent. For example, You may ask someone to manage Your Policy or a claim. We may have a concern with a party that You may want to appoint if they present a conflict of interest, for example, someone who supplies goods or services for Your claim. We will not pay any costs charged by anyone You appoint to represent You.

Your responsibilities

When You take out a Policy with Us or make a claim, You have certain responsibilities that are set out in this section. These responsibilities also apply to any person that is covered by Your Policy. If You don't meet Your responsibilities, We may refuse to pay Your claim or reduce what We pay for Your claim. We may also decide to cancel Your Policy. The course of action We take when You fail to meet Your responsibilities will be considered in each circumstance based on what impact or effect Your failure caused or contributed to the claim or Our decision to issue Your Policy.

We understand that in some circumstances You may not be able to meet Your responsibilities for reasons that are beyond Your control. For example, if You are seriously injured and You cannot provide Us with information to help Us process Your claim. You may also experience personal circumstances which could impact a claim under this Policy. For example, mental health conditions, or the conduct of others such as acts of violence or intimidation. If this happens, You or any other insured should speak to Us about Your situation so We can consider how best We can help.

You must tell Us if:

- there is a change in the circumstances that You have previously told Us about during the Period of Insurance;
- Your Home will be unoccupied for a continuous period of 60 days or more during the Period of Insurance;
- any of Your Contents are to be put in storage;
- there is any change to:
 - the address or Site where Your Home or Contents are insured;

- Your Home due to renovations, extensions or demolition;
- the people insured under this Policy; or
- the Sums Insured of Your Buildings or Contents;
- there is any change to the use of Your Home including but not limited to if Your Home is:
 - used solely for short-term rentals where the rental periods are less than 90 days;
 - a boarding house or hostel;
 - a hotel or motel;
 - a commercial building;
 - a show or display home;
 - a commercial farm building; or
 - under construction; or
- any people who are insured under the Policy have:
 - been convicted of any fraud offence; or
 - made a claim that is untrue under this Policy or another insurance policy.

If You tell Us about any of these things, We may charge an additional Premium, change the cover of Your Policy, impose special conditions or cancel Your Policy to reflect the change in risk and terms upon which We have issued Your Policy. If You do not wish to accept Our terms, You can cancel Your Policy.

You must also:

- be truthful and frank in any statement You make in connection with Your Policy;
- not behave in a way that is improper, hostile, threatening, abusive or dangerous;
- pay Your Premium, including paying instalments, by the due date;
- take reasonable precautions to avoid a claim being made;
- do everything reasonable to prevent further loss or damage to any property if an Incident happens;
- take reasonable steps to ensure You or anyone acting on Your behalf obeys all relevant laws;
- not make a fraudulent claim under this Policy or any other insurance policy; and
- follow the conditions of this Policy.

There are also things You must and must not do if You make a claim under this Policy. These are set out in the 'Claims' section. If You breach any of the terms of this Policy We may refuse or reduce a claim, cancel Your Policy or do both. The course of action We take when You breach any of the terms will be considered in each circumstance based on what impact or effect Your breach caused or contributed to the claim or Our decision to issue Your Policy.

How CGU protects your privacy

We use information provided by our customers to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at cgu.com.au/privacy. Alternatively, contact us at privacy@cgu.com.au or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this policy and read it carefully. By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

What to do if You have a complaint and other important information


We will always do Our best to provide You the highest level of service but if You are not happy or have a complaint or dispute, here is what You can do.

If You experience a problem or are not satisfied with Our products, Our services or a decision We have made, let Us know so We can help.

Call Us on 1300 943 690 or go to Our website for more information: cgu.com.au

We will try to resolve complaints at first contact or shortly thereafter. If We are not able to resolve Your complaint when You contact Us or You would prefer not to contact the people who provided Your initial service, Our Customer Relations team can assist:


 **Free call:**
1800 045 517

 **Email:**
customer.relations@iag.com.au

Customer Relations will contact You if they require additional information or have reached a decision. Customer Relations will advise You of the progress of Your complaint and the timeframe for a decision in relation to Your complaint.

We expect Our procedures will deal fairly and promptly with Your complaint. If You are unhappy with the decision made by Customer Relations You may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist You:

 **Free call:**
1800 931 678

 **Email:**
info@afca.org.au

 **Mail:**
Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

 **Visit:**
www.afca.org.au

Further information about Our complaint and dispute resolution process is available by contacting Us.

The General Insurance Code of Practice (Code)

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for resolving complaints You make about Us; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code or Code Governance Committee.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that We become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from www.fcs.gov.au

Extra Help

We understand that there are circumstances in which You may need additional or alternative support or assistance. The General Insurance Code of Practice provides some examples and includes your physical or mental health, family or financial situation, cultural background or disability. If You are comfortable, please call and tell Us about Your situation and We will work with You to arrange support. Further information about the support We provide, including Our Family and Domestic Violence policy, can be found on Our website: cgu.com.au

Governing law, currency and GST

Governing law

This contract is governed by the law of the Australian State or Territory where the property insured under this Policy is located.

Currency

All dollar values described in Your Policy are a reference to the lawful currency of Australia.

GST

All dollar values described in Your Policy include GST, unless We say they don't. If You are a business registered or required to be registered for GST purposes, then You must tell Us:

- Your Australian Business Number (ABN); and
- the percentage of any input tax credit You have claimed or are entitled to claim on the Premium.

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DEFINITIONS

The following words have the following special meaning in this Policy when the words are capitalised. A reference to the singular includes the plural and vice versa, unless the context otherwise requires.

Accident or Accidental means a sudden, unexpected and unintended event which was not intended or expected by You or anyone else insured under this Policy.

Act of Terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons;
- involves damage to property;
- endangers life other than that of the person committing the action;
- creates a risk to health or safety of the public or a section of the public; or
- is designed to interfere with or to disrupt an electronic system.

Actions of the Sea means:

- sea waves; and
- normal movement or changes in the sea levels (including high tides and king tides),

unless caused by Storm Surge.

Actions of the Sea does not include Storm Surge.

Building means any domestic building used primarily for residential use that has walls and a roof and can be locked up and:

- includes:
 - home improvements and fixtures that are permanently built in or fixed to the buildings;
 - domestic outbuildings;
 - fixed coverings to walls, floors and ceilings but not fixed carpets, curtains or internal blinds;
 - infrastructure for services for which You are responsible including infrastructure for waste water and storm water and the supply of electricity, gas, water, internet and telephone;
 - in built swimming pools and spas;
 - driveways that provide access to the domestic buildings but not gravel driveways;
 - paths, walkways and paved areas provided they are of permanent construction, for example fixed pavers, tiles or concrete;
 - retaining walls;
 - boat jetties or pontoons that You are legally responsible for; and
 - fences or gates (limits may apply).
- for 'Building' insurance includes any home improvements or fixtures; and
- for 'Contents' insurance, if Your Building is a flat or unit, Your Building also includes any lockable storage compartment reserved for You in another section of the building or complex that Your flat or unit is part of, that You have exclusive use of.

Building also includes building materials at the Site that You own or are legally responsible for and which are due to be fitted to Your Home but only up to the value of \$5,000 if You have 'Plus' cover.

Building does not include:

- any Contents;
- plants, shrubs, trees or grass except as specifically covered under the 'Landscaping' additional benefit;
- any home improvements, structures or fixtures installed by, or at the instruction of, a tenant;
- lawns, artificial lawns or artificial grass (except tennis courts);
- loose or compacted soil, gravel, pebbles, rocks or sand;
- dams unless they are constructed of permanent and man-made materials;
- any property used solely for short-term rentals where the rental periods are less than 90 days;
- boarding houses or hostels;
- hotels or motels;
- commercial buildings;
- show or display homes;
- commercial farm buildings;
- new buildings being constructed;
- buildings that are to be demolished;
- Common Property (except for 'Contents' insurance, if Your Building is a flat or unit, Your Building also includes any lockable storage compartment reserved for You in another section of the building or complex that Your flat or unit is part of, that You have exclusive use of); or
- any houseboat or water vessel.

Certificate of Insurance means the document outlining the details of Your insurance cover.

Clothing and Luggage means:

- baby capsules;
- clothes;
- luggage; and
- wallets or purses.

Clothing and Luggage does not include any items excluded from the definition of 'Contents'.

Collection means cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion.

Collection does not include any items excluded from the definition of 'Contents'.

Common Property means property owned by the owners corporation or similar body.

Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms; and
- the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Contents means those items that are not permanently attached to or fixed to the structure of Your Home that You or Your Family own or are legally responsible for under a written employment contract or a hire or lease agreement (but not under a tenancy agreement) and includes:

- General Contents;
- Valuable Contents; and
- Portable Contents.

Contents does not include:

- any Building;
- unset precious or semi-precious stones;
- Cryptocurrency or non-fungible tokens (NFTs) and/or any devices or programs involved in the storage or transfer of Cryptocurrency or NFTs;
- plants and trees growing outdoors except those growing in pots or tubs;
- lawns, artificial lawns or artificial grass (except tennis courts);
- grass, rocks or soil;
- building materials or items at the Site that are due to be fitted to Your Home;
- any animals;
- the cost to replace any credit or financial transaction cards;
- illegal items including but not limited to illegally downloaded digital media;
- goods kept for sale, distribution, display or exhibition or goods on consignment;
- any belongings of:
 - visitors (see 'Visitors' belongings' additional benefit); or
 - anyone other than You or Your Family or that You or Your Family are legally responsible for;
- stock used in any business, trade or profession;
- pedal cycles while they are being used for racing or pacemaking;
- motor vehicles, caravans, trailers or aircraft other than model or toy aircraft;
- drones while in use or away from the Home;
- any sporting equipment that requires registration;
- registered motorcycles or mini-bikes;
- unregistered motorcycles or mini-bikes over 125cc;
- ride-on vehicles except for mobility scooters used as a mobility aid and ride-on lawnmowers that You only use to mow Your lawn;
- watercraft more than four metres long;
- watercraft less than four metres long that is powered by a motor of more than 10hp; or
- jet skis or personal watercraft.

Cryptocurrency means any form of currency that only exists in digital form.

Excess means the amount(s) You must contribute to the cost of a claim. The amount and types of Excess that apply to Your Policy will be shown on Your Certificate of Insurance.

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

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);

- a reservoir;
- a canal; or
- a dam.

General Contents means those Contents items that You or Your Family keep in and around Your Home including:

- furniture, bedding, furnishings and rugs;
- carpets, curtains and internal blinds;
- household and kitchen appliances;
- electronic and electrical items and accessories to these items;
- Jewellery and Watches – limits apply to what We pay for these items as General Contents;
- Works of Art – limits apply to what We pay for these items as General Contents;
- Collections – limits apply to what We pay for these items as General Contents;
- Money – limits apply to what We pay for this item;
- Tools of Trade – limits apply to what We pay for these items;
- Unattached Accessories – limits apply to what We pay for these items;
- computer software – We cover the cost to replace the software only;
- films, slides and prints – We cover the cost of these items as unprocessed material only and if You purchased these items already processed, We will only pay their replacement value. We will not pay the costs of recreating any event;
- audio equipment;
- home theatre equipment;
- clothes, shoes and manchester;
- toys and sporting equipment;
- recreational items including musical instruments and remote-controlled devices;
- home improvement tools;
- power tools and gardening equipment for residential use;
- Glasses and Medical Items; and
- home office equipment of a desk, chair, computer and electronic device and other items used for office work (but only if You run a business, trade or profession from Your Home).

General Contents does not include any items excluded from the definition of 'Contents'.

Glasses and Medical Items means:

- sunglasses;
- prescription glasses;
- hearing aids;
- sleep apnoea (CPAP) machines;
- walking and mobility aids including wheelchairs that are used as aids; and
- oxygen devices.

Glasses and Medical Items does not include any items excluded from the definition of 'Contents'.

Home means Buildings at the Site.

Incident means a single occurrence or a series of occurrences arising out of one event.

Jewellery and Watches means watches, jewellery items and medals but not including a mobile device with a screen display or a smart watch.

Jewellery and Watches does not include any items excluded from the definition of 'Contents'.

Liability Limit means the maximum amount of \$20,000,000 (inclusive of GST and all legal costs) We will pay for any one Incident under the 'Cover for liability' section.

Money means cash, cheques, money orders, gift certificates and negotiable instruments. Money does not include Cryptocurrency or non-fungible tokens (NFTs).

Period of Insurance means the period that is covered by Your Policy that is shown on the Certificate of Insurance.

Pet means a domestic animal (for example a dog, cat or horse) that is kept at Your Home and is not used for racing, commercial breeding or other commercial purposes.

Policy means the contract between You and Us and includes this document, any applicable supplementary PDS(s) and the Certificate of Insurance.

Portable Contents means those Contents items that You can take outside Your Home. The groups of Portable Contents You can insure include:

- Jewellery and Watches;
- Portable Electronic Devices;
- Sporting and Recreational Items;
- single seat mobility scooters;
- Glasses and Medical Items; and
- Clothing and Luggage.

Portable Contents does not include any items excluded from the definition of 'Contents'.

Portable Contents groups and Sums Insured are shown separately on Your Certificate of Insurance. You can purchase this as an optional benefit for 'Portable Contents'.

Portable Electronic Devices means:

- audio visual equipment;
- cameras;
- laptop computers;
- mobile telephones;
- mobile devices with a screen display and smart watches; and
- fitness bands.

Portable Electronic Devices does not include any items excluded from the definition of 'Contents'.

Premium means the total amount You pay for this Policy that is shown on the Certificate of Insurance. It includes government taxes such as GST and any other duties or charges that apply. If You pay Your Premium by instalments, Your Premium is the total of the instalments You need to pay over the Period of Insurance.

Rainwater Run-off means water that flows over the ground, or backs-up, as a result of a Storm.

Rainwater Run-off does not include Flood.

Site is the land where Your Home is located and the yard or garden surrounding it that You use primarily for domestic residential purposes at the address shown on Your Certificate of Insurance. The Site includes any land or other area that touches the Site and for which any statutory authority has made You responsible, but it does not include the nature strip outside Your Home.

Sporting and Recreational Items means:

- bicycles including electric bicycles;
- fishing and camping equipment but not while in use;
- legal and licensed firearms but not while in use;

- musical equipment and instruments but not while in use;
- watercraft but not while in use; and
- remote control devices but not including drones while in use.

Sporting and Recreational Items does not include any items excluded from the definition of 'Contents'.

Storm means:

- rain, thunderstorm, hail or snow; or
- violent wind, cyclone or tornado.

Storm Surge means an increase in sea level that occurs because of an intense Storm or cyclone and associated waves.

Strata means any form of land title which allows for multiple titles to exist in or on a building or land where the Common Property is held under a single separate title.

Sum Insured means the amount shown on Your Certificate of Insurance that You have insured Your Home and/or Contents and/or liability and/or additional benefits and/or optional benefits for under this Policy.

Tools of Trade means the items, material or equipment used in, and that You need to perform, Your current business, trade or profession.

Tools of Trade does not include:

- home office equipment of a desk, chair, computer and electronic device and other items used for office work; or
- stock used in any business, trade or profession.

Total Loss means when:

- We decide that it is uneconomical to repair Your Home or Contents;
- We decide that Your Home or Contents cannot be repaired; or
- insured property is stolen and not returned.

Unattached Accessories means accessories and spare parts of (and that are not attached to, in or on) any:

- aerial device;
- aircraft;
- caravan or motorhome;
- motor vehicle;
- motorcycle;
- trailer; or
- watercraft.

Valuable Contents means those Contents items inside Your Home that You list separately for insurance cover inside Your Home. The groups of Valuable Contents You can insure include:

- Jewellery and Watches;
- Works of Art; and
- Collections.

Valuable Contents does not include:

- a mobile device with a screen display or a smart watch; or
- any items excluded from the definition of 'Contents'.

Valuable Contents groups and Sums Insured are shown separately on Your Certificate of Insurance. You can purchase this as an optional benefit for 'Valuable Contents – inside Your Home'.

We, Us and **Our** means the product issuer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

Works of Art means paintings, sculptures, photographic prints and figurines.

Works of Art does not include any items excluded from the definition of 'Contents'.

You and **Your** means all the people named as the insured on the Certificate of Insurance.

Your Family means:

- Your family members who normally live with You at Your Home including Your legal or de facto spouse and any member of their family who normally lives with You at Your Home; and
- a family member who normally lives with You at Your Home who is temporarily living away from home while they are engaged in full-time study in Australia.

3 COVER FOR LOSS OR DAMAGE TO YOUR HOME AND CONTENTS

The cover provided under this section depends on whether You have 'Building' insurance and/or 'Contents' insurance and cover for:



'Building Plus'; or



'Contents Plus'

What We cover and don't cover

We will cover:

- Your Home if You have 'Building' insurance; and
- Your General Contents while in Your Home if You have 'Contents' insurance,

for loss or damage occurring during the Period of Insurance caused by any of the Listed Events as set out below.

You are only insured for Contents when they are inside Your Home except as specifically provided for under any additional benefits or optional benefits that You are entitled to.

If You have cover for:



'Building Plus'; or



'Contents Plus'

You will also automatically have cover for:

- loss or damage occurring during the Period of Insurance caused by Accident as set out in the 'Accidental damage' optional benefit; and
- burnout of an electrical motor that is part of Your Home if You have 'Building' insurance or part of Your Contents if You have 'Contents' insurance as set out in the 'Electrical motor burnout' optional benefit.

Listed Events

Accidental breakage of glass

We cover Accidental breakage with a fracture through its entire thickness of:

- glass panels in fixtures, cooktop and oven doors and vitreous china or acrylic or fibreglass fixed shower bases, baths, spa baths, sinks, toilets, bidets and sanitary fixtures in Your Home if You have 'Building' insurance; and
- fixed glass in Your furniture including outdoor furniture, fixed glass in a light fitting, fixed glass in a mirror or picture and the frame of a broken mirror or picture at the Site if You have 'Contents' insurance.

We will also cover the reasonable costs to reconnect any electrical components to a damaged item We have agreed to cover.

We will not cover:

- water or sewerage pipes; or
- any loss or damage caused by the broken item.

Animal damage

We cover loss or damage caused by animals not kept at the Site, but We will not cover loss or damage by any animal that You or anyone who lives at the Home or Site has permitted to be at the Site.

Deliberate or intentional act

We cover loss or damage by a deliberate or intentional act (including vandalism and a malicious act).

We will not cover any deliberate or intentional act by:

- You;
- Your Family;
- anyone who normally lives in Your Home including a tenant; or
- anyone who enters Your Home or the Site with the consent of You, Your Family or anyone who normally lives in Your Home.

You must report any deliberate or intentional act to the police and provide Us with the report number and details of when and where the report was made.

Earthquake

We cover loss or damage caused by:

- earthquake; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, an earthquake.

Escape of water or liquid

We cover loss or damage caused by:

- water or liquid leaking or escaping from gutters, drainpipes or pipes at the Site;
- water or liquid leaking or escaping from water mains, water supply pipes, baths, spa baths, sinks, toilets, bidets, sanitary fixtures, appliances, aquariums, water tanks or swimming pools;
- liquid leaking from a fixed heating system or sealed portable heater; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, liquid leaking as covered in this event.

We will not cover:

- the cost of repairing the item that caused the leak or escape or the item that the water or liquid leaked or escaped from;
- the cost of fixing or finding leaks that have not caused loss or damage to Your Home or Contents;
- loss or damage caused by Flood, Rainwater Run-off, Storm, Storm Surge or tsunami;
- erosion, deterioration, collapse, shrinkage or any other earth movement; or
- loss or damage caused by water or liquid leaking or escaping from a shower recess or shower base.

Explosion

We cover loss or damage caused by:

- explosion; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, an explosion,

provided there is physical evidence of the explosion.

Fire

We cover loss or damage caused by fire or bushfire.

We will not cover:

- any fire that was started with the intention to caused damage by:
 - You;
 - Your Family;
 - anyone who normally lives in Your Home including a tenant; or
 - anyone who enters Your Home or the Site with the consent of You, Your Family or anyone who normally lives in Your Home; or
- loss or damage which results from scorching or melting where there is no flame.

Flood or Rainwater Run-off

We cover loss or damage caused by:

- Flood or Rainwater Run-off; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, Flood or Rainwater Run-off.

We will not cover:

- loss or damage to:
 - retaining walls;
 - gates, fences or free-standing walls if the loss or damage was caused because they were not structurally sound or well-maintained;
 - pontoons, jetties or bridges;
 - gravel driveways;
 - swimming pool covers or spa covers that are more than 5 years old; or
 - pool and spa solar covers or liners;
- erosion, deterioration, collapse, shrinkage or any other earth movement;
- Actions of the Sea; or
- loss or damage caused by escape of water or liquid, Storm, Storm Surge or tsunami.

Impact

We cover loss or damage caused by the impact of:

- external aerials, masts, flagpoles and satellite dishes;
- aircraft, vehicles and watercraft;
- debris from space, aircraft, rockets and satellites; and
- trees and branches.

If You have 'Building' insurance and a tree at the Site causes loss or damage to Your Home and a qualified expert agrees it needs to be removed, We will pay the costs to:

- cut down and remove the tree; and
- treat the stump so it doesn't grow.

We will not cover:

- loss or damage caused by tree cutting, lopping or felling at the Site unless the cutting, lopping or felling is performed by a professional;
- costs to remove the stump; or
- costs to cut down or remove a tree if it didn't cause any loss or damage to Your Home or Contents.

Lightning

We cover loss or damage caused by:

- lightning; and
- power surge only as a result of lightning.

Riot or civil commotion

We cover loss or damage caused by a riot, civil commotion or industrial or political disturbance.

We will not cover loss or damage caused by:

You;

Your Family;

anyone who normally lives in Your Home including a tenant; or

- anyone who enters Your Home or the Site with the consent of You, Your Family or anyone who normally lives in Your Home.

Storm

We cover loss or damage caused by:

- Storm; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, Storm.

We do not cover:

- loss or damage caused by escape of water or liquid, Flood, Rainwater Run-off, Storm Surge or tsunami;
- erosion, deterioration, collapse, shrinkage or any other earth movement;
- Actions of the Sea; or
- loss or damage to:
 - retaining walls;
 - gates, fences or free-standing walls if the loss or damage was caused because they are not structurally sound or well-maintained;
 - pontoons, jetties or bridges;
 - gravel driveways; or
 - swimming pool covers or spa covers that are more than 5 years old; or
 - pool and spa solar covers or liners.

Storm Surge or tsunami

We cover loss or damage caused by:

- Storm Surge or tsunami; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, Storm Surge or tsunami.

We do not cover:

- loss or damage caused by escape of water or liquid, Flood, Rainwater Run-off or Storm;
- erosion, deterioration, collapse, shrinkage or any other earth movement;
- Actions of the Sea; or

- loss or damage to:
 - retaining walls;
 - gates, fences or free-standing walls if the loss or damage was caused because they are not structurally sound or well-maintained;
 - pontoons, jetties or bridges;
 - gravel driveways;
 - swimming pool covers or spa covers that are more than 5 years old; or
 - pool and spa solar covers or liners.

Theft or attempted theft

We cover loss or damage caused by theft or attempted theft.

We do not cover theft or attempted theft by:

- You;
- Your Family;
- anyone who normally lives in Your Home including a tenant; or
- anyone who enters Your Home or the Site with the consent of You, Your Family or anyone who normally lives in Your Home.

You must report any theft or attempted theft to the police and provide Us with the report number and details of when and where the report was made.

Maximum amount We pay for certain General Contents

We provide a certain level of cover for Your General Contents if You have 'Contents' insurance.

When certain valuable or portable items are part of Your General Contents, We limit how much We pay for them. You can also add options to Your Policy to increase the amount We insure some of Your Contents for and the locations where We insure Your Contents – see the 'Portable Contents' and 'Valuable Contents – inside Your Home' optional benefits.

The limits on certain valuable and portable items of General Contents and whether You can add the 'Portable Contents' and 'Valuable Contents – inside Your Home' optional benefits to increase Your cover for these items are set out in the table below.

General Contents items We limit	The most We pay	Option to increase cover
General Contents – Jewellery and Watches	\$2,500 in total	✓
General Contents – Works of Art	\$2,500 in total	✓
General Contents – Collections	\$2,500 in total	✓
General Contents – Money	\$1,250 in total	✗
General Contents – Tools of Trade	\$5,000 in total	✗
General Contents – Unattached Accessories	\$3,000 in total	✗

What We pay for items that are not shown in this section and how We settle claims is set out in 'How We settle Your claim for loss or damage to Your Contents' in the 'Claims' section and in the 'Portable Contents' and 'Valuable Contents – inside Your Home' optional benefits.

4

COVER FOR LIABILITY

The cover provided under this section depends on whether You have 'Building' insurance and/or 'Contents' insurance.

What We cover

If You have 'Building' insurance, We will cover the legal liability of You and Your Family for:

- death or bodily injury to someone else; and
- loss or damage to someone else's property,

for an Incident during the Period of Insurance at the Home or the Site and for which You or Your Family are responsible as the owner or occupier of the Home or the Site.

We will also pay all legal costs and expenses incurred with Our prior written consent if We accept a claim under this 'Cover for liability'. You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

If You have 'Building' insurance and We settle a claim You have made under 'Cover for loss or damage to Your Home or Contents' as a Total Loss, You will continue to have cover under this 'Cover for liability' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Site.

If You have 'Contents' insurance, We will cover the legal liability of You and Your Family for:

- death or bodily injury to someone else; and
- loss or damage to someone else's property,

for an Incident during the Period of Insurance that takes place outside the Site but within Australia.

If You have 'Contents' insurance and You are a tenant or own Your Home under a Strata or similar scheme, We will cover the legal liability of You and Your Family for:

- death or bodily injury to someone else; and
- loss or damage to someone else's property,

for an Incident during the Period of Insurance at the Home or the Site and for which You or Your Family are responsible as the owner or occupier of the Home or the Site.

If You have 'Contents' insurance, We will cover the legal liability of a Family Member who normally lives with You at Your Home which is Your permanent residence while they are temporarily living away from Your Home while they are engaged in full-time study within Australia for:

- death or bodily injury; and
- loss or damage to someone else's property,

for an Incident during the Period of Insurance that takes place outside the Site but within Australia.

We will provide cover up to a maximum of \$20,000,000 (inclusive of GST and all legal costs) (the Liability Limit) for any one Incident.

Our obligations for a claim under this 'Cover for liability' will end at the earlier of:

- when the Liability Limit is exhausted; or
- when We have settled the claim including payment of any legal costs and expenses.

Conditions of cover

To be entitled to cover under this 'Cover for liability':

- someone must make a claim against You or Your Family for an Incident that occurs during the Period of Insurance; and
- You must lodge a claim with Us for liability cover.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

What We don't cover

We do not cover any:

- claim against You as owner of the Home or Site if You only have 'Contents' insurance and do not have 'Building' insurance except if You are a tenant or own Your Home under a Strata or similar scheme.
- claims by:
 - You or Your Family; or
 - any person who lives with You or Your Family except when that person is a tenant or boarder living in Your Home.
- loss or damage to any property owned or in the physical or legal control of:
 - You or Your Family except where You are a tenant and You or Your Family cause loss or damage to Your landlord's property (including the Home) that has been left for You to use; or
 - any person who lives with You or Your Family except when that person is a tenant or boarder living in Your Home.
- liability arising from using or owning any:
 - motor vehicle, motorcycle, mini-bike, caravan or trailer;
 - aircraft including any drone;
 - watercraft that is more than four metres long;
 - watercraft that is less than four metres long that is powered by a motor of more than 10hp; or
 - jet skis or personal watercraft,

other than a bicycle or pedal cycle (including an electric bicycle), mobility scooter used as a mobility aid, wheelchair, golf buggy or model or toy aircraft.

- liability in connection with any alteration, repair, renovation or addition to Your Home which is in progress that costs \$75,000 or more.
- liability, cost or expense that arises or results from, or is in any way connected with, asbestos, whether directly or indirectly.
- liability of You or Your Family in connection with any house, land or other property that You or Your Family own or occupy or have owned or occupied in the past, other than Your Home or the Site.
- liability in connection with any Common Property.
- exemplary or punitive damages, fines or penalties claimed, ordered or awarded against You or Your Family.
- fines or court costs if You or Your Family are charged or convicted under law.

- liability of You or Your Family that arises or results from:
 - You or Your Family agreeing to accept liability for an Incident or claim made against You or Your Family without Our prior consent to the extent that You or Your Family incur liability or costs that You would not have incurred had the agreement not been made;
 - death or bodily injury to any person employed by You or Your Family under a contract of service;
 - any act or omission by You or Your Family, or a person acting with the consent of You or Your Family, which shows a reckless disregard for the consequences of that act or omission;
 - a deliberate or unlawful act by You or Your Family, or a person acting with the consent of You or Your Family;
 - any business, trade or profession other than the renting of Your Home for domestic use;
 - any professional sporting activity;
 - the transmission of a disease by You or Your Family;
 - landslide, subsidence or earth movement;
 - Your Home or the Site being used for farming;
 - an Incident caused by an animal except:
 - if it is a Pet dog, cat or horse kept in Your Home or at the Site; or
 - if it is a Pet horse kept off-site on an agistment; or
 - an Incident caused by a dog if a relevant authority has declared it to be a dangerous dog.

5 ADDITIONAL BENEFITS

The additional benefits provided under this section depend on whether You have 'Building' insurance and/or 'Contents' insurance and if You have cover for:



'Building Plus'; or



'Contents Plus'

The amount and extent of cover under these additional benefits may also vary depending on the cover level You have.

The Excess applies to the additional benefits unless otherwise stated.

These additional benefits are included in the 'Building' Sum Insured and/or 'General Contents' Sum Insured (as applicable) unless otherwise stated.

Accidental damage for Contents in transit to new home

Available if You have cover for:



'Contents Plus'

We will cover Your Contents for loss or damage occurring during the Period of Insurance caused by Accident while the Contents are in transit from Your Home to Your new permanent home in Australia up to \$10,000 for any one Incident.

We will not cover Your Contents while they are in storage whilst in transit.

Buying a new home

Available if You have cover for:



'Building Plus'

If You purchase a new permanent home in Australia to replace Your Home that is Your permanent residence during the Period of Insurance, We will cover Your interest in the new home on the terms set out in this Policy from the date You enter the contract to buy Your new home and ending at the earliest of:

- 90 days from when You enter the contract;
- the contract settlement date; or
- the date the contract is terminated.

The maximum amount We will pay is the amount of the deposit paid for the new home under the contract. This additional benefit will only apply if the vendor's insurance does not provide cover for any loss or damage during the cover period set out in this additional benefit.

If You wish to continue cover for Your new home after the cover period set out in this additional benefit:

- You must contact Us within the cover period set out in this additional benefit;
- You must provide Us with full details of Your new home and contents necessary to apply for cover;

- We must agree to insure the new home; and
- You must pay any additional Premium that is payable to cover the new home.

If We agree to provide cover for the new home after the cover period set out in this additional benefit, We will issue You with a new Certificate of Insurance.

Contents away from Your Home

Available if You have cover for:



'Contents Plus'

We will cover Your General Contents for loss or damage occurring during the Period of Insurance caused by an event that You are covered for under 'Cover for loss or damage to Your Home and Contents' while the General Contents have been temporarily removed from Your Home or Site and are inside:

- a building with walls and a roof (but not a caravan or mobile home) within Australia for a period of 60 days or less but only if You:
 - are residing in that building; or
 - are lending the General Contents to someone else for personal use at their home or site; or
- a safety deposit box at a bank within Australia.

We will pay up to 20% of the 'General Contents' Sum Insured.

We will not cover:

- computers or related equipment;
- personal electronic devices or Portable Electronic Devices;
- Works of Art;
- music, games or movies – CDs, DVDs, records, tapes, game cartridges, discs of any sort or legally downloaded digital media;
- Collections;
- Jewellery and Watches;
- Tools of Trade;
- Money;
- Unattached Accessories;
- computer software; or
- title deeds, passports, bonds or negotiable documents.

Contents in storage

Available if You have cover for:



'Contents Plus'

We will cover Your General Contents for loss or damage occurring during the Period of Insurance caused by an event that You are covered for under 'Cover for loss or damage to Your Home and Contents' while the General Contents are in storage in Australia up to the maximum of the 'Contents in Storage' Sum Insured.

To be entitled to this additional benefit You must tell Us:

- that Your General Contents are in storage before they are put into storage;
- the value of the items;
- the date the items will be placed in, and removed from, storage; and
- the address where the items are stored,

and We must agree to insure the items in storage and show a 'Contents in storage' Sum Insured on the Certificate.

We will not cover:

- computers and related equipment;
- personal electronic devices or Portable Electronic Devices;
- Works of Art;
- music, games or movies – CDs, DVDs, records, tapes, game cartridges, discs of any sort or legally downloaded digital media;
- Collections;
- Jewellery and Watches;
- Tools of Trade;
- Money;
- Unattached Accessories;
- computer software; or
- title deeds, passports, bonds or negotiable documents.

Contents in the open air

Available if You have cover for:



'Contents Plus'

We will cover Your General Contents for loss or damage occurring during the Period of Insurance caused by an event that You are covered for under 'Cover for loss or damage to Your Home and Contents' while the General Contents are in the open air at Your Site.

We will pay up to 20% of the 'General Contents' Sum Insured.

The following items will not be covered:

- computers and related equipment;
- personal electronic devices or Portable Electronic Devices;
- contents in or on a caravan, mobile home or watercraft;
- Works of Art;
- music, games or movies – CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media;
- Collections;
- Jewellery and Watches;
- Tools of Trade;
- Money;
- Unattached Accessories;
- computer software; or
- title deeds, passports, bonds or negotiable documents.

Contents in transit

Available if You have cover for:



'Contents Plus'

We will cover Your Contents for loss or damage occurring during the Period of Insurance caused by:

- fire, lightning or explosion;
- theft following violent or forced entry;
- Storm or Flood;
- cyclone, earthquake, Storm Surge and tsunami; and
- collision of the vehicle that is transporting the Contents,

while the Contents are in transit from Your Home to a:

- new permanent home in Australia; or
- storage facility in Australia.

We will not cover Your Contents while they are in storage whilst in transit.

Food spoilage

Available if You have cover for:



'Contents Plus'

If an event that You are covered for under 'Cover for loss or damage to Your Home and Contents' causes an interruption to the electricity supply at Your Home and food or prescription medication in Your refrigerator or freezer is spoiled during the Period of Insurance, We will pay the costs to replace the spoiled food or prescription medication up to \$2,000.

This additional benefit is payable in addition to the 'General Contents' Sum Insured.

You are not required to pay an Excess for a claim under this additional benefit.

We will not cover:

- breakdown or failure that is not caused by an event that You are covered for under 'Cover for loss or damage to Your Home and Contents'; or
- loss or damage to a refrigerator or freezer.

Funeral expenses

Available if You have 'cover for:



'Building Plus'; or



'Contents Plus'

If You or a member of Your Family dies:

- within 90 days of; and
- as a direct result of,

an Incident at the Site occurring during the Period of Insurance that You are covered for under 'Cover for loss or damage to Your Home and Contents', We will pay for funeral expenses.

We will pay up to \$15,000 for each Incident.

This additional benefit is payable in addition to the 'Building' or 'General Contents' Sum Insured (as applicable).

If You have 'Building' insurance and 'Contents' insurance, We will only pay this benefit once for each Incident. You are required to provide documentation to support Your claim under this additional benefit. For example, We will require a death certificate, police report, coroner's report and/or records. When We make a request for documentation from You, We will only make a request that is relevant to Our assessment and conduct of Your claim and provide an explanation as to why it is needed.

Identity theft

Available if You have cover for:



'Contents Plus'

If You discover during the Period of Insurance that someone stole Your identity and used it without Your consent to get a financial benefit, We will cover the following costs:

- the reasonable legal costs You need to pay in Australia as a result of the identity theft to:
 - defend court proceedings wrongly brought against You by credit providers, retailers or collection agencies;
 - attempt to set aside judgements wrongly made against You;

- prepare documents which confirm Your identity was stolen; and
 - remove incorrect entities on credit referencing bureau lists; and
- the fees charged by Australian Government organisations if You need to replace these documents as a result of the identity theft:
 - passport;
 - driver's licence;
 - birth certificate;
 - certificate of title on Your Home; and
 - proof of age card.

We will pay up to \$5,000.

This additional benefit is payable in addition to the 'General Contents' Sum Insured.

To be entitled to cover under this additional benefit, You must provide evidence that Your identity has been stolen and used to obtain a financial benefit.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover:

- identity theft by, or theft arranged by, any of Your Family or anyone who normally lives in Your Home; or
- paying a debt that resulted from the identity theft.

Landscaping

Available if You have cover for:



'Building Plus'

If an Incident that You are covered for under 'Cover for loss or damage to Your Home and Contents' causes loss or damage to Your plants, trees, shrubs or hedges at the Site during the Period of Insurance, We will pay the costs to replace the plants, trees, shrubs or hedges that were growing in the ground with seedlings of the same or similar species.

We will pay up to \$3,000.

This additional benefit is payable in addition to the 'Building' Sum Insured.

We will not cover:

- plants, trees, shrubs or hedges You are growing for commercial purposes;
- loss or damage to a lawn;
- pot plants or planters; or
- soil washing away.

Locating the cause of damage

Available if You have cover for:



'Building Plus'

If loss or damage to Your Home occurs during the Period of Insurance caused by a Listed Event that You are covered for under 'Cover for loss or damage to Your Home and Contents', We will cover the reasonable costs of locating the source of the loss or damage and the reasonable costs of loss or damage to Your Home caused by the work to locate the source.

To be entitled to cover under this additional benefit, the costs must relate directly to the part of Your Home that suffered loss or damage from the Listed Event.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

Meeting building regulations

Available if You have cover for:



'Building Plus'

If Your Home suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents', We will pay the reasonable costs to meet the current building regulations.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover the costs to meet building regulations:

- that were already in place when Your Home was built, renovated or altered;
- for undamaged parts of Your Home – for example, installing insulation in ceilings that were not damaged;
- that You were ordered or required to comply with before the loss or damage occurred; or
- that You would have been required to meet whether or not the loss or damage had occurred.

Mortgage discharge costs

Available if You have cover for:



'Building Plus'

If We accept a claim for loss or damage to Your Home as a Total Loss and pay You the 'Building' Sum Insured, We will pay the administrative costs to discharge any mortgage over Your Home.

This additional benefit is payable in addition to the 'Building' Sum Insured.

Moving to a new home

Available if You have cover for:



'Contents Plus'

If You are moving to a new permanent home in Australia during the Period of Insurance, We will cover Your Contents on the terms set out in this Policy at both Your current Home and Your new home for a period of up to 14 days from the day You start moving.

To be entitled to cover under this additional benefit, You must give Us the details of Your new permanent home within 14 days from the day You start moving.

If You wish to continue cover for Your Contents at Your new home after the cover period set out in this additional benefit:

- You must contact Us within the cover period set out in this additional benefit;

- You must provide Us with full details of Your new home necessary to apply for cover;
- We must agree to insure Your Contents at the new home; and
- You must pay any additional Premium that is payable to cover the Contents at the new home.

If We agree to provide cover for the new home after the cover period set out in this additional benefit, We will issue You with a new Certificate of Insurance.

Owner fixtures – Strata scheme

Available if You have cover for:



'Contents Plus'

If Your Home is under a Strata or similar scheme, We will cover as General Contents the following fixtures for loss or damage occurring during the Period of Insurance as a result of a Listed Event under 'Cover for loss or damage to Your Home and Contents':

- built-in furniture and cupboards;
- stoves;
- hot water services;
- shower screens;
- paint and wallpaper;
- built-in air-conditioner;
- fixed awnings;
- solar panels;
- carpets; and
- floating floorboards.

We will not cover:

- items that are covered by an insurance policy taken out by an owners corporation or similar body; or
- Common Property.

Professional and rebuilding fees

Available if You have cover for:



'Building Plus'

If Your Home suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents' We will pay:

- the reasonable costs of employing an architect, engineer or surveyor;
- the legal fees that arise from rebuilding; and
- any fees to meet the requirements of a statutory authority.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover:

- fees for rebuilding any part of the Home that was an illegal construction;
- any fees or costs that You were ordered or required to pay or comply with before the loss or damage occurred;
- any costs relating to undamaged parts of Your Home; or
- any costs that You would have been required to meet if the loss or damage had not occurred.

Removal of debris

Available if You have 'cover for:



'Building Plus'; or



'Contents Plus'

If Your Home or Contents suffer loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents', We will also cover the costs required as a result of the loss or damage to:

- demolish and remove debris and make the Site safe if You have 'Building' insurance; and
- remove Contents from the Site if You have 'Contents' insurance.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will pay up to:

- 10% of the 'Building' Sum Insured to demolish and remove Building debris and make the Site safe if You have 'Building' insurance; and
- 10% of the 'General Contents' Sum Insured to remove Contents from the Site if You have 'Contents' insurance.

This additional benefit is payable in addition to the 'Building' or 'General Contents' Sums Insured (as applicable).

Replacement of keys and locks

Available if You have 'cover for:



'Building Plus'; or



'Contents Plus'

If the keys or access codes to an external door or window lock of Your Home have been lost or stolen, or it is reasonable for You to believe that the keys or access codes of an external door or window lock of Your Home have been lost or stolen, during the Period of Insurance, We will pay the reasonable costs to repair, replace and recode the keys, locks, barrels, fobs or keypads.

No Excess is payable for a claim made only under this additional benefit.

If You have 'Building' insurance and 'Contents' insurance, We will only pay this benefit once for each Incident.

You must report any theft or suspected theft to the police and provide Us with the report number and details of when and where the report was made.

Safety net

Available if You have cover for:



'Building Plus'

If Your Home suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents' and the cost to repair or rebuild Your Home is higher than the 'Building' Sum Insured, We will pay the reasonable extra costs to repair or rebuild Your Home up to 25% of the 'Building' Sum Insured.

This additional benefit is payable in addition to the 'Building' Sum Insured.

For example, a widespread disaster leads to a high demand for building services which increases Your rebuilding costs. If Your 'Building' Sum Insured is \$300,000 then We would provide up to \$75,000 on top of Your 'Building' Sum Insured to cover those extra costs.

Storage costs

Available if You have cover for:



'Contents Plus'

If Your Home that You live in suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents' and as a result of that Incident You are unable to live in Your Home, We will pay the reasonable costs to store Your Contents for up to 24 months while You are unable to live in Your Home.

This additional benefit is payable in addition to the 'General Contents' Sum Insured.

We will also cover Your Contents while they are in storage provided that cover for Your Contents while they are in storage is included within the 'General Contents' Sum Insured.

Students living away from Home

Available if You have cover for:



'Contents Plus'

We will cover the Contents of a Family Member who normally lives with You at Your Home which is Your permanent residence while they are temporarily living away from Your Home while they are engaged in full-time study within Australia.

The Contents will be covered under the terms and conditions of this Policy as if the Family Member's temporary residence was Your Home but We will only cover Valuable Contents as General Contents.

We will pay up to \$5,000.

We will not cover:

- Money;
- loss or damage from theft or attempted theft unless the theft is from a secure building or room within a building with walls and a roof and follows forced and violent entry to that building; or
- lost or misplaced items.

Temporary accommodation

Available if You have 'cover for:



'Building Plus'; or



'Contents Plus'

If Your Home or Contents suffer loss or damage in an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents' and You are unable to live in Your Home as a result of the Incident, We will cover:

- the:
 - costs of temporary accommodation that are reasonable for You, Your Family and Your Pets that You normally keep at the Site if You own and live in Your Home; or

- extra rent costs that are reasonable for temporary accommodation for You, Your Family and Your Pets that You normally keep at the Site if You are a tenant of Your Home;
- any additional living expenses that are necessary, reasonable and appropriate to Your circumstances; and
- the costs to remove and store Your Contents and return them to Your home,

from the time of the Incident until the earliest of:

- 24 months from the time of the Incident; or
- when Your Home is repaired or replaced.

We will pay up to 20% of the 'Building' Sum Insured or 20% of the 'Contents' Sum Insured if You only have 'General Contents' insurance.

This additional benefit is payable in addition to the 'Building' or 'General Contents' Sum Insured (as applicable). If You have 'Building' insurance and 'Contents' insurance, We will only pay this benefit once for each Incident.

To be entitled to this additional benefit, You must have lived in Your Home permanently before the Incident.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover:

- or We will reduce the amount that We pay if:
 - You do not need to pay for temporary accommodation; or
 - You receive any payment for rent or accommodation from another source;
- any costs that are covered by an insurance policy taken out by an owners' corporation or similar body; or
- additional costs for unreasonable delays caused by You or any repairer, builder or supplier You appoint or engage in repairing or rebuilding Your Home.

Visitors' belongings

Available if You have cover for:



'Contents Plus'

If visitors' belongings that are inside Your Home suffer loss or damage during the Period of Insurance as a result of an Incident that You are covered for under 'Cover for loss or damage to Your Home and Contents', We will also cover the loss or damage to Your visitors' belongings as a result of that Incident.

We will pay up to \$2,500 for any one Incident.

This additional benefit is payable in addition to the 'General Contents' Sum Insured.

We will not cover Money.

6 OPTIONAL BENEFITS

You may be able to add the following optional benefits to Your Policy if You apply for them and pay an additional Premium. Some of the optional benefits are automatically included if You have 'Plus' cover. Whether You are entitled to add the optional benefits to Your Policy or if they are automatically included and the amount and extent of cover under the optional benefits may vary depending on the type of cover You have.

The Excess applies to the optional benefits unless otherwise stated.

Accidental damage

Automatically included if You have cover for:



'Building Plus'; or



'Contents Plus'

You only have this optional benefit under Your Policy if it is shown on Your Certificate of Insurance as added to the Policy.

We will cover:

- Your Home if You have 'Building' insurance; and
- Your General Contents and Your Valuable Contents if You have 'Contents' insurance,

for loss or damage occurring during the Period of Insurance caused by Accident.

You are only insured for Contents when they are inside Your Home except as specifically provided for under any additional benefits or optional benefits You are entitled to.

This optional benefit is included in the 'Building' Sum Insured and/or 'General Contents' Sum Insured (as applicable).

We do not cover any:

- damage caused by:
 - inherent defects and structural defects;
 - mildew and algae;
 - water entering Your Home through an opening made for the purpose of alterations, additions, renovations or repairs;
 - any animals kept at the Site; or
 - any process of cleaning involving the use of chemicals.
- loss or damage that is covered under a Listed Event set out in the 'Cover for loss or damage to Your Home and Contents' section.
- damage to:
 - retaining walls;
 - electronic equipment or data as a result of an electronic malfunction or failure, a mechanical malfunction or failure, or a virus or processing error;
 - fishing and sporting equipment, musical instruments or firearms while someone is using them.
- wear and tear, gradual deterioration or depreciation.

Electrical motor burnout

Automatically included if You have cover for:



'Building Plus'; or



'Contents Plus'

You only have this optional benefit under Your Policy if it is shown on Your Certificate of Insurance as added to the Policy.

We will cover burnout of an electric motor that is part of Your:

- Home and costs for the service call, parts and labour charges if You have 'Building' insurance; and
- General Contents and costs for the service call, parts and labour charges if You have 'Contents' insurance,

that occurs during the Period of Insurance.

We will only cover electric motors that are up to 15 years old.

We will also cover You for up to \$2,000 to replace any spoiled food or prescription medication in a refrigerator or freezer that we have covered under this optional benefit.

This optional benefit is included in the 'Building' Sum Insured and/or 'General Contents' Sum Insured (as applicable).

We do not cover:

- any damage to an electric motor that is covered by a warranty;
- an electric motor that:
 - You use for a business, trade or profession; or
 - is not kept at Your Home or Site; or
- any costs to remove or re-install submerged or underground motors.

Portable Contents

Available if You have cover for:



'Contents Plus'

When Portable Contents are part of Your General Contents, We limit how much We pay for them and the locations where they are insured. These limits are set out in 'Maximum amount We pay for certain General Contents' in the 'Cover for loss or damage to Your Home and Contents' section. You can add this optional benefit to Your Policy to increase the amount We insure Portable Contents for and the locations where We insure these.

You only have this optional benefit under Your Policy if You have specifically chosen and paid an additional Premium for it and 'Portable Contents Sum Insured' and a Sum Insured for one or more groups of Portable Contents are shown on Your Certificate of Insurance. You are only entitled to cover under this optional benefit for those groups of Portable Contents that are shown on Your Certificate of Insurance with a Sum Insured.

We will cover Your Portable Contents if they are Accidentally lost, stolen or damaged during the Period of Insurance anywhere in the world.

You can insure any of the following groups of Portable Contents:

- Jewellery and Watches – being watches, jewellery items and medals but not including a mobile device with a screen display or a smart watch.
- Portable Electronic Devices – being audio visual equipment, cameras, laptop computers, mobile telephones, mobile devices with a screen display and smart watches and fitness bands.

- Sporting and Recreational Items – being bicycles including electric bicycles, fishing and camping equipment (but not while in use), firearms (but not while in use), musical equipment and instruments (but not while in use), watercraft (but not while in use) and remote control devices (but not including drones while in use).
- single seat mobility scooters.
- Glasses and Medical Items – being sunglasses, prescription glasses, hearing aids, sleep apnoea (CPAP) machines, walking and mobility aids including wheelchairs that are used as aids and oxygen devices.
- Clothing and Luggage – being baby capsules, clothes, luggage and wallets or purses.

We will settle Your claim as set out in this optional benefit and the 'Claims' section.

We will pay up to:

- \$10,000 for any individual item of Portable Contents unless it is listed separately on Your Certificate of Insurance with a Sum Insured in which case We will pay up to the specified Sum Insured for this item if it is lost, stolen or damaged within Australia or New Zealand;
- the Sum Insured for the group of 'Portable Contents', including any separately listed items, listed on Your Certificate of Insurance if they are lost, stolen or damaged within Australia or New Zealand; or
- \$10,000 in total for all items of Portable Contents if they are lost, stolen or damaged outside Australia or New Zealand.

We cover all of the items in the groups You select up to the Sum Insured You choose for each group.

We will not cover:

- scratching or denting of any items;
- items being cleaned, repaired or restored;
- fishing and sporting equipment, musical instruments or firearms while someone is using them; or
- a bicycle while being used in a competitive race or time trial.

Valuable Contents – inside Your Home

Available if You have cover for:



'Contents Plus'

When Valuable Contents are part of Your General Contents, We limit how much We pay for them. These limits are set out in 'Maximum amount We pay for certain General Contents' in the 'Cover for loss or damage to Your Home and Contents' section. You can add this optional benefit to Your Policy to increase the amount We insure Valuable Contents for.

You only have this optional benefit under Your Policy if 'Valuable Contents Sum Insured' and a Sum Insured for one or more groups of Valuable Contents are shown on Your Certificate of Insurance. You are only entitled to cover under this optional benefit for those groups of Valuable Contents that are shown on Your Certificate of Insurance with a Sum Insured.

We will cover Your Valuable Contents for loss or damage occurring inside Your Home during the Period of Insurance caused by:

- any of the Listed Events as set out in the 'Cover for loss or damage to Your Home and Contents' section; or
- Accident if You have the 'Accidental damage' optional benefit added to Your Policy.

You can insure any of the following groups of Valuable Contents in Your Home for more than what We would normally pay for these items as General Contents:

- Jewellery and Watches – being watches, jewellery items and medals.
- Works of Art – being paintings, sculptures, photographic prints and figurines.
- Collections – being cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion.

We will settle Your claim as set out in this optional benefit and the 'Claims' section.

We will pay up to:

- \$10,000 for any individual item of Valuable Contents unless it is listed separately on Your Certificate of Insurance with a Sum Insured in which case We will pay up to the specified Sum Insured for this item; or
- the Sum Insured for the group of 'Valuable Contents', including any separately listed items, listed on Your Certificate of Insurance.

We cover all of the items in the groups You select up to the Sum Insured You choose for each group.

We will not cover Valuable Contents:

- in the open air at Your Site;
- away from Your Home; or
- in storage.

7

GENERAL EXCLUSIONS

You are not covered under any section of this Policy:

- for loss, damage, liability, injury or death caused by or arising from:
 - Actions of the Sea;
 - atmospheric conditions or extreme temperature;
 - birds pecking, scratching or biting;
 - rats, mice, vermin, insects, termites, bats or possums;
 - any agreement or contract You or any person covered by this Policy enter into unless You or they would have been liable without the agreement or contract;
 - erosion, deterioration, collapse, shrinkage or earth movement;
 - landslide or subsidence unless it happens within 72 hours of, and as a direct result of:
 - earthquake;
 - escape of water or liquid;
 - explosion;
 - Flood;
 - Rainwater Run-off;
 - Storm;
 - Storm Surge; or
 - tsunami;
 - rust, corrosion, gradual deterioration, depreciation, wear or tear;
 - previous damage that has not been repaired;
 - You not maintaining Your Home in good repair and condition including You not ensuring Your Home is watertight, structurally sound, secure and well-maintained;
 - You not maintaining Your Site in good repair and condition;
 - faulty design or workmanship;
 - You not taking reasonable care to protect Your Home and Contents against loss or damage;
 - water entering Your Home:
 - through an opening made for any building, renovation or repair work; or
 - because of a structural defect, faulty design or faulty workmanship when Your Home was constructed;
 - hydrostatic pressure including loss or damage to swimming pools or similar structures unless caused by earthquake, Storm or Flood;
 - any illegal activity You or Your Family are involved in;
 - any process or cleaning involving the use of chemicals other than domestic household chemicals;
 - tree cutting, lopping or felling at the Site unless the cutting, lopping or felling is performed by a professional;
 - the roots of trees, shrubs or plants;
 - any illegal drug or substance at Your Home or Site;

- Your Home being unoccupied for 60 or more consecutive days and not maintained it in a lived-in state by:
 - keeping the lawns mowed and the garden tidy;
 - stopping regular mail and newspaper deliveries; and
 - organising someone to check inside and outside Your Home at least once a week;
 - for any loss, damage, liability, injury or death caused by, arising from, occasioned by or through or in consequence directly or indirectly of war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, insurrection, rebellion, revolution or military or usurped power.
 - for any loss, damage, liability, injury, death, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
 - an Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
 - any action taken to control, prevent, suppress, retaliate against, or respond to an Act of Terrorism.
 - for mechanical, structural, electrical, hydraulic, or electronic breakdown or failure, unless the breakdown or failure results in loss or damage to insured property. This exclusion does not apply to an electrical motor burning out if You are entitled to cover under the ‘Electrical motor burnout’ optional benefit.
 - for loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by:
 - errors or omissions involving access to, processing of, use of or operation of any computer system or any unavailability or failure to access, process, use or operate any computer system; or
 - any unauthorised, malicious or criminal act (or any threat or hoax of this) involving access to, processing of, use of or operation of any computer system,

provided that this exclusion will not apply to physical loss or damage directly caused by an incident or event We cover You for under this Policy except if caused by a deliberate or intentional act. For example, We will not cover You if Your Home’s security system cannot be used because of a cyber attack, but We will cover You for loss or damage from theft from Your Home as covered under this Policy after Your Home’s security system is impacted by a cyber attack.
 - for loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data including the value of any data.
 - for seepage, pollution or contamination, or any loss, damage, liability, injury, death, fines, penalties, punitive or exemplary damages caused by, arising from or in connection with any seepage, pollution or contamination.
 - for any loss, damage, injury or death arising from or directly or indirectly caused by, contributed to by, resulting from or in connection with a Communicable Disease, or the fear or threat (whether actual or perceived) of a Communicable Disease.
 - for loss, damage, liability, injury or death caused by or arising from any nuclear, radioactive, biological or chemical material or the use, handling, transportation or storage of such material.
 - for any property used solely for short-term rentals where the rental periods are less than 90 days.
 - for any property that has not sustained physical loss or physical damage unless repair or replacement is required as part of a claim We have agreed to cover under ‘Loss or damage to Your Home and Contents’.
 - for any loss, damage, liability, injury or death caused by or arising from, mould (except as a direct result of water damage covered under ‘Cover for loss or damage to Your Home and Contents’), fungi, mildew, change in colour, dampness, variations in temperature, evaporation, disease, inherent vice or latent defect, loss of weight or change in texture or finish.
 - for loss or damage to fuses, switches, electrical contacts, protective devices or lighting or heating elements caused by electricity but We will cover resultant loss or damage to Your Home or Contents (as applicable) if You have the ‘Accidental damage’ optional benefit added to Your Policy.
 - for the cost of stabilising, supporting or restoring land, earth or fill.
 - for the settling, shrinkage or expansion in any buildings, foundations, walls or pavements.
 - for consequential loss except if specifically covered under this Policy, for example under the ‘Cover for liability’ section or the ‘Temporary accommodation’ additional benefit. This means We will not pay for direct or indirect financial or economic loss. For example, loss of use or enjoyment, loss of profits or depreciation.
 - for the cost of reinstalling or replacing electronically stored files.
 - for any Incident, loss or damage that occurs outside the Period of Insurance.
 - for the intellectual or sentimental value of any items.
 - for any deliberate or intentional act by:
 - You;
 - Your Family;
 - anyone who normally lives in Your Home including a tenant; or
 - anyone who enters Your Home or the Site with the consent of You, Your Family or anyone who normally lives in Your Home.
 - for the lawful seizure, destruction, confiscation, nationalisation or requisition of Your Home, the Site or anything else covered by this Policy.
 - and We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy (including any refund of Premium), to the extent that such cover, claim, benefit or refund may contravene or expose Us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.
 - for any costs or charges to prepare any claim or any costs or expenses charged by anyone You appoint to represent You.
 - for any reduced value or depreciation of Your Home or Contents.
- To the extent permitted by law You are not covered under any section of this Policy for any loss if the property or legal liability insured is already insured under another policy entered into by a third party or by a policy required by law. We will not contribute towards any claim under any other policy.

This section provides information about Our claims process and what We pay when You make a claim. It also includes some examples of how We pay claims including liability claims.

You should contact Us to lodge a claim as soon as possible. We can give You immediate assistance with Your claim 24 hours a day, 7 days a week.

What You must do and what You must not do

When You make a claim, or if something happens that may result in You making a claim, You must:

- take safe and reasonable steps to prevent any further loss, damage or liability;
- inform the police as soon as possible of any theft, attempted theft, deliberate or intentional act, vandalism or malicious act and provide Us with the report number and details of when and where the report was made;
- be truthful and frank in any statement You make to Us;
- co-operate fully with Us, even if We have already paid Your claim, including:
 - providing Us with all the information, documents and help We need to deal with Your claim (for example, bank statements or phone records);
 - as soon as reasonably possible, sending Us any communications that You receive about any Incident (for example, emails, letters, notices or court documents);
 - being interviewed by Us or Our representatives and providing statements;
 - attending court to give evidence; and
 - giving Us reasonable access to Your Home for a repairer or other specialist We choose so they can assess any damage to Your Home and Contents;
- keep all damaged property so We can inspect it at a reasonable time and place, if required;
- if We ask You, let Us and Our representatives inspect Your Home and Contents at a reasonable time and place;
- if We ask You, allow Us to obtain quotations from any repairer or supplier;
- provide Us with any documents We ask You for;
- not repair or replace any damaged property without Our consent. You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay the reasonable costs. Refer to the 'How We settle Your claim' section of this document for information in relation to what are reasonable costs';
- not attempt to settle a claim that is made against You or Your Family without Our consent, which We will not unreasonably delay or withhold;
- not make any admissions to anyone about any Incident covered by Your Policy; and
- not limit by agreement Our rights of recovery from someone else.

When You make a claim, We may ask You to provide certain documents to prove that You owned or are responsible for items and help Us identify Your items. The type of documents We ask for depend on the situation and can include:

- tax invoices for items bought or services used;
- purchase receipts;
- valuation certificates;
- credit card or bank statements; and
- photographs.

We may compare information You provide to Us with a range of other sources (for example, websites such as auction or sale websites).

When We make a request for information, documentation or cooperation from You, We will only make a request that is relevant to Our assessment and conduct of Your claim and provide an explanation as to why it is needed.

If You do not meet Your responsibilities, We may refuse or reduce a claim, cancel Your Policy, or do both. The course of action We take when You fail to meet Your responsibilities will be considered in each circumstance based on what impact or effect Your failure caused or contributed to the claim or Our decision to issue Your Policy.

How We settle Your claim under 'Cover for liability'

If a person We cover makes a claim under 'Cover for liability' and We accept that claim, We will:

- act for them or arrange for a lawyer to represent them;
- attempt to resolve the claim; and
- defend the claim in a court or tribunal.

We will act reasonably in exercising Our discretion to decide whether to defend or resolve a claim and how much to pay to resolve a claim. We will keep You reasonably informed and updated with the progress of any proceedings.

How We settle Your claim for loss or damage to Your Home

If We accept Your claim under 'Cover for loss or damage to Your Home and Contents' for loss or damage to Your Home, We will:

- pay the cost to repair or rebuild the part of Your Home that was damaged (whichever is lower);
- pay for any additional benefits that You are entitled to;
- pay for any optional benefits that You are entitled to; and
- deduct any amounts that apply to Your Policy and claim (for example, the Excess).

We can choose to settle Your claim for loss or damage to Your Home through any of the following ways:

- Arrange for repairers, builders or suppliers to repair or rebuild Your Home.
 - We can arrange for Our preferred repairers, suppliers or builders to repair or rebuild Your Home. We may enter into a contract with Our selected repairer, builder and/or supplier on Your behalf.
- Pay You the reasonable cost of what it would cost Us to repair or rebuild Your Home provided that cost is available to or actionable by You.

Our choice will have regard to the circumstances of Your claim and consider any preference You may have. Some examples of when We may choose to pay You are outlined later in this section.

We can choose to:

- pay You;
 - For an explanation refer to the section 'How We calculate the amount if We choose to pay You';
- pay Your nominated repairer, supplier or builder; or

- provide You with store credits from one of Our nominated suppliers.

We may choose to do this:

- when You decide not to repair or rebuild Your Home;
- if You don't start repairing or rebuilding Your Home within 6 months of the loss or damage, or within any longer period We agree to in writing; or
- if We decide it is appropriate.
- Pay You the 'Building' Sum Insured.

We may do this when We determine Your Home to be a Total Loss or when We choose to. If We do this then Your Policy ends and You will not get a refund of Premium.

If We do this, You will continue to have cover under the 'Cover for liability' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Site.
- Pay You for additional and/or optional benefits.

If We agree to pay You any additional benefits or optional benefits, We will choose the method of settlement and repairer or supplier.

We:

- will only repair the damaged part(s) of Your Home and We will not pay for materials to match the undamaged part(s) of Your Home or create a uniform appearance;
- will only repair or replace the vinyl, tiles, floorboards or fixed coverings to walls, floors and ceilings in the part of Your Home that is damaged and We will not pay for any adjoining room or Your entire Home;
- in the event of repairs, will make a fair and reasonable attempt to match the repairs to undamaged areas, using the closest match available. If You are not satisfied with the closest match:
 - You are able to pay the extra cost of repairing undamaged areas to achieve a matching appearance; or
 - We will pay You what it would cost Us to repair the damaged area;
- are entitled to retain any property, unless We agree to let You keep it, if We settle Your claim for:
 - damaged property; or
 - stolen property that is subsequently recovered,

and if We agree to let You keep the damaged or recovered property, You are responsible for the property and cannot abandon it to Us.

How We calculate the amount if We choose to pay You

If Your building is repairable, in some circumstances We will settle Your claims by deciding to pay You. We will pay You the reasonable costs of what it would cost Us provided that cost is available to actionable by You.

What are some examples of when We do this?

- when You decide not to repair or rebuild Your Home.
- if You don't start repairing Your Home within 6 months of the loss or damage, or within any longer period We agree to in writing.
- if not all the damage to Your Home is covered by this Policy
 - You can find examples of these under 'We will not cover' or the 'General exclusions' in this Policy.

- Your Home may have had some damage that existed prior to the event You are claiming for.
- Your Home cannot be repaired until other work that is required to be done by You is completed.
- when it is the only way to settle Your claim.

Calculation of the amount

- We may ask You to obtain a quote or We will obtain a quote for the repairs from Our builder or repairer.
- If We obtain the quote, We will provide You with details of the work that has been included:
 - this will be detailed in the quote; or
 - for larger claims We may include a scope of works.
- We will confirm that the builder who has provided the quote is prepared to undertake the work – provided You have completed any work that is required to be done by You first.

We will use this method to calculate Your settlement provided We have not chosen to settle Your claim by choosing to pay You the 'Building' Sum Insured.

How We settle Your claim for loss or damage to Your Contents

If We accept Your claim under 'Cover for loss or damage to Your Home and Contents' for loss or damage to Your Contents, We will:

- pay the cost to repair or replace Your Contents (whichever is lower);
- pay for any additional benefits You are entitled to;
- pay for any optional benefits You are entitled to; and
- deduct any amounts that apply to Your Policy and claim (for example, the Excess).

We can choose to settle Your claim for loss or damage to Your Contents through any of the following ways:

- Repair the item.
We can arrange for Our preferred repairers or suppliers to repair Your Contents.
- Replace the item with the same or similar type and quality item.
We can arrange for Our preferred suppliers to replace any items of Contents.
- Pay You the reasonable cost of what it would cost Us to repair the item or replace the item with the same or similar type and quality item provided that cost is available to or actionable by You.

Our choice will have regard to the circumstances of Your claim and consider any preference You may have. Some examples of when We may choose to pay You are outlined later in this section.

We can choose to:

- pay You. For an explanation refer to the section 'How We calculate the amount if We choose to pay You';
- pay Your nominated repairer or supplier; or
- provide You with store credits from one of Our nominated suppliers.
- Pay You the Sum Insured or provide You with store credits from one of Our nominated suppliers to the value of the Sum Insured that applies to the item of:
 - General Contents;
 - Valuable Contents; or
 - Portable Contents.

We:

- can nominate the repairer or supplier and claims settlement method;
- may enter into any contract with the repairer or supplier on Your behalf or require You to enter into a contract with the repairer or supplier; and
- will pay You the reasonable cost of what it would cost Us to repair or replace the item of Contents if You don't agree with the method of settlement We choose, provided that cost is available to or actionable by You.

The maximum amount We will pay for any claim for:

- Jewellery and Watches as General Contents is \$2,500 in total.
- Works of Art as General Contents is \$2,500 in total.
- Collections as General Contents is \$2,500 in total.
- Money is \$1,250 in total.
- Tools of Trade is \$5,000 in total.
- Unattached Accessories is \$3,000 in total.
- computer software is the cost to replace the software only.
- films, slides and prints is:
 - the cost of these items as unprocessed material only; or
 - If You purchased these items already processed, We will only pay their replacement value, and We will not pay the costs of recreating any event.
- General Contents is the 'General Contents' Sum Insured.
- Portable Contents if You have the 'Portable Contents' optional benefit added to Your Policy is:
 - \$10,000 for any individual item of Portable Contents unless it is listed separately on Your Certificate of Insurance with a Sum Insured in which case, We will pay up to the specified Sum Insured for this item;
 - the Sum Insured for the group of 'Portable Contents', including any separately listed items, listed on Your Certificate of Insurance; or
 - \$10,000 in total for all items of Portable Contents if they are lost, stolen or damaged outside Australia or New Zealand.
- Valuable Contents if You do not have the 'Valuable Contents – inside Your Home' optional benefit added to Your Policy is \$2,500 for all items in any category of Valuable Contents.
- Valuable Contents if You have the 'Valuable Contents – inside Your Home' optional benefit added to Your Policy is:
 - \$10,000 for any individual item of Valuable Contents unless it is listed separately on Your Certificate of Insurance with a Sum Insured in which case We will pay up to the specified Sum Insured for this item; or
 - the Sum Insured for the group of 'Valuable Contents', including any separately listed items, listed on Your Certificate of Insurance.
- any General Contents under the 'Cover for loss or damage to Your Home and Contents' is the 'General Contents' Sum Insured.

How We calculate the amount if We choose to pay You

In some circumstances We will choose to settle Your claim by deciding to pay You. We will pay You the reasonable costs of what it would cost Us to repair or replace the items provided that cost is available to or actionable by You.

What are some examples of when We do this?

This may occur when the settlement types under 'How We settle Your claim for loss or damage to Your Contents' are unable to be used or when it is the only way to settle Your claim.

Calculation of the amount

If We choose to settle Your Contents claim by paying You the reasonable cost to repair the item or replace the items We will calculate this amount in the following way:

- If it was based on the cost to replace the items included as part of Your claim:
 - We will agree with You the appropriate replacement item to settle Your claim, provided it is reasonable and in line with industry standard;
 - We will obtain a quote from Our supplier to replace the item and supply it to You;
 - We will use the quoted amount as the basis of the settlement; and
 - The amount We pay You will not be more than the relevant Sum Insured.
- If it was based on the cost to repair the item included as part of Your claim:
 - We will agree with You the repairs covered by Your Policy that are required to settle Your claim, after reviewing quotes from Our supplier or repairer to repair the item for You, provided it is reasonable and in line with industry standard;
 - We will obtain a quote from Our supplier or repairer to repair the item for You;
 - We will use the quoted amount as the basis of the settlement; and
 - The amount We pay You will not be more than the 'General Contents' Sum Insured.

If We pay You the 'General Contents' Sum Insured, Your Policy ends and You will not get a refund of Premium.

We:

- will only repair or replace the carpet, curtains or internal blinds in the part of Your Home that is damaged and We will not pay for any adjoining room or Your entire Home.

If You wish to have additional work completed, or any floor or window coverings replaced, or for materials or items to match or any work in any adjoining room or Your entire Home:

- You are able to pay the extra cost of repairing or replacing the undamaged areas to achieve a matching appearance; or
 - We will pay You what it would have cost Us to repair or replace the damaged area;
- are entitled to retain any property, unless We agree to let You keep it, if We settle Your claim for:
 - damaged property; or
 - stolen property that is subsequently recovered,and if We agree to let You keep the damaged or recovered property, You are responsible for the property and cannot abandon it to Us;

If there is loss or damage to a pair, set or collection, then We only cover the part that was affected and:

- where it is not possible to repair or replace the damaged part and this will impact the mechanical or electronic operation of the entire pair or set We will:
 - replace the entire pair or set; or
 - pay You the value of the damaged pair or set.

For example, if one earring is damaged, We will only cover the cost of one earring, however if one Bluetooth headphone is damaged and the pair will not operate as intended We will pay for the entire pair.

Lifetime guarantee

If We authorise and pay for repairs to Your Home in relation to an Incident We have agreed to cover under 'Cover for loss or damage to Your Home and Contents', We will provide a lifetime guarantee on the workmanship of those repairs. This means that We will fix any defect caused by poor workmanship done by the repairers or builders that We authorise. We will decide how to fix any defect.

You are not covered by this lifetime guarantee for:

- repairs You (or anyone on Your behalf) authorise without Our prior written agreement;
- loss, damage or failure of any electrical or mechanical appliance or machine; or
- wear and tear that is consistent with normal gradual deterioration of Your Home.

Credit provider's rights

When You have 'Building' insurance, You must tell Us if You have used all or part of Your Home as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

We list Your credit provider as an interested party on Your Certificate of Insurance

When You have a credit provider listed on Your Certificate of Insurance We:

- treat Your Home as being under mortgage;
- treat any statement, act, omission or claim by You as a statement, act, omission or claim by the credit provider; and
- may recover any payment either in Your name or the credit provider's name.

When You have 'Contents' insurance only, We do not list any credit provider as an interested party on Your Certificate of Insurance, but You must provide Us their name if We ask for this when You make a claim for an item of Contents.

Payments to the credit provider

If We decide to pay You for a claim on Your mortgaged Home, We may first pay the credit provider listed as an interested party on Your Certificate of Insurance the lower of these amounts after deducting any Excess and other deductions that apply:

- the 'Building' Sum Insured;
- the reasonable cost of repairing or replacing Your Home; or
- the balance owing to the credit provider under the mortgage.

The credit provider must comply with the terms and conditions of Your Policy and give Us any help We ask for.

If We make a payment to a credit provider, that payment discharges Our obligation to You under Your Policy for the amount paid.

Excess

When You make a claim You must pay the Excess that applies. An Excess is an amount You contribute towards the cost of a claim. Your Certificate of Insurance shows the amount and types of Excess that apply to Your Policy. The type of Excess You need to pay depends on what Your claim relates to. You may need to pay more than one Excess.

The following Excesses may apply to Your Policy:

Standard Excess	this applies to most claims under the Policy; and
Imposed Excess	this applies in addition to the Standard Excess if it is shown and as set out on the Certificate of Insurance.

We only accept a claim if the total amount You are claiming is more than any Excess that applies to Your claim. If You make a claim under both 'Building' and 'Contents' insurance You only pay Us one total Excess whichever is higher for 'Building' insurance or 'Contents' insurance.

When You make a claim, You must pay any Excess that applies to Us or a repairer or supplier. We will tell You who to pay the Excess to. If We request You pay the Excess, We will tell You who to pay and may require payment as part of the finalisation of Your claim.



For more information about the Excesses that may apply to Your Policy and when these will not apply, see Our Home Insurance Premium, Excess & Discounts Guide. To get a free copy of Our Home Insurance Premium, Excess & Discounts Guide visit anz.com

Other deductions

If We pay Your claim, We will deduct other amounts to settle Your claim.

GST

If We pay Your claim, We will deduct an amount equal to Your input tax credit entitlement. This applies to any amount We pay including where We state that an amount will include GST.

Unpaid Premium

If We pay Your claim as a Total Loss, We will deduct:

- any Premium amount for the Policy that is due but has not been paid; and
- if You pay Your Premium by instalments, the instalments that cover the rest of Your Period of Insurance.

Any payment We make to settle Your claim will be considered to be made in full even if We have reduced the amount We pay by the applicable Excess and/or other deductions as set out in this Policy.

Recovery actions

You agree that the following provisions under 'Recovery action by Us' and 'Recovery action by You' apply where We cover You under this Policy for some or all of the loss or damage You suffer in connection with an Incident.

Recovery action by Us

You agree We may take steps to recover from someone else We consider responsible for the Incident:

- some or all of the loss or damage We cover; and/or
- some or all of the loss or damage We do not cover, whether or not it is covered by another insurer or You do not have cover for it.

You agree that We may take such recovery action:

- without Your specific consent;
- using Your name; and

- whether or not You have been, or have a right to be, fully compensated for all of Your loss or damage by Us or anyone else.

You also agree that:

- We have the right to decide upon the conduct and any settlement of any recovery action We take. We will act reasonably in exercising Our discretion in the conduct of any legal proceedings and in the settlement of any claim while We conduct any recovery action;
- We may exercise all the rights You have in connection with the loss or damage You have suffered in connection with the Incident;
- to the extent permitted by law, We may require You to contribute to the costs We incur if We take recovery action in respect of some or all of the loss or damage which We do not cover.
- of any amount recovered in a recovery action We take:
 - We keep the amount We have paid, or must pay, You under the Policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs We have incurred in taking the recovery action; and
 - We will then pay You the amount of loss or damage You have suffered in connection with the Incident for which You do not have any cover with Us plus any interest recovered on that amount and costs You may have been required by Us to contribute; and
 - We will keep any remaining balance;
- You must give Us all the information and co-operation that We reasonably require to take the recovery action. When We make a request for information or cooperation from You, We will only make a request that is relevant to Our recovery action and provide an explanation as to why it is needed. We will keep You reasonably informed and updated with the progress of proceedings; and
- You must not do anything which prejudices Us in taking any recovery action including that You must not:
 - assign You rights to anyone else without Our consent; or
 - opt-out of any representative or group proceedings taken by Us.

Recovery action by You

You agree that You may only take recovery action if Your claim has been denied or with Our prior written consent and on conditions which We in Our discretion impose, acting reasonably. We will not unreasonably withhold Our consent.

You also agree:

- You must have proper regard for Our interests in respect of loss or damage that We cover;
- You must seek to recover the loss or damage We cover in addition to any other loss or damage You have suffered in connection with the Incident;
- of any amount recovered in a recovery action You take:
 - You keep the amount of loss or damage You have suffered in connection with the Incident for which You do not have any cover with Us plus any interest recovered on that amount and any administrative and legal costs You have incurred in taking the recovery action; and
 - You will then pay Us the amount We have paid, or must pay, You under the Policy plus any interest recovered on that amount; and
 - You will keep or pay any remaining balance in accordance with any other obligations You have;

- We may take over the conduct of any legal proceedings started by You or on Your behalf, including where You are an applicant or plaintiff, or a group member, in representative or group proceedings; and
- We may require You to cease recovery action that You have commenced.

We will act reasonably in exercising Our discretion to take over conduct of legal proceedings, in the conduct of any legal proceedings, in the settlement of any claim and/or in requiring You to cease recovery action. We will keep You reasonably informed and updated with the progress of proceedings.

How We pay claims – some examples

The following examples are designed to show how a claim payment might be calculated and what amount You may be required to pay. These are examples only, do not cover all scenarios or benefits and do not form part of the Policy terms and conditions.

Please refer to your Certificate of Insurance for the amount and types of Excess(es) that apply to your Policy.

Claim example 1 – repairing Your Home

A Storm damages the roof of Your Home. We assess the cost to repair the roof is \$3,500.

Policy type	Building insurance – Plus cover
Building Sum Insured	\$360,000
Standard Excess	\$500

We accept Your claim under the Policy and arrange for a builder to repair the roof of Your Home. We pay \$3,000 to the builder being the cost of repairs of \$3,500 less the Standard Excess of \$500. You pay the builder the Standard Excess of \$500 as We have requested You do this.

Claim example 2 – replacing Your Contents

Someone steals Your laptop computer and television from Your Home. We assess the cost to replace the laptop is \$2,300 and the cost to replace the television is \$2,700 for items of similar type and quality.

Policy type	Contents Insurance – Plus cover
General Contents Sum Insured	\$75,000
Standard Excess	\$300

We accept Your claim under the policy and arrange for a supplier to replace Your laptop and television. We pay the supplier \$4,700 being the cost of the replacement items of \$5,000 less the Standard Excess of \$300. You pay the supplier the Standard Excess of \$300 as We have requested You do this.

Claim example 3 – Your Home and Contents are a Total Loss

Your Home and Contents are totally destroyed by fire. We assess that it will take 6 months to rebuild Your Home.

Policy type	Building and Contents insurance – Plus cover
Building Sum Insured	\$300,000
General Contents Sum Insured	\$90,000
Standard Excess	Building \$1,000 Contents \$500

We accept Your claim under the Policy and determine Your Home and Contents to be a Total Loss. We choose to pay You directly for the loss of Your Home and Contents and We agree to arrange temporary accommodation for You at a cost of \$520 per week while Your Home is rebuilt.

We pay You \$402,520 in settlement of the claim calculated as:

Building Sum Insured	\$300,000
Plus General Contents Sum Insured	\$90,000
Less Building Standard Excess (as Building Standard Excess is higher than the Contents Standard Excess and only one Excess is payable as You have both Building and Contents insurance)	-\$1,000
Plus temporary accommodation \$520 per week for 26 weeks)	\$13,520
TOTAL	\$402,520

As Your claim is a Total Loss and We have paid You the 'Building' and 'General Contents' Sum Insured, Your Policy comes to an end and You do not get a refund of Premium. We will continue to cover You under the 'Cover for Liability' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Site.

If the cost to rebuild Your Home was more than the 'Building' Sum Insured, We would also pay up to an additional \$75,000 in reasonable extra costs to rebuild Your Home under the 'Safety net' additional benefit.

Claim example 4 – replacing Your Portable Contents

You damage Your laptop while studying at the library. We assess that the laptop cannot be repaired and a replacement will cost \$2,750.

Policy type	Contents insurance – Plus cover
General Contents Sum Insured	\$80,000
Optional benefits	Portable Contents: 'Portable Electronic Devices' Sum Insured \$5,000
Standard Excess	\$300

We accept Your claim under the Policy and ask You to provide details of the laptop including make and model and Your ownership of it. We arrange with one of Our nominated suppliers to replace the laptop with a laptop of the same or similar type and quality at a cost of \$2,750.

We pay the supplier \$2,450 being the cost of the replacement laptop less the Standard Excess of \$300. You pay the supplier the Standard Excess of \$300 as We have requested that You do this.

Claim example 5 – replacing Your Valuable Contents

Your house is burgled and Your 18ct white gold diamond engagement ring, a television, a laptop and \$1,500 in cash are stolen.

Policy type	Contents insurance – Plus cover
General Contents Sum Insured	\$80,000
Optional benefits	Valuable Contents – inside Your Home: 'Jewellery and Watches' Sum Insured \$15,000 including a white gold diamond engagement ring with specified Sum Insured \$13,000
Standard Excess	\$300

We accept Your claim under the Policy and ask You to provide a full description of the ring, including reasonable proof of its value and Your ownership of it. We assess the cost to replace the television is \$2,700 and the cost to replace the laptop is \$2,300 for items of similar type and quality. One of Our nominated jewellers is able to replace the ring with a ring of the same or similar type and quality at a cost of \$12,800.

We pay:

- the jeweller \$12,800 being the cost of the replacement ring;
- the supplier \$5,000 being the cost of the replacement television and laptop; and
- You \$950 being the maximum amount of \$1,250 We pay for Money less the \$300 Standard Excess.

Claim example 6 – liability claim at Your Home

A visitor falls over a loose tile in the kitchen of Your Home and severely injures their ankle. The visitor makes a claim against You in relation to the medical expenses from their injury. We accept Your claim under the Policy and arrange for lawyers to act on Your behalf in relation to the visitor's claim against You as the owner of Your Home. We or a court decide that You are liable to pay \$5,000 for the claim made against You by the visitor.

Policy type	Building and Contents insurance – Plus cover
Building Sum Insured	\$300,000
General Contents Sum Insured	\$90,000
Standard Excess	Building \$1,000 Contents \$500

We pay the visitor \$5,000. We also pay Our lawyers \$1,500 to defend the claim on Your behalf in the court proceedings. You do not need to pay any Excess as no Excess applies to claims under the 'Cover for liability'.

Claim example 7 – liability claim away from Your Home

You unintentionally crash into a parked car while riding Your bicycle away from Your Home. The car owner makes a claim against You in relation to the damage to their car. We accept Your claim under the Policy and act on Your behalf in relation to the car owner's claim against You. We decide that You are liable to pay \$1,400 for the claim made against You by the car owner.

Policy type	Contents insurance – Plus cover
General Contents Sum Insured	\$90,000
Standard Excess	\$500

We pay the car owner \$1,400. You do not need to pay any Excess as no Excess applies to claims under the 'Cover for liability'.