



QBE Insurance (Australia) Limited

Landlords

**Insurance Product Disclosure
Statement and Policy Wording**

**TEACHERS
HEALTH** 

We're for teachers

This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάσετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझाने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ੋਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

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About this booklet

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

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

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

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

Information in this PDS might change. If the change is adverse then we'll issue an SPDS or a new PDS at renewal. You can get an up-to-date paper copy of all updates (whether adverse or not adverse) at no charge by us, simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet. Call us on 1300 734 728 if you need more information, would like to confirm a transaction or to make a claim.

The claims section at the end of this booklet sets out the full details of what you need to do in the event of a claim.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886. Our purpose is to give people the confidence to achieve their ambitions.

About Teachers Health Fund

Teachers Health Fund ABN 86 097 030 414 Authorised Representative No. 270604 is an authorised representative of QBE Insurance (Australia) Limited (QBE).

Teachers Health Fund is authorised by QBE to provide general advice on personal insurance products underwritten by QBE. QBE, as the insurer of the products and Teachers Health Fund, as their agent, do not act on your behalf.

Teachers Health Fund was established in 1954 by the New South Wales Teachers Federation to provide teachers with access to quality health insurance services. Today, we are one of Australia's leading industry-based funds, providing quality products and services to over 119,000 members, covering around 250,000 lives right around Australia.

Important Information

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

The cost of this policy

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

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

- the sum(s) insured;
- the address of your building or home unit;
- your insurance history;
- your claims history, including the number of claims you make;
- the level of excess you choose to pay;
- the cost of any optional benefits you have selected; and
- the frequency with which you choose to pay your premium.

Ways to reduce your premium

You may be eligible for the following discounts we offer:

- **Multi policy discount**
If this Policy insures both your building and/or your contents and/or your valuables at the same site, we may provide you with a multi policy discount. You may also be entitled to the same discounts on other insurance products. For more information, contact your financial institution.

Other ways you can help reduce your premium:

- **Choose a higher excess**
You can choose a higher excess for a reduced premium. Your Policy Schedule will indicate the excess applicable in the event of a claim. Please refer to 'Excesses' on page 74 for more information on excess options.
-

Cooling off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

To cancel your Policy within the cooling off period, contact QBE by sending an email to enquiries@qbe.com

You can also cancel your Policy outside the cooling off period, see 'Cancelling your policy'.

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at codeofpractice.com.au

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support our Family and Domestic Violence Policy is available at qbe.com/au

Privacy

We take the security of your personal information seriously.

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

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by us, please visit qbe.com.au/privacy or contact QBE Customer Care.

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

Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 - Talk to us

Your first step is to get in touch with the team looking after your Policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

Step 2 - Customer Care

If your complaint isn't resolved by the team looking after your Policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

Step 3 - Internal Dispute Resolution

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

Step 4 - Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's Customer Care, AFCA or the OAIC

How to contact QBE Customer Care

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

How to contact AFCA

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact the OAIC

Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Financial claims scheme

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone	1300 558 849 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.apra.gov.au/financial-claims-scheme-general-insurers

Policy Wording

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

Our agreement

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

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

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

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

Excesses

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

How much we'll pay

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

Paying your premium

Your premium and the date it's due are shown on your Policy Schedule.

Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to let you know when this will happen.

Instalment payments

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

At renewal

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

If you don't want to renew, you must tell us at least seven days before your Policy's end date so that we can arrange for the direct debit to stop in time.

What happens if you miss an instalment

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

If you don't pay the missed instalment and a claim arises, then we will deduct the missed instalment from your claim.

If your payment details change

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

Adjustment of premium on renewal

If we invite you to renew your Policy, we will send you a renewal invitation. If you make any changes to your Policy after we send you our renewal invitation, and we agree to continue to insure you, we'll send you an updated renewal invitation. You'll need to pay us any additional premium to ensure your cover is not affected. If you claim for an incident that happened during a previous period of insurance, you must tell us about it. You agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

If you had no knowledge or were otherwise unaware of the circumstances surrounding the claim during the previous period of insurance, until after the renewal date then no additional premium increase will be applied to that renewal term..

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

Words with special meanings

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

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

Word or term	Definition
Action of the sea	Tidal wave, high tide, king tide, storm surge, or any other movement of the sea except for Tsunami.
Antiques	An item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include jewellery, watches or collections.
Alteration schedule	<p>A written notice issued by us about any alteration to the insurance made by you under this Policy.</p> <p>For example: if you add an optional benefit to your Policy during the period of insurance.</p>

Word or term	Definition
Bond money	Any money paid by or on behalf of the tenant held as security against any damage to the building and/or contents, rent owed, re-letting costs or any other expenses. This Policy will operate and all claims will be paid on the basis that four (4) weeks' rent has been paid as bond money.
Building	The main residential building you own and lease to a tenant, or rent out to paying guests, at the site, outbuildings if able to be secured, and fixtures as described under the heading 'What we will cover as your building' on page 27.
Casual let	<p>Where an entire property is primarily rented out short term as a holiday home and there is no legal requirement for a lease agreement under the relevant residential tenancy legislation. The rental period under a casual let must be less than 3 months.</p> <p>Casual lets may be facilitated through a holiday rental platform including an estate agent and online holiday rental booking sites.</p> <p>Casual lets do not include premises that:</p> <ul style="list-style-type: none"> • are not legally approved as habitable spaces for residential purposes; or • are not standard housing such as: <ul style="list-style-type: none"> ◦ free-standing houses; ◦ units, flats or apartments; ◦ semi-detached houses; ◦ townhouses or villas; ◦ terraces; ◦ duplexes, triplexes, fourplexes; or • are unsafe to live in; or • do not have functional bathroom facilities; or • are not connected to the electricity supply; or

Word or term	Definition
	<ul style="list-style-type: none"> • are not connected to hot and cold running water; or • are not furnished such that they are comfortably habitable; or • do not contain a functioning refrigerator and cooking appliance.
Collision	An accident directly caused by the sudden impact of a moving body or object.
Contents	Items described under the heading 'What we will cover as your contents' on page 28 which you or a family member own or have legal responsibility for located in your building or at the site.
Damage or damaged	<p>When property insured by this Policy is physically harmed, but not from wear and tear, and its value or usefulness is permanently reduced. It also includes where property insured is destroyed or unrecoverable.</p> <p>It does not include:</p> <ul style="list-style-type: none"> ✕ where property can be cleaned using ordinary household chemicals and cleaning processes to bring it back to its pre-event condition. Property may be considered to be damaged if only professional cleaning can bring it back to its state prior to the event; or ✕ scratching or denting which is cosmetic and that's the only damage; or ✕ any change a tenant makes to the property that is permitted by you under the lease agreement or the relevant residential tenancy legislation.
Depreciation	The reduction in the value of the item or property due to wear and tear.

Word or term	Definition
Earth movement	<p>Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, erosion, settlement, shrinkage of earth but not earthquake.</p> <p>Note: 'Heave' is the upward movement of the earth supporting a building because of the expansion of soil.</p>
Endorsement	A written alteration to the terms, conditions and limitations of this Policy which is shown in the Policy Schedule.
Entertainment equipment	One or more sound or visual entertainment systems in your home including each individual item such as a television, radio, video player or projector, CD player, entertainment disc playing devices, amplifier or speakers and all accessories.
Erosion	Being worn or washed away by water, ice or wind.
Excess	The amount you may need to contribute towards the cost of a claim. You will find the amount of any excess shown on the Policy Schedule. See 'Excesses' on page 74 for more information.
Family	<p>Any of the following people who normally live with you (including in each case half, step or adopted relationships):</p> <ul style="list-style-type: none"> • spouse or partner; • children, step children; • parents, grandparents; • grandchildren; • brothers, sisters; • domestic staff; • a person who normally resides with you, but does not include a person with whom you may share a house for any financial consideration.

Word or term	Definition
Fixtures	<p>An item that is permanently attached to or fixed to your building or the site, but does not include carpets, internal blinds, curtains, swimming pool or spa covers or pool or spa accessories.</p> <p>Please see page 27 under 'What we will cover as your building' for a list of examples of fixtures.</p>
Flood	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> (a) a lake (whether or not it has been altered or modified); (b) a river (whether or not it has been altered or modified); (c) a creek (whether or not it has been altered or modified); (d) another natural watercourse (whether or not it has been altered or modified); (e) a reservoir; (f) a canal; (g) a dam.
Fusion	<p>The process of fusing or melting together the windings of an electric motor following damage to the insulating material as a result of overheating caused by an electric current.</p>
Holiday rental platform	<p>Either:</p> <ul style="list-style-type: none"> • a website that, or • a suitably licensed real estate agent who, <p>facilitates a transaction for a casual let between you and a paying guest, provided the website or the agent records the name, address and telephone number of the paying guest.</p>

Word or term	Definition
Home unit	Your residential lot/unit, as defined by the Strata Titles Act, Community Titles Act, Company Titles Act or similar legislation, including any lockable storage area that is owned by you at the site.
High risk item	Those items listed under the heading 'High risk items with limits' on page 31.
Incident	An event neither expected nor intended from the standpoint of you or your family which results in a claim on this Policy.
Insured event	Those events listed under the heading 'What you are covered for' which start on page 33.
Lease agreement	The written and enforceable agreement between you and your tenant to rent your building or home unit and which is subject to and compliant with the Residential Tenancies Act or similar in your State or Territory, whether the agreement is for a fixed term, or periodic tenancy immediately following a 'Lease Agreement'.
Open air	Anywhere at the site not fully enclosed by walls and a roof, including a vehicle, tent, trailer or caravan and which is not able to be secured and also any outbuildings on the site not able to be secured.
Outdoor furniture	Furniture and domestic equipment that is designed to be used in an outdoor environment for domestic purposes.
Paying guest	<p>A person, and any additional guests accompanying them (including their family or visitors), who rents your building or home unit under a casual let (and not under a lease agreement), where there is a short term rental agreement that includes the following details:</p> <ul style="list-style-type: none"> • the length of time the property will be let; • the amount of rent payable; and

Word or term	Definition
	<ul style="list-style-type: none"> the amount of any security bond, booking fee and deposit.
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Periodic tenancy	The agreement that continues following the expiry of a fixed term lease agreement where the tenant continues to legally occupy the rental property.
Personal watercraft	A vessel designed to be operated by a person standing, sitting astride or kneeling upon it. It uses water jet propulsion and has an engine in a watertight compartment.
Policy Schedule	One of the following: <ul style="list-style-type: none"> Policy Schedule Renewal Schedule Alteration Schedule.
Power Surge	An unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit. Also known as a power swell, brown out, voltage variation or power spike
Premium	What you pay us to insure you. It's the cost of this Policy.
Proof of ownership	Evidence of ownership and value of an item. The evidence can be a combination of: <ul style="list-style-type: none"> receipts, valuation certificates for artworks, instruction manuals; credit card or bank statements; guarantee or warranty certificates, catalogues; make, model and serial number; photographs or video film of item.
Properly maintained	That your building is structurally sound, secure and in a good state of repair and its roof guttering regularly cleaned.

Word or term	Definition
Rain	<p>Water that has fallen from the sky onto your building and site. This also includes where there are heavy, intense bursts of rainfall, usually during thunderstorms where so much water falls in a very short time that it cannot get away quickly enough and collects and flows into your building, but does not include flood.</p>
Reasonable costs	<p>If we arrange the repair, rebuild, replacement or work for which a cost is incurred: the actual cost that we incur.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred with our prior consent: the actual cost as set out in a valid tax invoice.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent because of an emergency and you act reasonably in:</p> <ul style="list-style-type: none"> • making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or • arranging repairs, rebuild or replacements at market rates that are necessary to restore your property to a condition no better than when new; or • taking proportionate steps to protect your property from further damage: the actual cost as set out in a valid tax invoice <p>If you arrange the repair, rebuild or replacement or work for which a cost is incurred without our prior consent because of an emergency and you do not act reasonably: the cost that you would have incurred if you had acted reasonably.</p>

Word or term	Definition
	<p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent and there is no emergency: the cost we would have incurred if you had obtained our prior consent and we had made the arrangements.</p> <p>In this definition, when we say 'act reasonably' this means acting prudently, as if you did not have insurance.</p>
Rent	The amount of money payable under the lease agreement to rent your building or home unit at the time of any claim.
Rent default	Your tenant fails to pay rent in accordance with the lease agreement. If authorised by a court or tribunal, it includes termination on the grounds of hardship.
Secured	Locked so as to prevent entry other than by using violent force.
Site	The land at the address shown on the Policy Schedule on which the building is built, including the yard or garden used only for domestic purposes.
Specified contents	Your items that are listed in the 'Schedule of Specified Contents' section of your Policy Schedule.
Storm	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.
Storm surge	The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a storm.
Sum insured	The amount you have insured either your building, your contents (including specified contents) as shown on the Policy Schedule. We will pay no more than these amounts plus certain standard benefits (see page 46) or optional benefits (see page 55).

Word or term	Definition
Tenant	The person or persons renting the building or home unit named in the current lease agreement and any partner, children, pets or other persons permanently living at the site.
Terrorism	Any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Total Loss	Your property is a total loss when: <ul style="list-style-type: none"> • we pay the total sum insured; or • your insured building and/or contents are lost or destroyed.
Tsunami	A high tide or tidal wave caused by an earthquake, earth tremor or seismological disturbance under the sea.
Unliveable	The building or home unit is unliveable if, due to an incident: <ul style="list-style-type: none"> • it is unsafe to live in; or • it does not have functional bathroom facilities; or • it is not connected to the electricity supply; or • it is not connected to hot and cold running water; or • if it's rented out on a fully furnished basis: <ul style="list-style-type: none"> ◦ it is not furnished such that it is comfortably habitable; or ◦ it does not contain a functioning refrigerator and cooking appliance.

Word or term	Definition
Unoccupied	<p>A property is unoccupied in a period of 60 consecutive days if, during that period, the following did not happen:</p> <ul style="list-style-type: none"> • you, your family, or someone with your consent slept or ate there for at least two consecutive nights in that 60 day period, and • on those two nights the property: <ul style="list-style-type: none"> ◦ was furnished such that it was comfortably habitable; and ◦ contained at least one usable bed/mattress; and ◦ contained at least one table or bench and a chair; and ◦ contained a functioning refrigerator and cooking appliance; and ◦ was connected to the electricity supply; and ◦ was connected to hot and cold running water. <p>You may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes we might ask for other evidence of occupancy.</p>
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Wear and tear	Damage or a reduction in value through age, ordinary use or lack of maintenance.
Works of art	A piece of fine art such as a painting or picture, Persian carpet, rug or wall hanging, tapestry, vase, ornament, sculpture or other similar creation.
You, your	The person(s) named in your Policy Schedule as the insured.

Insuring your building and/or contents

Policy coverage summary

You can choose to insure your building, your contents or both under the QBE Landlord Cover Policy.

Your building and/or contents will be covered for loss or damage caused by one of the thirteen (13) insured events. In addition, there are also standard benefits you may be entitled to at no extra cost.

You can extend your cover by paying extra premium for options we offer.

A summary of cover available under this QBE Landlord Cover Policy is listed in the table below.

Insured event	Building	Contents
Fire	✓	✓
Explosion	✓	✓
Lightning or thunderbolt	✓	✓
Earthquake or tsunami	✓	✓
Theft	✓	✓
Vandalism and malicious damage	✓	✓
Water or other liquid	✓	✓
Collision	✓	✓
Falling tree, branch or aerial	✓	✓
Damage by animals	✓	✓
Riot	✓	✓
Storm, rain or flood	✓	✓
Glass breakage	✓	✓

Standard benefit	Building	Contents
Building sum insured safeguard	✓	✗
Environmental upgrades to your building	✓	✗
Environmental upgrades to your contents	✗	✓
Loss of rent	✓	✓
Inflation adjustment	✓	✓
Mortgage discharge	✓	✗
Fusion of electric motors	✓	✓
Essential temporary repairs	✓	✓
Building materials awaiting installation	✓	✗
Building costs	✓	✗
External door locks	✓	✓
Strata title home owners	✗	✓

Optional benefit	Building	Contents
Choose the excess you wish to pay	Optional	Optional
Theft and vandalism by tenants to your building	Optional	Not applicable
Theft and vandalism by tenants to your contents	Not applicable	Optional
Rent default	Optional	Optional

Legal Liability to others	Building	Contents
As an owner of the site	✓	Strata only
As owner of the contents at the site	✗	✓

✓ = covered

✗ = not covered

Not applicable = not available under this cover type

Optional = covered when option is selected and paid and appears on your Policy Schedule.

Who we will cover

We cover:

- ✓ You.

What we will cover as your building

Your building means	Your building does not mean
<ul style="list-style-type: none"> ✓ the main residential building you own and rent to a tenant or paying guest at the site; ✓ outbuildings at the site if able to be secured; and ✓ fixtures (items permanently attached to or fixed to your building or the site) such as: <ul style="list-style-type: none"> ○ a fixed spa, sauna, barbecue, clothes line, room heater, stove, air conditioner, ceiling fan, lighting fixtures permanently secured to the building, hot water system; ○ kitchen cupboards, built in furniture; ○ meter box; ○ exterior blinds and awnings; ○ carport, pergola, garden shed, gazebo; ○ path, driveway, terrace, well, bore; ○ in-ground swimming pool, water tank; 	<ul style="list-style-type: none"> ✗ a caravan, trailer or their accessories; ✗ a shipping container; ✗ a building of flats; ✗ strata title, company or community title units with respect to insuring the building, however we will insure contents contained in these units under a contents policy; ✗ trees, shrubs, plants, hedges, lawns (real or artificial), earth; ✗ paths or driveways made of earth or gravel; ✗ landscaping of any kind; ✗ a swimming pool that is able to be moved from the site; ✗ a sea wall or pontoon; ✗ a building or structure used solely for business; ✗ a building or structure that is in the course of construction, alteration or substantial repair; ✗ fixtures such as: <ul style="list-style-type: none"> ○ carpets and rugs, ○ internal blinds, ○ curtains, ○ swimming pool or spa covers,

Your building means	Your building does not mean
<ul style="list-style-type: none"> ◦ garage doors; ◦ reticulation system; ◦ television aerial, radio mast or aerial and fittings; ◦ fixed floor coverings and floating floor coverings except carpets; ◦ solar panels (but not plastic solar heating systems for pools or spas); ◦ private jetties including fixed floating jetties; and ◦ fixed water tanks and water in tanks but only if there is no drinkable water supply available at the site. 	<ul style="list-style-type: none"> ◦ pool or spa accessories; ✗ jetties used for business purposes; ✗ water in a swimming pool; ✗ water in pipes ✗ water in tanks if there is a drinkable water supply available at the site such as mains water.
<p>✓ = covered</p> <p>✗ = not covered</p>	

What we will cover as your contents

We insure items which you own and are located in your building, home unit or site which you lease to a tenant.

Your contents means	Your contents does not mean
<ul style="list-style-type: none"> ✓ furniture, furnishings, carpets (whether fixed or unfixed), floor rugs, internal blinds, curtains; ✓ household goods; ✓ light fixtures not permanently secured to the building and which are relocatable; 	<ul style="list-style-type: none"> ✗ personal items owned by you which are not for the use of your tenant or paying guest; ✗ fish, birds or other animals; ✗ lawns, hedges, trees, shrubs, plants (real or artificial);

Your contents means	Your contents does not mean
<ul style="list-style-type: none"> ✓ white goods; ✓ high risk items as listed with limits on page 31; ✓ swimming pool or spa that is not in-ground; ✓ swimming pool or spa covers and accessories. 	<ul style="list-style-type: none"> ✗ earth; ✗ a power driven vehicle including accessories (including a motorcycle helmet) and spare parts whether fitted to the vehicle or not, other than: <ul style="list-style-type: none"> ○ an unregistered garden appliance, ✗ a personal watercraft; ✗ powercraft, watercraft exceeding three (3) metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not; ✗ an aircraft or aerial device; ✗ sporting equipment; ✗ clothing and other personal effects; ✗ a caravan or trailer, including accessories and spare parts whether fitted to the caravan or trailer or not; ✗ a hovercraft; ✗ water.
<ul style="list-style-type: none"> ✓ = covered ✗ = not covered 	

Specified contents

We consider certain items to be of high risk and have limits on what we will pay. The types of items and limits we pay are listed on page 31 under the heading 'High risk items with limits'.

Specified contents

You can increase your cover beyond these limits by specifically listing high risk items as specified contents.

When you specify these items, they will be listed in the 'Schedule of Specified Contents' section of your Policy Schedule and you will be covered for loss or damage up to the limit you have specified. Specified contents are only insured whilst at the site.

How much you are covered for

Building

Sum insured (shown on your Policy Schedule).

Important note: We ask you to nominate your required sum insured. Your building sum insured should be adequate to replace your building and its fixtures and fittings using new materials as well as other necessary costs in the event of a claim.

Refer to page 32 for tips on setting your sum insured.

Contents

Sum insured (shown on your Policy Schedule).

Important note: We ask you to nominate your required sum insured. Your contents sum insured should be the cost to replace all your contents at today's prices so that you have adequate cover in the event of a total loss.

This is sometimes known as a 'new for old' replacement policy because, if your contents are stolen or damaged and unable to be repaired, your Policy will cover the purchase of a new equivalent item, regardless of the age of the original item, where possible.

Refer to page 32 for tips on setting your sum insured.

High risk items with limits

Because we consider the items listed below to be high risk, there are limits on what we will pay. If a claim is made for a high risk item we will pay no more than the prescribed limit unless the item is specifically shown in the ‘Schedule of Specified Contents’ section on the Policy Schedule. The table below also shows if you have the option to increase the limit for that item by listing the item as specified contents on your Policy Schedule. If you wish to increase any of the allowed limits, please contact your financial institution.

Please note that the most we will pay in total on a claim for unspecified high risk items is the amount shown in the table below.

High risk items with limits	The most we will pay is:	Option to increase limit
Works of art, pictures, tapestries, rugs, antiques	\$5,000 per item, set or pair	✓
Entertainment equipment	10% of the total sum insured	✓
✓ = can be increased ✗ = cannot be increased		

Legal liability

Limit of legal liability	\$30,000,000 (\$30 million)
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Your sum insured

Making the wrong assumptions about your sum insured, or the costs to rebuild your home at today's prices, can lead to under insurance and could cost you dearly.

Your home is unique so when considering how much to insure your home for, it is important to remember that even homes identical in size will not have identical rebuilding costs. Costs such as removal of debris, replacement of new for old materials or items and the preparation of the land and foundations will all vary from home to home.

To help make calculating your sum insured easy we have available for you on-line sum insured calculators that can assist you in determining your sum insured. The sum insured calculators take into account all those extra costs that may not be obvious. For instance, removal of debris alone can add 10% to 15% to your sum insured. You will find these sum insured calculators by visiting our website on:

www.qbe.com.au/isc Remember that the cost of replacing your home and contents varies over time, so it's important to re-evaluate your cover each year, taking into consideration home renovations and new purchases. Although we make an average adjustment to your sum insured for inflation each year, we suggest you review this increase to ensure it's enough for you.

When your home is unoccupied

If your home is left unoccupied for more than 60 consecutive days, there is no cover for:

- ✕ fire;
- ✕ explosion;
- ✕ theft;
- ✕ vandalism and malicious damage;
- ✕ water or other liquid; or
- ✕ glass breakage.

The above will apply unless you have advised us and we agree to provide full Policy cover in writing.

If we agree to continue your cover, we may impose conditions or exclusions.

Our agreement will take the form of an endorsement. We will send you a Policy Schedule to confirm your Policy has been extended to insure you for a greater period of time.

What you are covered for

Your QBE Policy insures you up to the amount of the sum insured for loss or damage to your building and/or contents caused by an insured event listed below.

Your Policy Schedule will indicate if you have insured your building, your contents or both.

Insured event	
Fire	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage caused by: <ul style="list-style-type: none"> ○ fire; ○ charring, melting or scorching as a result of heat from a fire; and ○ smoke, ash or soot from a fire. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by charring, melting or scorching caused by heat generated from an item in the ordinary course of its use, such as: <ul style="list-style-type: none"> ○ an electrical or gas appliance intended to produce heat, for example a toaster, kettle, clothes iron, heater or cooking appliance; or ○ smoking items, for example cigarettes, cigars or pipes; ✗ damage to an item designed to be exposed to or generate heat, caused in the ordinary course of its use such as a fireplace, chimney, a clothes iron, clothes dryer or a cooking or heating appliance, where that's the only damage that occurs ✗ damage deliberately caused by: <ul style="list-style-type: none"> ○ you or your family; or ○ someone with your consent or the consent of your family
Explosion	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by an explosion.

Insured event	
	<p>We will not cover:</p> <ul style="list-style-type: none"> ✗ the item that exploded. <p>For example, we will not pay for an exploded heating boiler or a hot water system.</p>
Lightning or thunderbolt	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or contents caused by: <ul style="list-style-type: none"> ○ a direct lightning strike or thunderbolt; ○ a power surge due to lightning as long as: <ul style="list-style-type: none"> › the Australian Government Bureau of Meteorology has a record of lightning in your area at the time the damage occurred; and › an appropriately qualified contractor confirms the damage was caused by power surge due to lightning. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by a power surge caused by anything other than lightning.
Earthquake or tsunami	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or contents caused by an earthquake or tsunami. All damage that occurs within a period of seven days will be regarded as one incident. ✓ damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of, the Earthquake or tsunami. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by a wave that arises from any event other than a tsunami.

Insured event

Theft

We will cover:

- ✓ loss or damage to your building and/or contents caused by theft or attempted theft.

We will not cover:

- ✗ any more than \$5,000 for your outdoor furniture;
- ✗ loss or damage if the theft was from a motor vehicle, caravan or trailer not at the site at the time of the theft;
- ✗ loss or damage if the theft was by you, your family, tenants or paying guests;

Note: If you require cover for theft by your tenant or paying guest you may wish to consider our 'Theft and vandalism by tenants to your building' or 'Theft and vandalism to your contents'. For a quote, contact your financial institution.

- ✗ loss or damage if the theft was caused by a person who was in your building or home unit or at the site:
 - with your consent,
 - with the consent of a person who lives in your building or home unit, or
 - a person who with your consent is in temporary possession of your building or home unit.

Vandalism and malicious damage

We will cover:

- ✓ damage to your building and/or your contents caused by vandalism or malicious damage.

We will not cover:

- ✗ damage if the vandalism or malicious damage was by you, your family, tenants or paying guests;
- ✗ damage if the vandalism or malicious damage was by a person who was in your building or home unit or at the site;

Insured event	
	<ul style="list-style-type: none"> ◦ with your consent, ◦ with the consent of a person who lives in your building or home unit, or ◦ a person who with your consent is in temporary possession of your building or home unit.
Water or other liquid	<p>We will cover damage caused by:</p> <ul style="list-style-type: none"> ✓ water or other liquid which suddenly and unexpectedly escapes from; <ul style="list-style-type: none"> ◦ a plumbing system, ◦ a bath, fixed basin or sink, ◦ a waterbed, ◦ a fixed heating or cooling system, ◦ roof gutters or downpipes, ◦ a tank, ◦ a toilet system, ◦ white goods, ◦ an above ground swimming pool or spa, ◦ the road gutter or curbing, or ◦ a water main or pipe; ✓ landslide and/or subsidence that happens within 72 hours of, and as a direct result of the escape of water or other liquid which suddenly and unexpectedly escapes from. <p>If this Policy insures your building and your claim is accepted, we will also pay the reasonable cost of a qualified and properly equipped supplier to:</p> <ul style="list-style-type: none"> ✓ find the source of the escaped water or other liquid, and ✓ repair any damage that was necessary in order to find the source.

Insured event

We will not cover:

- ✗ damage if the cause of the water or other liquid escaping was a deliberate act by you, or your family or another person with your express or implied consent to cause damage;
 - ✗ damage due to:
 - a lack of maintenance, a defect or faulty workmanship; or
 - a gradual process such as condensation, rising damp or splashing

that

 - you were aware of, or a reasonable person in the circumstances would have been aware of; and
 - you knew, or a reasonable person in the circumstances would have known may result in water or other liquid damage or further damage;
 - ✗ the costs to fix the leak;
 - ✗ the cost of lost water;
 - ✗ the costs to repair or replace any defective part or item that caused the damage or the loss of water as a result of a leak;
- For example, we will not pay for a new dishwasher hose that broke.
- ✗ damage which is the result of grouting;
 - ✗ damage to your swimming pool or spa if the damage is as a result of hydrostatic pressure;
 - ✗ any additional costs towards replacing undamaged property so as to create a uniform appearance;

For example, we will only pay the cost of replacing tiles damaged in finding the source of the leak. If the tiles to match your bathroom walls or floor are not readily available, replacement of undamaged tiles are at your cost.

Insured event	
Collision	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused from collision by a part of: <ul style="list-style-type: none"> ◦ an aircraft, ◦ a spacecraft, satellite or space debris, ◦ a train, ◦ a vehicle, trailer or caravan, ◦ a watercraft, ◦ a hovercraft. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by wheels or tyres to paths, driveways or underground services; ✗ damage caused by any other items or objects.
Falling tree, branch or aerial	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by a falling tree, branch, television or radio aerial or satellite aerial; ✓ the reasonable costs to remove the fallen tree or branch from the inside of your building to the nearest permissible dumping ground so that the damage can be dealt with. We will only pay these costs where the falling object has caused damage to your building or contents; ✓ the reasonable cost of felling, pruning or stump removal when your building has been damaged. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage to your building and/or your contents caused by tree lopping or felling by you or done with your consent;

Insured event	
	<ul style="list-style-type: none"> ✗ the costs for repairing: <ul style="list-style-type: none"> ○ a television, radio or satellite aerial, or ○ the fittings or masts, that caused the damage.
Damage by animals	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused from collision by an animal or bird that is not kept in your building or at the site. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by eating, chewing, clawing, pecking, scratching, soiling or fouling or any other way of polluting your building and/or contents.
Riot	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by riot, civil commotion, industrial or political demonstration.
Storm, rain or flood	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by storm, rain or flood; ✓ damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the storm, rain or flood. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ water damage to your building caused by storm or rain seeping or otherwise entering your building unless the water entered through an opening in the wall or roof that had been made directly by the storm or rain or as a direct result of it;

Insured event

- ✘ damage caused by water penetrating or entering your building because it has not been properly maintained or as a result of a design fault, structural defect or because of defective workmanship that;
 - you were aware of, or a reasonable person in the circumstances would have been aware of, and
 - you knew, or a reasonable person in the circumstances would have known may result in damage.
- ✘ damage caused by water entering your building through an opening in the wall or roof made for the purpose of alterations, additions, renovation or repair;

For example, if, as part of renovations made to your home an opening is made to your building we will not continue to insure you against any storm, rain or flood damage unless the builder covers this opening with a tarpaulin in a professional way at every possible opportunity.
- ✘ damage caused by storm, rain or flood to:
 - gates and fences that you were aware, or a reasonable person in the circumstances would have been aware, were:
 - › in a poor or damaged condition before the incident; or
 - › installed or constructed incorrectly;
 - timber gates and fences more than fifteen (15) years old,
 - privacy screens or retaining walls,
 - shade-cloth, shade-sails, PVC blinds or umbrellas,

Insured event	
	<ul style="list-style-type: none"> ○ spa or swimming pool covers, solar covers or plastic liners (including vinyl); ✗ damage caused by water to external paintwork, treated surfaces or finishes, if that is the only damage done to that part of your building; ✗ damage caused by any residue deposited by the rain on your building; ✗ damage to your swimming pool or spa if the damage is as a result of hydrostatic pressure; ✗ damage caused by the seas or high tide; ✗ damage caused by lightning or thunderbolt; ✗ damage caused by a power surge and/or damage caused as a result of interruption to your normal power supply. <p>Cover for lightning or thunderbolt is provided under insured event 'Lightning or thunderbolt' on page 34.</p>
Glass breakage	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ glass that is accidentally broken which forms part of your building if this Policy insures your building; <p>For example,</p> <ul style="list-style-type: none"> ○ a window or skylight, ○ a door, ○ a permanent lighting fixture, ○ a shower screen, ○ a balcony surround or pool fence, ○ an oven door, stove top or cooking surface, ○ a china bathroom or toilet fitting. <ul style="list-style-type: none"> ✓ glass that is accidentally broken which forms part of your contents if this Policy insures your contents;

Insured event

For example,

- fixed furniture glass,
- a wall mirror,
- a plate glass furniture top,
- a light fitting.

We will not cover:

- ✗ glass that is part of a glass house or conservatory;
- ✗ if the glass is part of a clock, picture, television set, radio or computer monitor;
- ✗ glass for a vase or ornament;
- ✗ glassware;
- ✗ crockery;
- ✗ glass that is worn or carried by hand.

For example: items that are worn include but are not limited to spectacles and watches and items that are carried by hand include but are not limited to drinking glasses.

✓ = covered

✗ = not covered

Legal liability

If this Policy insures your building, we will cover:

- ✓ your legal liability if you or your family become legally liable for:
 - bodily injury or death to another person;
 - loss or damage to another person's property, arising from an incident occurring during the period of insurance at your building or at the site, and
- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

If this Policy insures your contents at the site, we will cover:

- ✓ your legal liability if you or your family become legally liable for:
 - bodily injury or death to another person;
 - loss or damage to another person's property, arising from an incident occurring caused by your contents at the site during the period of insurance that is not related to the ownership or occupancy of your building; and
- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section;
- ✓ your legal liability as owner of your strata unit where you only insure contents because your building is a strata title complex.

Limit of liability:

We will pay:

- ✓ the reasonable cost of the harm or damage for which there is liability; or
- ✓ the amount awarded by a court;

up to the limit of liability shown on the Policy Schedule for our total liability under this section in respect of all claims arising from an incident or series of related incidents, including costs, charges, expenses and legal costs.

We will not pay:

- ✖ more than the limit of liability shown on your Policy Schedule if both your building and your contents are insured by this Policy and this Policy insures you and your family for the same liability.

We will not cover legal liability for:

- ✖ bodily injury or death to:
 - you or your family, or
 - an employee arising out of or during the course of their employment with you or your family,
 - ✖ which there is an entitlement to claim an amount or benefit under workers' compensation or accident compensation legislation;
 - ✖ loss or damage arising from or in connection with a business, profession or occupation, except where you let your building or home unit for domestic purposes;
 - ✖ loss or damage arising from or in connection with a business, profession or occupation, except where you let your building for domestic purposes;
 - ✖ fines or penalties (including interest and costs);
 - ✖ punitive, aggravated or exemplary damages (including interest and costs);
 - ✖ arising from an agreement unless you or your family would have been liable in the absence of the agreement;
 - ✖ financial or consequential loss;
 - ✖ arising from a reckless act or a deliberately harmful or damaging act by:
 - you or your family,
 - a person with the express or implied consent of you or your family;
 - ✖ arising from a breach of a statutory provision;
 - ✖ arising out of you or your family owning or occupying land or a building other than the site or your building;
 - ✖ arising from or connected with the ownership or use of:
 - a power driven vehicle, or motorcycle, other than an unregistered garden appliance, which is not required to be registered,
 - a powercraft, or a watercraft,
 - a personal watercraft,
 - an aircraft or aerial device,
-

- a caravan or trailer,
- a hovercraft;
- ✕ arising from or connected with vibration or interference with the support of land, buildings or other property;
- ✕ connected with the construction, alteration or repair of your building exceeding:
 - \$50,000 where you are the owner builder, or
 - \$100,000 where a registered builder or contractor is doing the work;

Important note: Where you are an owner builder you should organise special contract works insurance. If a registered builder is doing the work, you should ensure that your name is noted as principal on the builder's policy.

- ✕ arising from libel, slander, defamation or malicious falsehood;
 - ✕ arising from or connected with the supply of drugs or alcohol;
 - ✕ arising from or connected with the existence of asbestos;
 - ✕ arising from or connected with contamination or pollution of the land, air or water.
-

Standard benefits

This Policy also insures you for standard benefits set out in this section.

We pay these standard benefits as part of the sums insured for building or contents depending on the type of cover you have chosen unless otherwise stated.

Benefit	Description
Building sum insured safeguard	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ up to 30% more than your building sum insured shown on your Policy Schedule to repair or replace your building if the cost to repair or replace your building is greater than your building sum insured: <ul style="list-style-type: none"> ◦ due to the increased cost of repairing damage to your building was caused directly by a catastrophic event, or ◦ if you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building. <p>This benefit applies only if:</p> <ul style="list-style-type: none"> ✓ this Policy insures your building; and ✓ your building is so damaged by an event that is insured by this Policy that it is considered to be a total loss; and ✓ the cost to repair or replace your building is greater than your building sum insured because either: <ul style="list-style-type: none"> ◦ the increased cost of repairing damage to your building was caused directly by a catastrophic event. This applies where the resultant catastrophic event damage in the vicinity of your building is so extensive and

Benefit	Description
	<p>widespread that there is a surge in demand for materials and labour, leading to an increase in repair costs.</p> <p>Your building must be replaced in the area affected by the catastrophic event whilst building costs remain elevated for this benefit to apply, or</p> <ul style="list-style-type: none"> ○ you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building, provided: <ul style="list-style-type: none"> › that you can provide a copy of the QBE Home Building Calculator report or otherwise demonstrate that you correctly used the QBE Home Building Calculator to determine and set your building sum insured, and › at the time of the loss your building is substantially the same as when you used the QBE Home Building Calculator (for example, you have not added to nor extended your building), and › you have not reduced any sum insured that we have offered on any renewal invitation since you used the QBE Home Building Calculator, and › you have used the QBE Home Building Calculator and not the QBE Home Building Quick Building Insurance Calculator or the Home checklist.

Benefit	Description
	<p>It is not necessary for the total loss to be caused by a catastrophic event for the Building safeguard standard benefit to apply when you have correctly used the QBE Home Building Calculator.</p> <p>Catastrophic event means a major, suddenly occurring natural disaster covered by this Policy.</p> <p>This benefit only relates to the building. It does not apply to any other insured property, Policy section, standard benefit or other Policy feature.</p> <p>Where this benefit applies, we will either:</p> <ul style="list-style-type: none"> ◦ repair or replace your building; or ◦ pay you the reasonable cost to repair or replace your building at the site.
Environmental upgrades to your building	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ costs incurred by you to improve your home to become more environmentally friendly following an accepted claim for a total loss to your building. <p>For example, installation of a rain water tank, skylight or insulation.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ costs in addition to your building sum insured for replacement of items or equipment already installed in or on your building; ✗ costs incurred if your building is not a total loss. <p>Limit:</p> <p>\$2,500 per period of insurance.</p>

Benefit	Description
Environmental upgrades to your contents	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ additional costs that you have incurred to improve the environmental rating of your appliances following a claim for loss or damage to the item which we have paid. <p>For example, replacing a two (2) star energy rated washing machine with a three (3) star energy rated washing machine.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any costs where there has not been a claim accepted and paid by for loss or damage to the item. <p>Limit:</p> <p>\$500 per item up to a maximum of \$2,500 per period of insurance.</p>
Loss of rent	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the actual rent you lose or would have lost up to the time your building is being rebuilt, repaired or replaced and is unliveable, if you leased out your building or can show that you would have leased it out, if a claim is accepted following damage to your building and your building is unliveable. <p>If this Policy only insures your Contents, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs that you incur for lost rent while your building is being rebuilt, repaired or replaced if: your building is a strata title unit that is tenanted at the time of damage and your claim is accepted following damage to your contents and your building is unliveable.

Benefit	Description
	<p>Limit:</p> <p>The maximum we will pay for lost rent is the lesser of:</p> <ul style="list-style-type: none"> • the time it would take to repair or replace your building provided work commences as soon as practicable after the incident, or • twelve (12) months from the time of the damage, or • 10% of the sum insured, or • if this Policy insures your building and you elect not to replace your building, the time it would have taken to repair or replace your building had you elected to do so. <p>This benefit is in addition to the sum insured.</p>
Inflation adjustment	<p>If this Policy insures either your building or your contents, we will:</p> <ul style="list-style-type: none"> ✓ increase your building and/or contents sum insured as shown on your Policy Schedule by 0.4% per month until the next renewal date.
Mortgage discharge	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable legal and administrative costs where you need to discharge any mortgage on your building and the site if your building is a total loss. <p>Limit:</p> <p>These legal costs will be paid by us in addition to the sum insured for your building and paid as part of your claim for your building.</p>

Benefit	Description
Fusion of electric motors	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable cost to repair a household electric motor if: <ul style="list-style-type: none"> ○ the motor has been burnt out by fusion, and ○ the motor is part of a machine or appliance which is part of your building and/or contents insured by this Policy. <p>If it is not economical to repair your motor we will:</p> <ul style="list-style-type: none"> ✓ pay to replace the motor, or ✓ pay you the amount it would reasonably cost to replace the motor. <p>Limit:</p> <p>\$2,000 after deduction of your excess and depreciation for the repair or replacement costs.</p> <p>We will not pay:</p> <ul style="list-style-type: none"> ✗ for motors more than ten (10) years old from the date of purchase when new or more than ten (10) years old from the date of rewinding; ✗ the cost of retrieving or re-installation of a submersible pump; ✗ the cost of hiring a replacement machine or appliance; ✗ to repair or replace mechanical parts; ✗ to repair or replace parts in a radio, television, computer, video recorder, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels, device or instrument;

Benefit	Description
	<ul style="list-style-type: none"> ✕ to repair or replace a transformer; ✕ for leakage of refrigerant driers; ✕ for electronic controllers or other electronics; ✕ to repair or replace starter switches, lighting or heating elements, fuses or protective devices; ✕ to repair or replace electrical contacts at which sparking or arcing occurs in ordinary working; ✕ to repair or replace motors under manufacturers' guarantee or warranty; ✕ to repair or replace transformers.
Essential temporary repairs	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable cost of essential temporary repairs to your building which are necessary to make your property safe and prevent further damage where it is safe to do so following damage by an insured event. You are able to proceed with essential temporary repairs up to the limits stated below without obtaining our agreement beforehand. <p>For example: placing a tarpaulin over your roof if it was damaged in a storm to prevent exposing the house to further damage would be considered essential.</p> <p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ any essential temporary repairs to your contents after your contents are damaged by an insured event.

Benefit	Description
Building materials awaiting installation	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ unfixed building materials intended to be used for repair, alteration or additions to your building that are lost or damaged at the site due to an insured event covered by this Policy. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ loss or damage caused to: <ul style="list-style-type: none"> ○ soil; ○ sand; ○ gravel; ○ bark; or ○ mulch or similar materials; ✗ loss or damage to any gas or electrical appliances unless they are in a locked and fully enclosed building at the site where those items are not visible from the outside of the building; ✗ where the building is not residentially occupied at the time of the loss. <p>Limit:</p> <p>\$5,000 any one (1) period of insurance.</p>
Building costs	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ costs to temporarily protect your building; ✓ costs to remove debris from the site; ✓ reasonable architecture or surveyor fees; ✓ demolition costs; ✓ costs to comply with statutory notice that relates to that part of your building which is damaged and is served after the damage occurred;

Benefit	Description
	<p>as part of your sum insured following damage to your building.</p> <p>Conditions:</p> <p>We will only pay if these costs are reasonable and necessary to replace, repair, rebuild or preserve your building.</p> <p>We will not cover any:</p> <ul style="list-style-type: none"> ✗ portion of these costs that relate to the undamaged parts of your building except in respect to the temporary protection of your building.
External door locks	<p>If this Policy insures either your building or contents, we will cover:</p> <ul style="list-style-type: none"> ✓ costs to re-key or replace the locks in your home when the keys to these locks have been stolen following an incident of theft. <p>Limit:</p> <p>\$300 any one (1) claim.</p>
Strata title home owners	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures (including fixed and floating floor coverings) not insured under the body corporate insurance policy.

Optional benefits

All optional benefits if selected and accepted by us will be shown on your Policy Schedule. These optional benefits will result in an additional premium payable.

Whether we agree to provide the option will depend on our underwriting rules and processes at the time.

You can add these optional benefits to your Policy at any time by contacting us, however any added optional benefits cannot be backdated.

Option	Description
Theft and vandalism by tenants to your building	<p>If this Policy insures your building, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to your building from the insured events 'Theft' and 'Vandalism and malicious damage' caused by a tenant or paying guest. <p>If you have selected and paid for this option the word tenant(s) and paying guest(s) in insured events 'Theft' and 'Vandalism and Malicious damage' do not apply where a tenant or paying guest has caused the incident.</p> <p>Limit:</p> <p>Maximum of \$10,000 for one (1) or a series of related incident(s).</p> <p>Excess:</p> <p>\$750</p> <p>If you have chosen this optional benefit it will be shown on your Policy Schedule.</p>
Theft and vandalism by tenants to your contents	<p>If this Policy insures your contents, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to your contents from the insured events 'Theft' and 'Vandalism and malicious damage' caused by a tenant or paying guest.

Option	Description
	<p>If you have selected and paid for this option the word tenant(s) and paying guest(s) in insured events 'Theft' and 'Vandalism and malicious damage' do not apply where a tenant or paying guest has caused the incident.</p> <p>Limit:</p> <p>Maximum of \$10,000 for one (1) or a series of related incident(s).</p> <p>Excess:</p> <p>\$750</p> <p>If you have chosen this optional benefit it will be shown on your Policy Schedule.</p>
Rent default	<p>If this Policy insures your building or your contents, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ your rent lost by reason of rent default if your tenant; <ul style="list-style-type: none"> ○ absconds from your building or home unit before the end of the tenancy period stated in the lease agreement and does not give you or your agent notice, or ○ ceases to pay rent owed to you or your agent, or ○ is legally evicted from your building or home unit; <p>when you and your tenant have a valid lease agreement and your tenant breaches the lease agreement.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any rent lost; <ul style="list-style-type: none"> ○ once your building or home unit is re- tenanted, or ○ once you could legally cancel the lease agreement, or

Option	Description
	<ul style="list-style-type: none"> ○ for more than two weeks after the tenant vacates the building following a 'Notice to Leave' being served on the tenant; ✖ any amount you could have charged for any period where there was no liability to pay rent under the lease agreement by the tenant or ex-tenant; ✖ you for rent default if the rent is in arrears on or before the commencement of the period of insurance or when this rent default option commences; ✖ any loss of rent if you have failed to rectify a 'Notice of Remedy' breach, issued by the tenant to you or your agent. <p>Limit:</p> <p>We will pay the actual weekly amount for which your building or home unit is rented in accordance with the lease agreement. The maximum amount we will pay for rent default is \$1,000 per week up to a maximum of \$6,000 in total for any one (1) lease agreement.</p> <p>Where there is a periodic tenancy, or a tenancy at will we will only pay the actual rent lost in accordance with the lease agreement.</p> <p>Cover for rent default will not commence until any rent arrears have been paid in full, and the tenant has paid rent in accordance with the lease agreement for a period of not less than four (4) consecutive weeks.</p> <p>Conditions</p> <p>Any claim for rent default will be reduced by the balance of any bond money that you can legally use to reduce or pay for any loss or damage after you have deducted any other expenses that you are legally entitled to deduct from the bond money such as clean up costs, rent owing or re-letting expenses.</p>

Option	Description
	<p>If a Tribunal orders the refund of the bond money to the tenant, on the grounds of hardship, an excess equal to four (4) weeks rent will apply to your claim.</p> <p>We will only pay a claim when you have undertaken all reasonable steps legally available to you under the Residential Tenancies Act or similar legislation or any other legal avenue available to you to mitigate any loss and evict the tenant.</p> <p>Excess:</p> <p>\$750 any one (1) claim.</p> <p>We deduct the excess from the amount of your claim. The excess will be applied to each and every claim whether or not separate instances of loss or damage are submitted at the same time or on the same claim form.</p> <p>If you have chosen this optional benefit it will be shown on your Policy Schedule.</p>
✓	= covered
✗	= not covered

General exclusions

These general exclusions apply to all sections of this Policy.

Intentional, reckless or fraudulent acts

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with, any intentional, reckless or fraudulent acts or omissions by:

- ✘ you;
- ✘ anyone acting with your express or implied consent; or
- ✘ anyone who owns the building or contents insured under this Policy to any extent.

Reasonable actions and precautions

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, to the extent that it is caused by or arises from you:

- ✘ not taking reasonable care to protect and maintain the insured property;
- ✘ not taking reasonable steps to minimise the cost of any claim under your Policy; or
- ✘ not complying with all laws relating to the safety of a person or property.

Illegal activity

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with, any illegal activity you are involved in, including but not limited to:

- ✘ you illegally keeping explosives, flammable or combustible substances at the site;
 - ✘ hazardous materials if they are not stored, used or disposed of legally and in accordance with the manufacturer's directions;
 - ✘ weapons, firearms and ammunition if they are not stored and used legally; or
 - ✘ the illegal supply of drugs or alcohol.
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We will not cover your property if:

- ✖ it is rented out on a casual let basis and this is not in accordance with laws such as those relating to local government, council or any authority's zoning or land usage requirements, or the by-laws or constitution of a strata body corporate, as applicable;
- ✖ you are aware or should reasonably be aware, that the use of the building or home unit, or any part of it, is not in accordance with laws such as those relating to local government, council or any authority's zoning or land usage requirements, or the by-laws or constitution of a strata body corporate.

Business activities at the site

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by or arises from any business or income earning activities (other than your residential rental income) being conducted at the site.

Condition of your building or home unit

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability caused by or arising from:

- ✖ your failure to fix:
 - a defect;
 - a structural fault;
 - a design fault; or
 - faulty workmanship
 as soon as is reasonable after you become aware of it, or a reasonable person in the circumstances would have become aware of it;
 - ✖ your failure to fix damage that existed prior to the incident or occurrence as soon as is reasonable after you become aware of the damage, or a reasonable person in the circumstances would have become aware of it;
 - ✖ your building not being structurally sound, watertight, secure, well maintained and in a good state of repair, for example where:
 - gutters overflow and cause water damage due to a build-up of leaves or other debris;
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- wind, rain or hail entering the building due to part of the roof being rusted through.

However, this Condition of your building or home unit exclusion applies only to the extent that the relevant claim or loss, damage, injury or death, cost or legal liability is caused by, arises from or is made worse by one or more of the above circumstances, and you knew or a reasonable person in the circumstances would have known that the relevant condition of the building or home unit may cause, give rise to or make worse the claim or loss, damage, injury or death, cost or legal liability.

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability caused by or arising from renovations, alterations, additions or repairs undertaken or authorised by you, where you were aware or a reasonable person in the circumstances would have been aware that the work did not comply with building laws or regulations and, for a strata lot owner, any strata by-laws or constitution of a strata body corporate.

There is no cover under any section of your Policy for any:

- ✖ wear, tear, depreciation, rust, oxidisation, corrosion, fading;

For example, worn carpets or scratched floors in high traffic areas, faded curtains due to sunlight, or scratches in a kitchen benchtop that would be expected from normal use.

- ✖ defect, structural fault, design fault or faulty workmanship;
- ✖ rising damp, seepage, mould, mildew, rot;
- ✖ gradual deterioration due to action of light, air, sand, sea salt, sea water, or atmospheric or climatic conditions

For example, the gradual weathering of brick, mortar or concrete or the breakdown of grouting or tile adhesive over time

Construction works

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by or arises from buildings under construction or undergoing renovations, alterations, additions or repairs that:

- ✖ involve removal of any part of the roof or an external wall; or
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- ✖ impact the structure of a building such as removing or changing supporting walls, underpinning, foundations or piers.

If you are removing the roof, or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site, we will cancel your Policy and return any unused premium to you.

Other loss or damage

There is no cover under any section of your Policy for any claim, loss, damage, cost, injury, death or legal liability that is caused by or arises from:

- ✖ an event occurring outside the period of insurance;
- ✖ any neglect, poor housekeeping or untidy, unclean or unhygienic living habits such as:
 - odours including from pets, cigarettes or other smoking items;
 - liquid or food stains that have gradually built up over time; or
 - water damage to carpets, flooring or cabinets due to splashing from baths, showers or sinks;

however we will cover your legal liability caused by any of the above 3 points;

- ✖ any party, function or other event at the building or home unit while it's being rented out as a casual let, where there are more than 20 people in attendance at any one time, where such an event is not prohibited in the short term rental agreement or where you permit it;
- ✖ action of the sea;
- ✖ earth movement except for landslide or subsidence where it occurs within 72 hours of, and as a direct result of, the following Insured Events:
 - **Storm, rain, or flood;**
 - **Water or other liquid;**
 - **Earthquake or tsunami;** or
 - **Explosion;**
- ✖ hydrostatic pressure;

For example, if you empty your swimming pool or spa, the pressure exerted on it by water in the surrounding ground due to heavy rain, can cause it to move, warp or lift out of the ground.

- ✖ mechanical, electronic or electrical breakdown other than under the Standard Benefit Fusion of electric motors, however, we will cover resultant damage to the extent it's covered under the Insured Event Fire;
- ✖ insects, vermin or rodents, however, we will cover resultant damage to the extent it's covered under the Insured Events Fire or Water or other liquid;

For example, we will cover damage caused by fire due to a rat chewing through an electrical wire

- ✖ roots of trees, plants or shrubs, however, we will cover resultant damage to the extent it's covered under the Insured Event Water or other liquid;

For example, we will cover damage due to water escaping from pipes damaged by tree roots

- ✖ a process of cleaning by you:
 - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
 - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- ✖ cancellation of a booking by you or a prospective paying guest under a casual let, except where the cancellation is due to the building or home unit becoming unliveable, see Standard Benefit of Loss of rent;
- ✖ any contagious or communicable disease;
- ✖ loss of or damage to any information on your computer including any computer program caused by malicious software such as, but not limited to, a virus, worm, back door, trap door, ransomware or any computer hacking;
- ✖ or in connection with, any aerial device or aircraft including kites or model aircraft or drones; or
- ✖ changes in a right, title or interest in your property, for example due to a transfer, agreement or adverse possession.

There is no cover under any section of your Policy for any:

- ✖ end-of-lease expenses such as cleaning, removal of tenants' property, re-letting expenses or removal of rubbish;
 - ✖ damage covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law); or
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- ✖ damage to your property while it's being cleaned, repaired, restored or altered by your estate agent or contractor.

Commercial management

We do not cover properties managed by or used as serviced apartments, hotels, motels, resorts, inns or similar venues for accommodation.

Operation of law, war, nuclear material or terrorism

There is no cover under any section of your Policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with:

- ✖ compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- ✖ invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- ✖ mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- ✖ a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- ✖ any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

Loss or damage indirectly related to your claim

This Policy only covers claims, losses and costs directly related to damage from an Insured Event (such as the costs of repair or replacement) unless additional cover is specifically stated. Any other claims, losses and costs that are not directly related to damage from an Insured Event are not covered, such as but not limited to:

- ✖ any decrease in the value of your land or, if you are a strata lot owner, any decrease in the value of your strata lot or your share in relation to company title;
 - ✖ any diminished value of your property after it's been repaired;
 - ✖ any intangible losses including intellectual or sentimental value;
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- ✖ the cost of hiring a replacement machine or appliance;
- ✖ loss of income (except for loss of rent from your building or home unit), loss of profits, or costs arising from any business interruption (See Standard Benefit of loss of rent);
- ✖ medical expenses; or
- ✖ compensation for your stress or anxiety, inconvenience or loss of time.

However, if the claim is covered under Legal Liability, and you are ordered by a court or required by a settlement made in accordance with this Policy to pay for a third party's indirect losses, we will cover those indirect losses.

Multiple causes

Where loss, damage, injury or death has two or more causes and at least one of those causes is excluded by this Policy, we will not provide any cover, pay any claim or provide any benefit under this Policy.

Sanctions limitation and exclusion clause

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is illegal for us to do so.

General conditions

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

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

- refuse to pay your claim or reduce what we pay for your claim
- cancel your Policy.

Assistance and co-operation

You must provide reasonable assistance to us, including:

- being truthful and frank at all times
- providing us with relevant information and documents we may ask for, such as proof of purchase or repair quotes, if needed;
- telling us promptly if you've been contacted by someone about an incident, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if we ask you to;
- appearing in court and giving evidence if needed;
- making your property available for us to inspect or examine;
- responding to our requests in a timely manner.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, repairers or third parties involved in an incident.

Tell us when these things change

You must tell us as soon as possible if any of the information on your Policy Schedule is incorrect or has changed. For example, you must tell us if:

- you sell the building or home unit;
- the occupancy of your building or home unit changes;
- there are any additions or renovations to your building (you will need to revise your building sum insured to ensure you are adequately insured);
- you know your building or home unit will be unoccupied for any period longer than 60 consecutive days;
- you are purchasing new items which increase the value of your contents (you will need to revise your contents sum insured to ensure you are adequately insured);
- you are purchasing a high risk item worth more than the stated limit as set out in 'How much you are covered for - High risk items with limits'. Refer to page 31;
- you start operating a business, or generating a regular income (other than residential rental income) at the site;
- you add or change mortgage lenders, if you have building cover;
- you want to increase your sum(s) insured;
- your weekly rental income changes, if you have the Rent Default option.

If you don't tell us, we may reduce or refuse to pay a claim.

When you tell us about something that has changed or request a change to your Policy, we will assess the change to the risk in accordance with our underwriting rules and processes.

Changes to your cover

If you request any change to cover (e.g. you choose to add an optional cover or you increase your sum(s) insured) then, if we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium. If an additional premium is required, the change will only be effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
 - you have paid the additional premium by the due date we give to you.
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If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Policy Schedule. If you request any change to cover and we don't agree to the change, then we will let you know and the Policy will continue unchanged.

Changes to your circumstances

Contact us to discuss potential changes in circumstances when you know the details of the timing and nature of the changes before they happen, to find out in advance whether we will be able to continue to insure your building and/or contents.

If you tell us about any of the following changes then we will cancel your Policy and refund any unused portion of the premium:

- you are removing the roof, or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site;
- you start operating a business, or generating a regular income (other than residential rental income) at the site; or
- the occupancy of your building or home unit changes, for example you decide to stop renting it out and move into it yourself.

If you tell us about a change in mortgage lender we will note them on the Policy Schedule.

If you tell us about any other change, for example if your building or home unit is going to be unoccupied for more than 90 days, we will consider it under our underwriting rules and processes at the time.

Interests in the policy

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

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy in relation to any claim they make.

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

If you have used all or part of your building or contents as security for a loan from a third party, we may pay the third party all or part of the payment made when settling your claim.

Claims

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

What you must do	
✓	Prevent further loss or damage by taking all reasonable steps to reduce the loss or damage and prevent any further loss or damage.
✓	Inform the Police as soon as possible following theft or vandalism and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss.
✓	<p>Call us on 1300 734 728 as soon as possible when you discover that an incident likely to result in a claim has occurred. We will explain the claims process so you can understand what you need to do next. The person calling to notify us of a claim must be a person listed as an insured person on the Policy. If the person calling is not a listed insured person, we must obtain written authority from the listed insured before calling.</p> <p>If, as a result of an incident, you are in urgent financial need of the benefits you're entitled to under your Policy, please call us as soon as possible to see how we can assist you.</p>
✓	Complete a claim form , if we require it. Generally we do not require claim forms, however we may require you to complete a claim form for complex claims.
✓	Provide relevant information that we reasonably request to support your claim including letters, documents, valuations, receipts or proof of ownership, otherwise we cannot process the claim.

What you must do

✓	Assist us with your claim. You and any relevant family member must have complied with all the requirements of this section and given us all relevant information and assistance which we have reasonably requested.
✓	<p>Provide proof or evidence of ownership or value.</p> <p>Where this Policy insures your contents, whether you have specified them on the Policy Schedule or not, we will require proof or evidence of ownership for each item.</p> <p>For more information on what we require for proof of ownership or value, please see page 72.</p>
✓	Pay your excess – Refer to page 74 for more information on your excess.
✓	Provide every relevant notice or communication from another party. You and any relevant family member must provide us as soon as possible with every relevant notice or communication received concerning a claim by another person or concerning any prosecution, inquest or other official inquiry arising from the incident.

What you must NOT do

✗	Admit guilt or fault (except in court or to the Police).
✗	Offer or negotiate to pay a claim.
✗	Admit liability.
✗	Dispose of any damaged items without first seeking our approval.
✗	<p>Authorise repairs.</p> <p>Except for essential temporary repairs under standard benefit 'Essential temporary repairs' you are not authorised to commence repairs without our approval. Refer to page 52 for more information.</p>
✗	<p>Unreasonably delay contacting us.</p> <p>You must notify us of an incident which could lead to a claim on this Policy as soon as possible. You may have to contribute towards your claim if your late notification results in higher costs for us or harms our investigation opportunities.</p>

What you must NOT do



Provide us with false or misleading information.

We may deny part or all of your claim if you or your family are not truthful and frank in any statement you make in connection with a claim or if a claim is fraudulent or false in any respect. We will report any suspected fraudulent act to the Police for further investigation.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the property is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Unless we say otherwise, all amounts in your Policy are inclusive of GST.

Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability that you won't hold them responsible, then we won't cover you for that loss, damage or liability.

Providing proof of evidence or ownership

You must be able to demonstrate that you've suffered a loss covered by your Policy for your claim to be accepted. We may ask you for this information if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following records:

- receipts or tax invoices;
- credit card or bank statements;
- a recent valuation provided by an Australian qualified valuer;
- instruction manuals;
- guarantee or warranty certificate;
- catalogues;
- make, model and serial number;
- photographs or video film of the item in your home.

If, after reviewing all the evidence about your claim that has been provided to us, we're not satisfied that you actually owned the items, we may refuse to pay your claim.

If, however, your proof of ownership was destroyed in a fire, we may accept other evidence of ownership.

Other information we may need to process your claim

Make sure you keep things like:

- any cleaning or repair quotes or receipts;
- receipts for expenses deducted from the bond money or security bond; and
- records of commissions payable to your estate agent or a holiday rental platform.
- lease agreements or details of booking confirmations and payments received;
- receipts for cleaning fees;
- records of cancellations.
- bond receipts or details of the security bond, booking fees and deposits;
- rent receipt records.

If you rent your property out through a holiday rental platform, you should keep a record of any cancelled bookings just in case the holiday rental platform doesn't retain or provide you with access to these records.

Salvage

If we pay a claim by replacing or paying to replace any items or materials, we're entitled to obtain and retain any items or materials salvaged or recovered. We may sell the items or materials and keep the proceeds. If you ask us, we may agree to sell the items or materials to you, provided you agree to pay the fair market value. This is the price we could get if we sold the items or materials to someone else who is willing and able to buy them. If there is no market for the items or materials, then we will base the amount on enquiries made to appropriately experienced or qualified third party professionals.

How claims administration and legal proceedings are undertaken

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking legal action against them. When we pay a claim under your Policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence. When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

When we pay a claim and some of your loss isn't covered by your Policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery. You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take. We will talk to you about these steps before we take them.

If we successfully recover more than we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts.

If you've received a benefit under your Policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we paid to you under the Policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we agree to cover you for a legal liability claim, we may:

- arrange for a lawyer to represent you or we may act on your behalf;
- attempt to settle the claim; and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims we agree to pay. Your contribution may be made up of one or more of the following excess types. There may be other excesses that apply in special circumstances. The excess types and amounts that apply to your Policy will be shown on your Policy Schedule or the section of this Policy you are claiming under.

We will not apply an excess for legal liability claims

Excess types	
Basic excess	<p>This excess applies to all claims in respect to building and contents unless otherwise stated.</p> <p>The amount of this excess is shown on your Policy Schedule.</p> <p>You have the option to adjust your basic excess. Doing so will also adjust your premium. Refer to section 'Ways to reduce your premium' on page 7 for more information.</p> <p>Any change of excess you make cannot be backdated.</p>
Earthquake and tsunami excess	<p>All claims for earthquake or tsunami have a minimum excess of \$250.</p> <p>If your basic excess is higher than \$250, the higher amount will be deducted for any claim for earthquake or tsunami.</p> <p>For example,</p> <p>Basic excess: \$500 Excess required for earthquake claim is \$500</p>
Imposed excess	<p>We may impose an additional excess that applies in addition to other excesses. Any imposed excess will be shown as an imposed excess on your Policy Schedule.</p> <p>For example:</p> <p>Basic excess: \$500 Imposed excess: \$250 Excess payable in the event of a claim: \$750</p>
Theft and vandalism by tenants excess	<p>If you have selected and paid for 'Theft and vandalism by tenants to your building' and/or 'Theft and vandalism by tenants to your contents' a minimum excess of \$750 is payable for each and every claim. If your basic excess is higher than \$750, the higher amount will be deducted for any claim.</p>

Excess types

Rent default

If you have selected and paid for the option 'Rent default' a minimum excess of \$750 is payable for each and every claim whether or not separate instances of loss or damage are submitted at the same time or on the same claim form. If your basic excess is higher than \$750, the higher amount will be deducted for any claim.

How your excess is paid

If you make a claim on your Policy we will deduct the excess from the amount of your claim.

One excess per event

Where we pay a claim on more than one (1) cover from the same incident, you will only have to pay one (1) excess. Whichever combination of insurance is provided by this Policy, the excess applicable will always be the highest excess amount.

For example,

You have: Building and contents insurance.

Building basic excess: \$500.

Contents basic excess: \$250.

Claim: fire causes damage to both your building and your contents in the same event.

The excess required when making a claim would be one (1) payment of \$500 (being the highest excess amount of each Policy).

How we settle your claim

We only pay once for loss or damage caused by the same event covered by this Policy even if that loss or damage is covered under more than one section of the Policy.

How we settle building claims

We'll normally pay our supplier the necessary and reasonable cost to repair, replace or rebuild the damaged parts of the building to a condition substantially the same as, but not better than, when new. Where this happens, you'll receive our **Lifetime guarantee on building repairs**.

If you don't use our supplier

We will pay you the reasonable cost to repair, replace or rebuild the damaged parts of your building to a condition substantially the same as but not better than when new if, for example:

- you decide to:
 - rebuild to a better standard; or
 - sell the land at the site; and/or
 - rebuild elsewhere;
- if it's not practical for us to repair, replace or rebuild your building due to the age, policy limit, inadequate sum insured, construction or condition of your building or if materials needed for repairs are not readily available;
- if you choose to go with a supplier (which includes a repairer or builder) of your choice.

To assess the cost of the necessary work required to repair, replace or rebuild the damaged parts of your building we will, where possible, obtain a scope of works and a quote from our supplier. If you agree with this, we will then pay you the amount quoted by our supplier.

If you're not happy with the amount quoted by our supplier, or if we're unable to obtain a scope of works from our supplier, we'll ask you to provide us with a fully itemised scope of works and quote from a supplier of your choice for us to consider. We'll review these to ensure they cover the necessary work and are within market rates. To determine this, we'll consider the following:

- our supplier's scope of works and quote (if we were able to obtain it);
- our own data and experience with similar repairs, replacements or rebuilding;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your building.

Following our review, we'll do one of the following:

- If we believe your supplier's scope of works and quote cover the necessary work and are within market rates, we'll pay you the amount quoted by them.
-

- If we believe your supplier's scope of works either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the scope of works and quote.
 - If we come to an agreement with you or your supplier, we'll pay you the amount agreed.
 - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a scope of works, quote or report (as required) from an alternative supplier we both agree on, and we'll review these together with you to arrive at a final scope of works and quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
 - If we're unable to agree on an alternative supplier, we believe the alternative supplier's scope of works either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

When we pay you the reasonable cost to repair, replace or rebuild the damaged parts of your building, you will not be eligible for our Lifetime guarantee on building repairs because we won't have appointed the supplier or managed the works.

If your building sum insured is inadequate, we will only pay up to the sum insured or any applicable standard policy limits.

Building costs

Whether we arrange the repairs, replacement or rebuilding or pay you the cost to complete the repairs, replacement or rebuilding we'll also pay the necessary and reasonable costs as part of your building sum insured:

- to temporarily protect your site (this includes preventing access to limit the risk of theft, weather damage and injury);
 - for demolition;
 - to remove debris from your site;
 - for an architect or surveyor; and
 - to comply with current building codes and statutory requirements.
-

Undamaged parts of your building

We won't pay for any undamaged parts of your building, even to restore those undamaged parts to achieve a uniform appearance, other than to the extent set out in the table below in relation to internal building damage:

External building damage	
Damage to roofs, doors, gates and fences	We'll only repair or replace the individual tiles, roof sheeting, doors, gates or fence panels that were damaged.
Damage to external walls	We'll only repair or replace the part of the wall that was damaged.
Paths/ driveways/ tennis courts etc.	We'll only repair or replace the areas that were damaged.

Internal building damage	
Damage to internal flooring (excludes carpets - these are covered as contents)	<p>We'll pay to repair or replace up to an existing change or join in the flooring, or an archway, doorway or similar opening, whichever is closest to the damage.</p> <p>We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide. This is a common width of a doorway.</p> <p>We won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.</p>
Damage to internal walls	We'll pay to repair or replace the damaged wall(s). We won't pay to replace the wall covering, for example wallpaper or paint on any adjoining walls or in any adjoining rooms, hallways or stairwells.
Damage to internal fixtures/ fittings	We'll pay to repair or replace fitted cupboards, sections of cabinets and sections of benchtops if they are continuously joined to, and made of the same material as, the damaged part.

Matching materials

If part of your home is damaged or destroyed by an Insured Event and we agree to pay your claim, or one of our suppliers has caused damage during exploratory work to locate the source of escaped water or other liquid, we'll match existing materials if they're commercially available in Australia when we repair, replace or rebuild the damaged property.

If not, we'll use the nearest equivalent materials that we can source locally. In this case, if the damage is inside your building, we will also pay up to \$1,000 to replace undamaged parts of the same room, hallway or stairwell (to the nearest doorway, archway, or other opening) so that it matches or complements the materials we've used. We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide (this is a common width of a doorway). If you're not satisfied with the nearest equivalent materials we source, we will pay you what it would have cost to repair, replace or rebuild with these materials.

Delays in repairing, replacing or rebuilding

If you delay repairing, replacing or rebuilding, for example by unreasonably delaying to review and approve documents necessary to effect the repair, replacement or rebuilding, for more than six months from the date when the claim was approved, we'll only pay the reasonable cost that would have been incurred to repair, replace or rebuild your building at the time the claim was approved. You may have to pay any increase in cost caused by your delay.

If you believe that, due to special circumstances, you have a reason to delay the repair, replacement or rebuilding for more than six months, we will give consideration to those circumstances, and we may:

- not charge you for any increase in cost caused by the delay; or
- pay the reasonable cost that would have been incurred to repair, replace or rebuild your building at the time the claim was approved

Rebuilding at an alternative location

If your building is a total loss, you may choose to rebuild at another site in Australia. We won't pay you more than it would have cost to rebuild at your site.

Lifetime guarantee on building repairs

We closely monitor the performance of our suppliers to help ensure the best outcome for our insureds. This enables us to guarantee that if we have:

- selected and authorised a supplier to replace, repair or rebuild your building; and
- paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work;

and a defect arises in the lifetime of your building as a result of poor-quality workmanship or use of incorrect or poor-quality materials, we'll rectify the problem by arranging, authorising and paying for further replacement, repair or rebuilding.

If we have selected and authorised a supplier to replace, repair or rebuild your building and we are satisfied that the work requires rectification to such an extent that your home is unliveable, we'll arrange and pay the reasonable costs of temporary accommodation until the home is fit to live in.

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

This guarantee does not apply to:

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

Fences

When we agree to pay a claim for damage to a shared or dividing fence, we will pay no more than your proportion of costs for the repair or replacement in accordance with the relevant legislation relating to dividing fences, for example Dividing Fences Act or Dividing Fences and Trees Act or any similar legislation. Typically, your proportion of the cost will be 50% of the repair or replacement cost of the fence.

If there is no legislation in place in relation to the amount that you are liable for, with respect to the repair or replacement of dividing fences, then we will pay no more than 50% of the cost of repair or replacement of the shared or dividing fence.

However, we will pay the full cost to repair, rebuild or replace the fence if:

- there's no neighbour who is liable to share the cost of repairing, rebuilding or replacing the fence; or
- the damage to the fence was caused by an Insured Event at your site and you're liable to pay the full cost of repairing, rebuilding or replacing the fence.

We will pay no more than the cost to repair, rebuild or replace a fence of the same quality and specification as the fence which was damaged.

The most we'll pay

The most we'll pay is your building sum insured plus any Standard benefits payable on top of the building sum insured, less any applicable excesses.

Your building sum insured may be increased through the application of the Inflation adjustment Standard benefit or if eligible, the Building sum insured safeguard.

Lender's rights

If we're settling your claim by paying you (instead of paying our repairer or other service providers), and you have used all or part of your building or contents as security for a loan from a lender, we reserve the right to pay all or part of the payment to the lender.

The amount we pay to the lender will be the lesser of:

- the amount owing to them (with any balance paid to you); or
-

- the amount we pay in settlement of the secured property.

A payment made to a lender will satisfy our obligation to you for the amount paid.

For more information about other interests in your Policy, see Interests in the policy.

Your contents

What we pay

If this Policy insures your contents and your claim is accepted, we will pay for the reasonable cost of repairing or replacing your contents. Alternatively, we will pay you the amount it would reasonably cost to repair or replace your contents.

If you don't use our repairer or supplier or we can't repair or replace the item

We will pay you the reasonable cost to repair or replace the lost, stolen or damage contents to a condition substantially the same as, but not better than when new if, for example:

- you decide to replace those contents with items that are not substantially the same;
- you decide you do not want the contents repaired or replaced;
- if it's not practical for us to repair or replace your contents due to the age, style, type, condition or nature of your contents or if the materials or skills needed for repairs are not readily and locally available;
- if you choose to go with a repairer of your choice.

How the amount we'll pay is determined if the item is repairable

To assess the necessary work required to repair damaged contents items we will, where possible, obtain a report or quote from our repairer. If you agree with this, we will then pay you the amount quoted by our repairer.

If you're not happy with the amount quoted by our repairer, or if we're unable to obtain a report or quote from our repairer, we'll ask you to provide us with a report or quote from a repairer of your choice for us to consider. We'll review this to ensure it covers the necessary work and is within market rates. To determine this, we'll consider the following:

- our repairer's report or quote (if we were able to obtain it);
- our own data and experience with similar repairs;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your contents.

Following our review, we'll do one of the following:

- If we believe your repairer's report or quote cover the necessary work and is within market rates; we'll pay you the amount quoted by them.
- If we believe your repairer's report or quote either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the report or quote.
 - If we come to an agreement with you or your repairer, we'll pay you the amount agreed.
 - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a quote or report from an alternative supplier we both agree on, and we'll review these together with you to arrive at a final quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
 - If we're unable to agree on an alternative repairer, we believe the alternative repairer's report or quote either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

How the amount we'll pay is determined if the item is not repairable

For replacement items that are readily available including tools, devices and appliances, we will pay you an amount equal to the lowest price available to you from a reputable commercial retailer at the time we settle the claim.

If an item is not readily available, we'll pay you an amount equal to the lowest price available to you from a reputable commercial retailer at the time we settle the claim for an equivalent item with similar specifications and functionality.

How the amount we'll pay is determined if the item can't be replaced

If we can't repair the item, or it can't be replaced because of its antiquity or rarity, we'll pay the lesser of:

- the standard policy limit or, if it's a specified contents item, the specified limit noted on your Policy Schedule; and
- the fair market value based on enquiries made to independent and appropriately experienced or qualified professionals.

The most we'll pay

The most we'll pay in total for your contents is your contents sum insured, plus any Standard benefits payable on top of the contents sum insured, less any applicable excesses.

Your contents sum insured may be increased through the application of the Inflation adjustment Standard benefit.

We treat the following items differently when we pay your claim:

Item	What we pay
High risk items	we will only replace the item with one worth up to the limit shown in the table 'High risk items with limits' on page 31 for that item; if the item is a specified contents item, we will replace the item with one worth up to the sum insured for that item listed on the Policy Schedule.
Specified contents	a specified contents item, we will replace the item with one worth up to the sum insured for that item listed on the Policy Schedule.
Carpet, floor coverings or floating floors	carpet, floor coverings or floating floors we will only replace in the room, hallway or passageway where the loss or damage occurred.

Your building and contents

We will not pay:

- ✖ to upgrade your building and/or contents if they are over insured;
- ✖ for modifications to rectify a fault that is causing loss or damage to your building and/or contents under this Policy.

After we have paid a claim

If we pay a claim for the total sum insured

- your Policy with us ends, and
- is deemed to have been fulfilled, and
- if you paid an annual premium no refund is due to you because you have received the benefits associated with a total loss claim under the Policy, or
- if you have been paying your premium by instalments we will deduct any unpaid instalment amount up to your Policy renewal date from the total sum insured.

Where you have both your building and contents insured under the Policy, and only either the building or contents are a total loss, the part of the Policy that is not a total loss remains in place.

If we pay a claim for less than the total sum insured

- your sum insured remains the same as it was before the claim.

For example, if your contents sum insured is \$40,000 and we pay a claim for theft of contents for \$8,000 your sum insured remains at \$40,000. Likewise, if your building sum insured is \$120,000 and we pay a claim for \$30,000 for a fire in your kitchen, your sum insured remains at \$120,000.

Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy.

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

Other terms

These other terms apply to how your Policy operates.

Cancelling your Policy

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

We may cancel your Policy in any of the circumstances permitted by law (e.g. failure to pay the premium by the due date or if you told us something that you knew to be incorrect or untrue during your application for cover) by informing you in writing.

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

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges.

If you make a fraudulent claim on your Policy, we can cancel it and we won't provide any refund.

Where there is more than one insured

Where there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds.

We may rely on a request from one person insured to cancel or change your Policy or tell us where a claim payment should be paid.

Notices

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

If we email your policy and other related documents, we'll consider an email to be received by you when it enters your mail server, but in any event no later than 24 hours from the time it's sent out of our data system. You can choose to receive your policy documents by post and you can change your preference at any time.

It's your responsibility to make sure we have your current email and mailing address on record, so you must let us know as soon as these change.

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