



QBE Insurance (Australia) Limited

Home Cover

**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।

Contents

About this booklet	5
About QBE	5
About Teachers Health Fund	6
Important Information	7
The cost of this Policy	7
Ways to reduce your premium	8
Cooling off period	8
General Insurance Code of Practice	9
Privacy	9
Complaints	10
Financial Claims Scheme	11
Policy Wording	12
Our agreement	12
Paying your premium	12
Words with special meanings	14
Insuring your building and/or contents	24
Legal liability	50
Valuables insurance	54
Standard benefits	55
Optional benefits	80
General exclusions	82
General conditions	90
Claims	95
How we settle your claim	104
Other terms	116

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 a supplementary PDS 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 734 729 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 and/or contents covered;
- your insurance history;
- your claims history, including the number of claims you make;
- the construction and age of your home;
- 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.

The premium also includes compulsory government charges including Stamp Duty, GST and any Emergency Services Levy (where applicable).

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.

- Retirees discount

If any of the named Policy holders of this Policy are retired and no longer working full time, we will give you a retirees discount. You will need to contact us and advise us once you become eligible for this discount. We will then apply the discount to any future premiums.

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' for more information on excesses that can apply.

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 Support 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, direct debit, 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.

For additional assistance in lodging a complaint, please refer to qbe.com/au.

Step 2 - Customer Relations

If your complaint isn't resolved by the team looking after your Policy, direct debit, or claim, you can ask them to refer your complaint on to our Customer Relations team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

You can also contact the Customer Relations team directly:

Phone:	1300 650 503
Fax:	(02) 8227 8594
Email:	complaints@qbe.com
Post:	GPO Box 219, Parramatta NSW 2124

Step 3 - 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 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.

Phone:	1800 931 678
Email:	info@afca.org.au
Post:	GPO Box 3, Melbourne VIC 3001

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how we deal with complaints on our website at qbe.com/au or you can call us on 133 723 to speak with us or request a copy of our complaints brochure at no cost.

Complaints just about privacy

If you're not happy with how we've handled your personal information, call us on 1300 650 503 or email us at customercare@qbe.com. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

Phone:	1300 363 992
Email:	enquiries@oaic.gov.au
Post:	GPO Box 5218, Sydney NSW 2001

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.

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 you 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 the direct debit details you use to pay us 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 and 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 and 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.

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
Act of terrorism	<p>includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:</p> <ul style="list-style-type: none"> • involves violence against one or more persons; or • involves damage to property; or • endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or to disrupt an electronic system.
Action of the sea	tidal wave, high tide, king tide, storm surge, or any other movement of the sea except for tsunami.
Antique	an item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include jewellery, watches or collections.

Word or term	Definition
Alteration Notice	<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 change your address.</p>
Building	building and outbuildings and fixtures as described under the heading 'What we will cover as your building'.
Collection	an object of real or intrinsic value collected as an investment, hobby or general interest purpose and the item is not used as a household good or personal effect.
Collision	an accident directly caused by the sudden impact of a moving body or object.
Computer equipment	a desktop or portable personal computer including peripherals such as printers, modems, data projectors and speakers and standard purchased computer software but no data of any kind or custom written software.
Contents	items described under the heading 'What we will cover as your contents' 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.

Word or term	Definition
Depreciation	the reduction in the value of the item or property due to wear and tear.
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.
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; • 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 '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	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.
High risk item	those items listed under the heading 'High risk items with limits'.
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'.
Market value	the replacement cost of a similar item to the one stolen or damaged taking into account the age of the item.

Word or term	Definition
Model aircraft or drone	<p>a micro or very small, remotely piloted aircraft that's a toy, or flown solely for hobby, leisure, sport or recreational purposes, provided that it:</p> <ul style="list-style-type: none"> • isn't a kite; • is registered, if required by law; • isn't used for anything other than the purpose for which it was originally designed; • has a wingspan of no more than 150 centimetres; • weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and • costs no more than \$1,500 when new including anything in, on or attached to it. <p>A model aircraft or drone does not include anything that is ever used in connection with or in relation to any commercial purpose or earning any income.</p>
Open air	anywhere at the site not fully enclosed by walls and a roof.
Outdoor furniture	furniture and domestic equipment that is designed to be used in an outdoor environment for domestic purposes.
Period of insurance	the time between the commencement date and expiry date shown on your Policy Schedule during which we have agreed to provide cover. If your Policy ends sooner, for example your Policy is cancelled, the period of insurance ends at the same time.
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, for example a jet ski.

Word or term	Definition
Photographic equipment	<ul style="list-style-type: none"> • camera body; and • all lenses which attach to the camera body; and • all camera accessories including but not limited to carry case, filters, cleaning equipment, tripod, battery and memory cards; <p>however not photographic data.</p>
Policy Schedule	<p>the most recent Policy Schedule we have sent you. It shows the information that forms the basis on which we've agreed to insure you, including information about you and your property. You'll receive a new Policy Schedule when you buy, renew or make a relevant change to your Policy.</p> <p>It can include one of the following:</p> <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.
Properly maintained	that your building is structurally sound, secure and in a good state of repair and its roof guttering regularly cleaned.
Rain	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.

Word or term	Definition
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: <p>the actual cost as set out in a valid tax invoice.</p> <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> <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>

Word or term	Definition
	<p>In this definition, when we say 'work' this includes services such as accommodation costs.</p> <p>In this definition, when we say 'act reasonably' this means acting prudently, as if you did not have insurance.</p>
Scope of works	an itemised description of all work to be done to repair or rebuild, to a condition substantially the same as but not better than when new, the damage caused to your building by an incident.
Secured	locked so as to prevent entry other than by using violent force.
Site	the address shown on the Policy Schedule on which the building stands. This includes the land, yard or garden used only for domestic purposes and which is not considered common property.
Specified contents	your items that are listed in the 'Schedule of Specified Contents' section of your Policy Schedule.
Specified valuables	your items that are listed in the 'Schedule of Specified Valuables' section of your Policy Schedule.
Sporting equipment	equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but does not include a bicycle, firearm, a power driven vehicle or a power driven item of any kind.
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.

Word or term	Definition
Sum insured	the amount you have insured either your building, your contents (including specified contents) or your valuables as shown on the Policy Schedule. We will pay no more than these amounts plus certain standard benefits or optional benefits.
Tools of trade	those items you use to carry on a business or earn an income, but does not include those items you would use in a home office.
Total Loss	<p>your property is a total loss when:</p> <ul style="list-style-type: none"> • we pay the total sum insured or item limit; or • your insured buildings and/or contents, Specified Contents items or Specified Valuables items are lost or destroyed.
Tsunami	a sea wave caused by a disturbance of the ocean floor or seismic movement such as an underwater earthquake or landslide.
Unliveable	<p>your building is unliveable if, due to an incident:</p> <ul style="list-style-type: none"> • it is unsafe to live in; or • the disabled access and/or mobility handles and rails required by you and/or your family are damaged to the extent that they are no longer fit for purpose; or • it is not furnished such that it is comfortably habitable; or • it does not contain a functioning refrigerator and cooking appliance; 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.

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 and 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>
Unspecified valuables	items listed under the heading 'Unspecified valuables'.
Valuables	<ul style="list-style-type: none"> • unspecified valuables; and • specified valuables shown on the Policy Schedule.
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Wear and tear	physical deterioration to property occurring over time due to use and/or exposure to its environment.
White goods	large, unfixed, electrical domestic appliances such as fridges, freezers, washing machines or dishwashers and clothes dryers.

Word or term	Definition
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 creation. It does not include jewellery, watches or collections.
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 Policy. If this Policy insures your contents, you can also choose to insure your valuables away from the home.

Your building and/or contents will be covered for loss or damage caused by one of the 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 an extra premium for options we offer.

A summary of cover available under this Policy is listed in the following tables:

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	✓	✓

Insured Event	Building	Contents
Storm, rain or flood	✓	✓
Glass breakage	✓	✓

Standard benefit	Building	Contents
Building sum insured safeguard	✓	x
Environmental upgrades to your building	✓	x
Environmental upgrades to your contents	x	✓
Accommodation costs	✓	✓
Inflation adjustment	✓	✓
Mortgage discharge	✓	x
Fusion of electric motors	✓	✓
Forced evacuation by government authority	✓	✓
External door locks	✓	✓
Essential temporary repairs	✓	✓
Modifications to the building due to paraplegia or quadriplegia	✓	✓
Building materials awaiting installation	✓	x
Building costs	✓	x
Cover when you move sites	x	✓
Contents temporarily in storage	x	✓
Food spoilage	x	✓
Accessories, appliances or spare parts	x	✓
Guest's property	x	✓
Your contents temporarily in transit in your vehicle	x	✓
Your contents temporarily removed from your home	x	✓
Loss or theft of credit or transaction card	x	✓
Veterinary expenses	x	✓

Standard benefit	Building	Contents
Strata title homeowners	x	✓
Legal defence costs	✓	✓
Taxation audit	✓	✓
Trees, shrubs and plants	✓	x
Compensation for death	x	✓
Identity theft	x	✓
Monitored alarm attendance after theft	x	✓
Replacement of documentation	x	✓
When you are a tenant	x	✓
Waiver of excess	✓	✓

Optional benefit	Building	Contents
Choose the excess	Optional	Optional
Extended cover for contents in storage	Not applicable	Optional

Valuables insurance

Unspecified valuables	Optional
Specified valuables	Optional

Legal liability to others	Building	Contents
As an owner or occupier of the site	✓	x Applies to renters or strata titled occupiers only
Anywhere in the world	x	✓
Committee member of a social or sporting club	x	✓
Liability for unattached trailers	x	✓

Legal liability to others	Building	Contents
<p>✓ = covered</p> <p>✗ = not covered</p> <p>Not applicable = not available under this cover type.</p> <p>Optional = covered when option is selected and paid and appears on your Policy Schedule.</p>		

Who we will cover

We cover:

- ✓ you, and
- ✓ a family member who normally resides with 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; ✓ outbuildings; and ✓ fixtures 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; 	<ul style="list-style-type: none"> ✗ a caravan, trailer or their accessories; ✗ a shipping container; ✗ a houseboat; ✗ a shed (where there is no other residence at the site); ✗ a temporary building or structure; ✗ a display home; ✗ a building of flats; ✗ strata title, company or community strata 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;

Your building means	Your building does not mean
<ul style="list-style-type: none"> ○ path, driveway, terrace, well, bore; ○ in-ground swimming pool, water tank; ○ 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 ○ water in tanks but only if there is no drinkable water supply available at the site. 	<ul style="list-style-type: none"> ✗ paths or driveways made of earth or gravel; ✗ landscaping of any kind; ✗ a pool cover; ✗ a swimming pool that is able to be moved from the site; ✗ a sea wall or pontoon; ✗ a building used for business, trade or professional purposes (except for a home office or surgery taking up less than 20% of the home); ✗ a building used for accommodation services including nursing homes, guest houses, hostels, boarding houses, halfway houses, hotels/motels, farm stays, serviced apartments, resorts, dormitories or similar; ✗ a building or structure that is in the course of construction, alteration or substantial repair; ✗ a building in the course of being demolished or that is pending demolition; ✗ a condemned building; ✗ fixtures such as: <ul style="list-style-type: none"> ○ carpets and rugs; ○ internal blinds; ○ curtains;

Your building means	Your building does not mean
	<ul style="list-style-type: none"> ○ swimming pool or spa covers; ○ 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 or a family member own or have legal responsibility for located in your building or at the site.

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; ✓ white goods; ✓ clothing and other personal effects; ✓ high risk items as listed with limits under the heading 'High risk items with limits'; 	<ul style="list-style-type: none"> ✗ specified valuables insured under the valuables section of this Policy; ✗ fish, birds or other animals; ✗ lawns, hedges, trees, shrubs, plants (real or artificial); ✗ earth;

Your contents means	Your contents does not mean
<ul style="list-style-type: none"> ✓ swimming pool or spa that is not in-ground; ✓ swimming pool or spa covers and accessories; ✓ items used in connection with your business or occupation used in an office or surgery in your home, but not if it's a high risk item listed under the heading 'High risk items with limits'. 	<ul style="list-style-type: none"> ✗ a power driven vehicle including accessories (including a motorcycle helmet) and spare parts whether fitted to the vehicle or not, other than the following vehicles if they are not required, by law, to be registered: <ul style="list-style-type: none"> ○ a wheel chair; ○ a battery powered single person vehicle; ○ a domestic garden appliance; ○ a golf buggy; ○ a battery powered children's toy; ✗ a personal watercraft; ✗ a powercraft or watercraft exceeding three metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not, other than a: <ul style="list-style-type: none"> ○ surf ski; ○ surfboard; ○ one to four person canoe; ✗ an aircraft or aerial device, other than a: <ul style="list-style-type: none"> ○ kite; ○ model aircraft or drone;

Your contents means	Your contents does not mean
	<ul style="list-style-type: none"> ✗ a caravan or trailer, including accessories and spare parts whether fitted to the caravan or trailer or not; ✗ a hovercraft; ✗ water.
<p>✓ = covered</p> <p>✗ = not covered</p>	

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 under the heading 'High risk items with limits'.

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.

Valuables items - cover away from the home

- ✓ items you have chosen and paid for to cover outside the home as either:
 - specified valuables; or
 - unspecified valuables.

Specified valuables

- ✓ items that are listed in the 'Schedule of Specified Valuables' section of your Policy Schedule if you have selected and paid for this optional benefit.

Unspecified valuables	
Unspecified valuables means	Unspecified valuables does not mean
<ul style="list-style-type: none"> ✓ clothing (not sporting clothing) and personal belongings designed to be worn or carried in normal use; ✓ gold and silver articles, jewellery and watches; ✓ portable musical instruments, prescription spectacles, sunglasses, binoculars; ✓ the following portable battery operated or solar powered equipment: <ul style="list-style-type: none"> ○ MP3 or other portable media playing equipment; ○ CD players; ○ radios, record players; ○ tape recorders, television sets; and ○ video equipment; ✓ photographic equipment; and ✓ sporting equipment. 	<ul style="list-style-type: none"> ✗ cash, negotiable securities, collections or documents of any kind; ✗ contact lenses including corneal caps and micro lenses, hearing aids or dentures; ✗ mobile phones, smart phones, portable laptops or pocket computers, electronic personal organisers or tablet personal computers; ✗ furniture, household goods and tools; ✗ items used as part of a business or trade; ✗ a bicycle; ✗ a firearm.

Important note:

To cover all your bicycles, firearms, mobile phones, portable laptop, tablet personal computers, and electronic personal organisers, and any other items not considered to be unspecified valuable items away from the home, they must be shown on the Policy Schedule as specified valuables if we choose to accept it.

Where your contents are covered

If this Policy insures your contents, they will be covered whilst in your building for Insured Events up to the sum insured or high risk item limit. If you require cover away from your building, you may be required to select and purchase optional cover. The following table shows you where your contents are covered on each option.

Location of contents	Contents insurance		Valuables insurance	
	Contents	Specified contents	Specified valuables	Unspecified valuables
At the site				
Inside your building.	✓	✓	✓	✓
In the open air at the site (Limits apply, see Insured Event 'Theft').	✓	✓	✓	✓
Away from the site				
Temporarily in one of the following:	✓	x	✓	✓
<ul style="list-style-type: none"> a motel, hotel or club; a nursing home, hospice or hospital; another person's home. 				

Conditions and limits apply. See 'Your contents temporarily removed from your home'.					
Temporarily in a bank safe in Australia. Conditions and limits apply. See 'Your contents temporarily removed from your home'.	✓	✓	✓	✓	✓
Temporarily in transit. Conditions and limits apply. See 'Your contents temporarily in transit in your vehicle'.	✓	✓	✓	✓	✓
Temporarily in transit to your new home.	✗	✗	✗	✗	✗
Anywhere in Australia and New Zealand.	✗	✗	✗	✓	✓
Worldwide.	✗	✗	✗	Up to 90 consecutive days	Up to 90 consecutive days
✓ = covered ✗ = not covered					

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 the section 'Your sum insured' 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, where possible.

Refer to the section 'Your sum insured' for tips on setting your sum insured.

High risk items with limits

Because we consider the items listed in the following table 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 on the Policy Schedule as specified contents. The following table 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 following table, subject to the total contents sum insured as shown on your Policy Schedule.

High risk items with limits	The most we will pay is:	Option to increase limit
Cash, bullion or negotiable securities	Up to 1% of the contents sum insured to a maximum \$500	✗
A document	\$1,000 per item	✓
A firearm	\$500 per item	✓
An item which is a personal valuable	\$1,000 per item	✓
Each item of jewellery	\$2,500 per item	✓
A watch	\$2,500 per item	✓
Each gold or silver article (but not bullion)	\$2,500 per item	✓
Photographic equipment	\$2,500 in total for all photographic equipment	✓
Sporting equipment	\$2,500 per item up to a maximum of \$5,000 in total	✓
A bicycle	\$1,500 per bicycle	✓
A video camera, portable television or other sound or visual entertainment equipment designed to be portable	\$2,500 per item	✓
Entertainment equipment	10% of the total contents sum insured	✓
CDs, DVDs, Blu Ray discs, video tapes and electronic games media	\$5,000 in total	✓
A portable musical instrument	\$1,500 per item	✓
Works of art, pictures, tapestries, rugs, antiques	\$10,000 per item	✓
Collections of any kind	\$10,000 per collection	✓

High risk items with limits	The most we will pay is:	Option to increase limit
Computer equipment	\$7,500 in total	✓
Office or surgical equipment used by you or your family in your or their own business in the home.	\$10,000 in total	✓
Tools of trade	\$2,500 in total	✗
✓ = can be increased ✗ = cannot be increased		

Specified valuables

Sum insured	As shown on your Policy Schedule
-------------	----------------------------------

Unspecified valuables

You can choose between five levels of sum insured limits. If you have selected and paid for this option, the amount you have chosen will be shown on your Policy Schedule.

Option 1	\$750 per item / \$3,000 per event
Option 2	\$1,250 per item / \$5,000 per event
Option 3	\$2,000 per item / \$8,000 per event
Option 4	\$2,500 per item / \$10,000 per event
Option 5	\$3,000 per item / \$12,000 per event

Legal liability

Limit of legal liability	\$30,000,000 (\$30 million)
--------------------------	-----------------------------

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 underinsurance 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 online 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.

Overinsuring

If you overinsure your building and/or contents and they are a total loss, we will only pay the reasonable cost to replace or rebuild them to a condition substantially the same as, but not better than, when new.

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.
-

This condition 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 in the following table.

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, a clothes iron or a cooking or heating appliance, where that's the only damage that occurs

Insured Event	
	<ul style="list-style-type: none"> ✗ 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; ✓ damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of, the explosion. <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.

Insured Event	
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; <p>All damage that occurs within a period of seven days will be regarded as one incident. An excess applies for each incident.</p> <ul style="list-style-type: none"> ✓ 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 any action of the sea.
Theft	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to your building and/or contents caused by theft or attempted theft. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any more than: <ul style="list-style-type: none"> ○ \$5,000 for your outdoor furniture; and ○ \$2,500 for your other contents; if these items are in the open air at the site; ✗ 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 or tenants; ✗ loss or damage if the theft was caused by a person who was in your building or at the site: <ul style="list-style-type: none"> ○ with your consent; ○ with the consent of a person who lives in your building; or

Insured Event	
	<ul style="list-style-type: none"> ◦ a person who with your consent is in temporary possession of your building.
Vandalism and malicious damage	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by vandalism or malicious damage. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage if the vandalism or malicious damage was by you, your family or tenants; ✗ damage if the vandalism or malicious damage was by a person who was in your building or at the site: <ul style="list-style-type: none"> ◦ with your consent; ◦ with the consent of a person who lives in your building; or ◦ a person who with your consent is in temporary possession of your building.
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.

Insured Event

- ✓ landslide and/or subsidence that happens within 72 hours of, and as a direct result of the escape of water or other liquid.

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:

- ✓ find the source of the escaped water or other liquid; and
- ✓ repair any damage that was necessary in order to find the source.

However, if there is no water or other liquid damage caused to your insured property, we will not pay to find the source of a leak or repair any damage resulting from actions taken to find the source of a leak. For example, we will not pay the cost to repair a driveway after it's been dug up to find and fix a leaking pipe, if the leak from the pipe has not caused any damage.

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 water escaping from a shower recess or shower base;
- ✗ damage due to:
 - lack of maintenance;
For example, where gutters overflow due to a build-up of leaves or other debris.
 - a defect or faulty workmanship; or
 - a gradual process such as condensation, rising damp or splashing;

Insured Event	
	<p>that</p> <ul style="list-style-type: none"> ○ 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; <ul style="list-style-type: none"> ✗ the costs to fix the leak; ✗ the costs of lost water; ✗ the costs to repair or replace any defective part or item that caused the damage; <p>For example, we will not pay to replace a dishwasher hose that broke.</p> <ul style="list-style-type: none"> ✗ damage to your swimming pool or spa due to hydrostatic pressure; ✗ the costs to fix a defect in the design or construction of a system.
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.

Insured Event	
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; ✗ 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 an animal or bird eating, chewing, clawing, pecking, scratching, soiling, fouling or in any way polluting: <ul style="list-style-type: none"> ○ your contents in the open air; or ○ any exterior part of your building; or

Insured Event	
	<ul style="list-style-type: none"> ○ within the roof cavity or an enclosed crawl space or storage cage; ✗ damage caused by your pet or any animal knowingly allowed on to or permitted to remain at the site by you or your family.
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; ✗ damage caused by water, rain, wind, hail or debris because of existing damage, lack of maintenance, a design fault, a structural defect or faulty workmanship that: <ul style="list-style-type: none"> ○ 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 or further damage;

Insured Event

- ✕ damage caused by water, rain, wind, hail or debris 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;
 - privacy screens or retaining walls;
 - shade-cloth, shade-sails, PVC blinds or umbrellas;
 - spa or swimming pool covers, solar covers or plastic liners (including vinyl);
- ✕ damage caused by water or wind to external paintwork, treated surfaces or finishes, if that is the only damage done to that part of your building;
- ✕ the cost of removing any residue deposited by wind and/or rain on your building (such as dust or sand);
- ✕ damage to your swimming pool or spa if the damage is as a result of hydrostatic pressure;

Insured Event	
	<ul style="list-style-type: none"> ✗ damage caused to electrical or mechanical equipment left in the open air, unless the equipment is designed to be weather proof; ✗ damage caused by action of the sea; ✗ damage caused by a power surge and/or damage caused as a result of interruption to your normal power supply.
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; For example: <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. ✓ glass that is accidentally broken which forms part of your contents if this Policy insures your contents; For example: <ul style="list-style-type: none"> ○ fixed furniture glass; ○ a wall mirror; ○ a plate glass furniture top; ○ a light fitting. ✓ glass that forms part of the building when you are a tenant, but only if you are responsible for that glass under your lease if this Policy insures your contents.

Insured Event

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;
- ✗ a glass 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 a camera and binoculars.
- ✗ damage to glass that is designed to be exposed to heat, in the ordinary course of its use, including glass in:
 - fireplaces and heaters; or
 - oven doors, stove tops or other cooking surfaces.

✓ = covered

✗ = not covered

Legal liability

If this Policy insures your building, or, your contents in a rented or strata titled residence, we will cover:

- ✓ your legal liability as an owner or occupier 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 and is your primary place of residence, we will cover:

- ✓ your legal liability anywhere in the world 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 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.

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 to property that is owned or in the possession, custody or control of you or your family except when you are a tenant and you or your family cause loss or damage to your landlord's property;
 - ✖ loss or damage arising from or in connection with a business, profession or occupation, except where you let your building for domestic purposes or baby sitting on a casual basis;
 - ✖ fines or penalties (including interest and costs);
 - ✖ punitive, aggravated or exemplary damages (including interest and costs);
 - ✖ loss or damage arising from an agreement unless you or your family would have been liable in the absence of the agreement;
 - ✖ financial or consequential loss;
 - ✖ loss or damage 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;
 - ✖ loss or damage arising from a breach of a statutory provision;
 - ✖ loss or damage arising out of you or your family owning or occupying land or a building other than the site or your building;
 - ✖ loss or damage arising from or connected with the ownership or use of:
 - a power driven vehicle, or motorcycle, other than:
 - › a wheel chair,
 - › a battery powered single person vehicle,
 - › a battery powered children's toy,
 - › a domestic garden appliance,
-

- › a golf buggy,
which is not required, by law, to be registered;
- a power craft, or a watercraft exceeding three metres in length, other than a:
 - › surf ski,
 - › surfboard,
 - › one to four person canoe,
- a personal watercraft;
- an aircraft or aerial device, other than a:
 - › kite,
 - › model aircraft or drone,
- a caravan or trailer;
- a hovercraft;
- ✕ loss or damage arising from or connected with vibration or interference with the support of land, buildings or other property;
- ✕ loss or damage 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.

- ✕ loss or damage arising from libel, slander, defamation or malicious falsehood;
 - ✕ loss or damage arising from or connected with the supply of drugs or alcohol;
 - ✕ loss or damage arising from or connected with the existence of asbestos;
 - ✕ loss or damage arising from or connected with contamination or pollution of the land, air or water;
 - ✕ loss caused by or arising from any pregnancy;
 - ✕ loss or damage caused by, arising from or in connection with the transmission of a disease by you or your family;
 - ✕ anything that is excluded by the General Exclusions.
-

Committee member of a social or sporting club

If this Policy covers your contents in your primary place of residence, we will cover:

- ✓ you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable in Australia to pay for an alleged or actual act or omission arising out of your position as a committee member of a sporting club or social club.

We will not cover:

- ✗ any liabilities arising from:
 - any act or omission for which you or your family receive reimbursement from the sporting or social club; or
 - any act or omission which is committed or alleged to have been committed prior to the period of insurance commencing or after it has ended;
- ✗ a claim under this standard benefit if you receive any payment or remuneration of any kind for holding this position.

Limit:

\$5,000 any one period of insurance.

Liability for unattached trailers

If this Policy covers your contents in your primary place of residence, we will cover:

- ✓ you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:
 - the death of, or bodily injury to any person;
 - the loss of or damage to property;
 arising from the ownership, custody or use of any domestic trailer not attached to any vehicle resulting from an occurrence during the period of insurance.

We will not cover:

- ✗ any claim where you or your family are entitled to be wholly or partly protected by any other policy of insurance which specifically covers the trailer (except where this exclusion would contravene s.45 of the Insurance Contracts Act 1984 (Cth)).

Valuables insurance

If this Policy insures your contents in your primary residence, this insurance is available to you for an additional premium.

Your Policy Schedule will indicate if you have selected valuables insurance.

We will cover:

- ✓ your valuables for an incident arising from theft, or when they are accidentally damaged;
- ✓ your valuables for accidental loss if they can't be recovered after you have taken reasonable steps to try to find or recover them.

You can choose to insure your valuables as either:

- ✓ unspecified valuables; or
- ✓ specified valuables; or
- ✓ both.

Your valuables will be covered:

- ✓ anywhere in Australia and New Zealand and while in transit between those countries; and
- ✓ worldwide for up to a maximum of 90 consecutive days.

If you have selected and paid for unspecified valuables cover, we will also cover:

- ✓ CDs and DVDs used in entertainment systems up to a maximum limit of \$300 for any one incident whilst in a motor vehicle.

We will not cover:

- ✗ items in transit through post, commercial courier or any similar service;
 - ✗ items permanently removed from the site;
 - ✗ items used in connection with a profession, trade or business;
 - ✗ theft from a motor vehicle left unattended (except when in a locked garage) unless the theft is a result of forced entry into the locked motor vehicle;
 - ✗ electrical or mechanical breakdown or over-winding;
 - ✗ theft of a bicycle left unattended in a public place unless secured by a padlock chain or a cable to a fixed object, bicycle rack or a motor vehicle carry rack;
-

- ✖ any of the following while being used:
 - sporting equipment;
 - bicycles;
 - power driven items;
 - watercraft;
 - model aircraft or drones;
- ✖ any motorcycle apparel being worn while you are on your motorcycle;
- ✖ scratching or denting;
- ✖ power surges caused by anything other than lightning;
- ✖ anything excluded under General exclusions.

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. <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 a total loss; and ✓ the cost to repair or replace your building is greater than your building sum insured because either:

Benefit	Description
	<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 property is so extensive and widespread that there is a surge in demand for materials and labour, leading to an increase in repair costs. <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 Buildings Insurance 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 Buildings Insurance Calculator report or otherwise demonstrate that you correctly used the Buildings Insurance 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 Buildings Insurance Calculator (for example, you have not added to nor extended your building), and

Benefit	Description
	<p> › you have not reduced the building sum insured that we have offered on any renewal invitation since you used the Buildings Insurance Calculator. </p> <p>It is not necessary for the total loss to be caused by a catastrophic event for the Building sum insured safeguard standard benefit to apply when you have correctly used the Buildings Insurance Calculator on the QBE website.</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 insurance 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 buildings; or • pay you the reasonable cost to repair or replace your buildings at the site.
Environmental upgrades to your building	<p>If this Policy insures your building, we will cover:</p> <p> ✓ 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> <p>For example, installation of a rainwater tank, skylight or insulation.</p>

Benefit	Description
	<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>
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 star energy rated washing machine with a three 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 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>
Accommodation costs	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs you incur for similar accommodation while your building is being rebuilt, repaired or replaced if: <ul style="list-style-type: none"> ○ your building is your permanent residence; and

Benefit	Description
	<ul style="list-style-type: none"> ◦ your claim is accepted following damage to your building and your building is unliveable. <p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs that you incur for similar accommodation while your home is being rebuilt, repaired or replaced if: <ul style="list-style-type: none"> ◦ your home is a strata title unit that you own and live in at the time of damage; or ◦ you are a tenant and you are required to continue to pay rent under your lease; <p>if your claim is accepted following damage to your contents and your home is unliveable.</p> <p>Limit:</p> <p>The maximum we will pay for temporary accommodation is the lesser of:</p> <ul style="list-style-type: none"> • the time it would take to repair or replace your building (or home) provided work commences as soon as practicable after the incident, or • 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>

Benefit	Description
	<p>We will discuss with you your particular needs if, because of a catastrophe, there is no suitable accommodation available at a reasonable cost.</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 declared 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>
Legal defence costs	<p>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your legal fees, costs and expenses which you reasonably incur in legal proceedings initiated against you by a third party (and defended by you) but only where the proceedings are commenced in Australia during the period of insurance. <p>We will not cover any costs for proceedings or claims:</p> <ul style="list-style-type: none"> ✗ relating to fines, penalties, punitive damages;

Benefit	Description
	<ul style="list-style-type: none"> ✕ by family members including spouse, ex-spouse, partner or ex-partner; ✕ for or relating to divorce, separation, child visiting, maintenance, property disputes; ✕ for or relating to dishonesty, intentional violence, misconduct; ✕ for or relating to defamation or slander; ✕ relating to facts or occurrences, occurring prior to the commencement of the Policy which you knew or ought to have known at the time of commencement of this Policy, would, or might, give rise to a claim; ✕ initiated, threatened or commenced prior to the commencement of this Policy; ✕ under or relating to any workers compensation legislations, industrial award or agreement, or statutory accident compensation scheme or compulsory third party insurance; ✕ which could have been made under the section 'Legal liability' if you had chosen to insure your building (if you own it) or contents. <p>Limit:</p> <p>The maximum we will pay is \$2,500 for any one claim or series of claims arising from the same cause or event.</p>

Benefit	Description
Taxation audit	<p>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs for accountants fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office. <p>We will not cover any costs for:</p> <ul style="list-style-type: none"> ✗ any fines, penalties or shortfall in the amount of tax payable; ✗ any audit conducted in relation to criminal activity; ✗ any audit not commenced during the period of insurance; ✗ any fees incurred outside any statutory time limit; ✗ any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by you or on your behalf to a taxation officer which: <ul style="list-style-type: none"> ○ is false or misleading in a material particular; and ○ can be attributed to deliberate evasion or recklessness leading to a tax shortfall penalty or imposition of additional tax exceeding 25%; ✗ any audit conducted in relation to any facts or circumstances of which you were aware, prior to the commencement of this Policy which were likely to lead you to your making a claim under this Policy; or ✗ any fees incurred in relation to any enquiries from the Australian Taxation Office which are not related to an identified intention to conduct an audit.

Benefit	Description
	<p>Limit:</p> <p>Up to a maximum of \$2,500 for any one audit.</p>
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 the deduction of your excess.</p> <p>We will not pay:</p> <ul style="list-style-type: none"> ✗ for motors more than 10 years old from the date of purchase when new or more than 10 years old from the date of rewinding; ✗ the cost of retrieving, removing or replacing the pump section of pool or pressure pumps; ✗ the cost of retrieving or reinstalling submerged or underground pumps or their driving motors; ✗ the cost of hiring a replacement machine or appliance;

Benefit	Description
	<ul style="list-style-type: none"> ✕ 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, or similar device or instrument; ✕ for leakage of refrigerant gas and maintenance of refrigerant dryers; ✕ for electronic controllers or other electronics; ✕ to repair or replace starter switches, lighting or heating elements, fuses, electrical contacts or protective devices; ✕ to repair or replace motors under manufacturers' guarantee or warranty; ✕ to repair or replace transformers.
Forced evacuation by government authority	<p>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ the increase in your living expenses up to 60 days that is necessary and reasonable to maintain your household's normal standard of living following a forced evacuation by a government authority who prohibits you from using the site. <p>We will not cover:</p> <ul style="list-style-type: none"> ✕ if the evacuation and prohibition of the site was not a direct result of damage to neighbouring premises that would be classed as insured damage under this Policy. <p>Limit:</p> <p>60 days.</p>

Benefit	Description
Trees, shrubs and plants	<p>If this Policy insures your building as your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to a tree, shrub or plant caused directly by an Insured Event other than storm, or other events connected to weather or any event that is not sudden and unforeseen that results in the tree, shrub or plant being so damaged that they die, are permanently disfigured or not recovered after being stolen. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any loss or damage to grass or lawn. <p>Limit:</p> <p>We will pay up to \$500 per tree, shrub or plant and up to \$1,500 in total in any one period of insurance.</p>
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>\$2,500 any one claim.</p>

Benefit	Description
Essential temporary repairs	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable cost of essential temporary repairs to your building and/or contents 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 without our consent. <p>For example, placing a tarpaulin over your roof if it was damaged in a storm exposing the house to further damage would be considered essential.</p>
Modifications to the building due to paraplegia or quadriplegia	<p>If this Policy insures either your building as your primary residence or your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs incurred to modify your building or relocate to a suitable building if you or a member of your family normally living with you permanently become a paraplegic or quadriplegic as a direct result of an Insured Event occurring at the site for which a claim is accepted. <p>Limit:</p> <p>\$10,000 any one period of insurance.</p> <p>Conditions:</p> <p>By the terms 'paraplegic' and 'quadriplegic' we mean where the paraplegic or quadriplegic condition is expected to last indefinitely.</p>

Benefit	Description
Compensation for death	<p>If this Policy insures your contents in your primary residence, we will pay:</p> <ul style="list-style-type: none"> ✓ \$5,000 to the legal representative of the deceased person in the event of death of you or a member of your family normally living with you, which occurs as a direct result of: <ul style="list-style-type: none"> ○ physical injury caused by an Insured Event at the site; and ○ if the Insured Event that caused the death also caused damage for which a claim is accepted. <p>Limit:</p> <p>\$5,000 any one period of insurance.</p>
Building materials awaiting installation	<p>If this Policy insures your building as your primary residence, 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.

Benefit	Description
	<p>Limit:</p> <p>\$2,000 any one 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; <p>as part of your building 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.
Contents temporarily in storage	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents in a commercial storage facility for damage caused by an Insured Event up to a maximum of three consecutive months while they are temporarily in a commercial storage room in Australia which is:

Benefit	Description
	<ul style="list-style-type: none"> ◦ a single room; and ◦ used solely for the purpose of storing only your contents; and ◦ secured with a keyed lock to which you are the only person with a key to access unless it is a requirement of a professional storage facility to hold a master key. <p>We will not cover any:</p> <ul style="list-style-type: none"> ✗ specified contents items; ✗ cash, bullion or negotiable securities; ✗ gold or silver articles; ✗ item(s) of jewellery; ✗ photographic equipment; ✗ watches; ✗ contents kept or stored in a shipping container or shed; or ✗ contents that have been held in storage for a period of more than three consecutive months. <p>Excess:</p> <p>All claims for theft, vandalism, water or other liquid, storm, rain or flood damage to contents whilst in storage have an applicable minimum excess of \$500 or the Policy basic excess whichever is higher.</p> <p>Important note: If you require cover for a period longer than three months you will need to select and pay for the optional benefit 'Extended cover for contents in storage'.</p>

Benefit	Description
Cover when you move sites	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents at both your current site and at your new address when you are moving into a new building within Australia for up to 30 days. <p>Limit:</p> <p>The portion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites up to a maximum of 30 days.</p> <p>Conditions:</p> <p>Your new address must be where you are moving to live instead of your current site.</p> <p>You will need to advise us of your new address to continue cover beyond 30 days.</p> <p>You may need to pay us an additional premium if we ask for this and comply with any conditions we impose.</p>
Food spoilage	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ replacement food and medicines that are contained in your fridge or freezer which are damaged and need to be thrown out following: <ul style="list-style-type: none"> ○ failure of the electricity supply; ○ mechanical or electrical breakdown. <p>We will not pay if the damage was a result of:</p> <ul style="list-style-type: none"> ✗ an accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent;

Benefit	Description
	<ul style="list-style-type: none"> ✗ a deliberate act of the power supply authority or company; ✗ a strike. <p>Limit:</p> <p>1% of your contents sum insured up to a maximum of \$500 in total for any one claim.</p>
Accessories, appliances or spare parts	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ accessories, appliances or spare parts used for motor vehicles (including motorcycles or motor scooters), caravans, trailers and watercraft not fitted to, or contained within a motor vehicle, caravan, trailer or watercraft. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ motor vehicle keys, remote locking or alarm devices as accessories whether they are fitted, in or on the motor vehicle; ✗ re-coding of any devices or changing vehicle locks; ✗ these items whilst fitted to, or contained within a motor vehicle, caravan, trailer or watercraft. <p>Limit:</p> <p>\$1,000 per item up to a maximum of \$2,000 in total for any one claim.</p>

Benefit	Description
Guests' property	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage as a result of an Insured Event to contents that belong to your guests, provided their stay with you does not exceed 30 days. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ items covered by any other insurance policy. <p>Limit:</p> <p>\$5,000 in total for any one claim.</p>
Your contents temporarily in transit in your vehicle	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents whilst they are temporarily in transit in your motor vehicle in Australia for the Insured Events listed under the section 'What you are covered for'. <p>Limit:</p> <p>Up to a maximum total of \$10,000 for any one claim.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ your contents whilst in transit if they are being permanently removed from your home to another site. <p>Important note: When you move house you may need to take out contents transit insurance if you want your contents to be insured during the move.</p>

Benefit	Description
Your contents temporarily removed from your home	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents whilst temporarily removed to: <ul style="list-style-type: none"> ○ a motel, hotel or club; ○ a nursing home, hospice or hospital; ○ another person's home; in which you are temporarily living in Australia; or <ul style="list-style-type: none"> ○ a bank safe deposit facility in Australia. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ a high risk item listed under the heading 'High risk items with limits' when temporarily removed from your home (even when the item is specified on the Policy Schedule as Specified contents) except when it is contained in a bank safe deposit facility in Australia; ✗ theft of these items from a bank safe deposit facility unless there was force or violence used in gaining entry to the bank; ✗ contents that have been temporarily removed from your home or the site while they are in the open air at one of the locations. <p>Limit:</p> <p>25% up to a maximum of \$15,000 of the contents sum insured for any one claim.</p>

Benefit	Description
	<p>Important note: You need to take out valuables insurance to obtain insurance protection away from the home for most types of contents, high risk items, items regularly taken outside the home and some types of specified items. For a quote, just contact us.</p>
<p>Loss or theft of credit or transaction card</p>	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs you have to pay caused by the fraudulent use of your lost or stolen credit or transaction card. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any costs unless you have advised the bank of the loss as soon as possible after you became aware of it, and have complied with the conditions of your card; ✗ any card that does not belong to you or your family; ✗ any gift or credit vouchers; ✗ any costs if the unauthorised user of the card is someone living at the site. <p>Limit:</p> <p>\$2,500 any one claim.</p>
<p>Veterinary expenses</p>	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable veterinary expenses incurred by you if your domestic cat or dog, normally kept at the site, is accidentally injured as a result of a road accident, fire, lightning or earthquake.

Benefit	Description
	<p>We will not cover:</p> <ul style="list-style-type: none"> ✕ costs or expenses resulting from the physical loss, theft or death of an animal including but not limited to post-mortem, disposal or cremation; ✕ routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing; ✕ for treatment of any pre-existing conditions; ✕ for treatment of injury or illness arising from or connected with a sporting event, cat or dog show, business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding, hire or renting out of the animal; or ✕ if the injured cat or dog was not registered and/or micro-chipped as required by any law or regulation made by any Government or public authority. <p>Limit:</p> <p>\$500 any one period of insurance.</p>

Benefit	Description
Identity theft	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs and expenses incurred to restore your identity from its unauthorised use when your identity is stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain. <p>Our liability under this standard benefit is limited to:</p> <ul style="list-style-type: none"> ✓ legal expenses for defence against a business or its collection agency from which goods or services have been purchased fraudulently; ✓ legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on your consumer credit report; ✓ loss of wages up to \$2,000 per week up to \$5,000 in total that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity; ✓ loan application fees incurred as a result of re-applying for loans because you have been allotted incorrect credit information due to fraud; ✓ costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement and/or financial institutions; ✓ reasonable legal fees and court costs, if incurred with our approval.

Benefit	Description
	<p>We will not cover:</p> <ul style="list-style-type: none"> ✗ where the identity theft is caused by: <ul style="list-style-type: none"> ○ you or your collusion; ○ your family or their collusion; ○ an ex-partner; ○ someone who normally lives with you; ✗ where the identity theft arises out of: <ul style="list-style-type: none"> ○ you or your family committing an illegal or dishonest act; ○ you breaching any security requirements or conditions imposed by any financial institution, such as in relation to your password or personal identification number or personal access number; ✗ any claims for business interruption in relation to any business; ✗ re-payment of any loans or other amounts fraudulently procured in your name; ✗ any fines or any infringements or penalties imposed; ✗ any costs that are or could be reimbursed from another party. <p>For example, a financial institution.</p> <p>Conditions:</p> <p>Claims are only payable under this standard benefit if:</p> <ul style="list-style-type: none"> • you are an Australian resident, and • the identity fraud occurs within Australia, and • all losses and expenses are incurred within Australia.

Benefit	Description
	<p>Limit:</p> <p>Up to \$5,000 per period of insurance.</p>
<p>Monitored alarm attendance after theft</p>	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable costs incurred by you for the security firm that monitors your burglar alarm to attend your building during or immediately after an actual or attempted theft from your building or site if: <ul style="list-style-type: none"> ◦ there is evidence of forcible or violent entry; and ◦ the theft or attempted theft is not committed by any person who is living at the site; and ◦ you report the incident to police as soon as reasonably possible after the theft or attempted theft occurred, 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>We will not cover:</p> <ul style="list-style-type: none"> ✗ costs incurred by you for false alarms; ✗ where there is no evidence of a theft or an attempted theft. <p>Limit:</p> <p>Up to \$1,000 any one period of insurance.</p>

Benefit	Description
Replacement of documentation	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable costs to replace the following documentation directly damaged by an Insured Event that has caused a claim that we have accepted: <ul style="list-style-type: none"> ◦ Title Deeds; ◦ Birth Certificates; ◦ a Marriage Certificate; ◦ Passports; ◦ Drivers Licences; ◦ Proof of Age Card or equivalent. <p>Limit:</p> <p>Up to \$1,000 per claim.</p>
Strata title homeowners	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures that you have installed for your own use if you live in your home as a strata title homeowner.
When you are a tenant	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures that you have installed for your own use; ✓ landlords fixtures that you are responsible for under your lease; <p>if you live in your home as a tenant.</p>
Waiver of excess	<p>If this Policy insures either your building and/or your contents, we will:</p> <ul style="list-style-type: none"> ✓ waive the excess applicable if a claim is accepted as a result of damage that renders your building or contents a total loss.

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.

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
Extended cover for contents in storage	<p>If this Policy insures your contents in your primary residence, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ your contents in a commercial storage facility for damage caused by an Insured Event: <ul style="list-style-type: none"> ○ for a period in excess of the standard benefit 'Contents temporarily in storage' - see 'Standard benefits'; ○ up to a maximum of 12 months or up until the expiry date of the Policy whichever comes first; <p>while they are temporarily in a commercial storage room in Australia which is:</p> <ul style="list-style-type: none"> ○ a single room; and ○ used solely for the purpose of storing only your contents; and ○ secured with a keyed lock to which you are the only person with a key to access unless it is a requirement of a professional storage facility to hold a master key. <p>We will not cover any:</p> <ul style="list-style-type: none"> ✗ specified contents items; ✗ cash, bullion or negotiable securities; ✗ gold or silver articles; ✗ item(s) of jewellery; ✗ photographic equipment; ✗ watches; or

Option	Description
	<p>✗ contents kept or stored in a shipping container or shed.</p> <p>Limit:</p> <p>Up to the limit shown for this option on your Policy Schedule.</p> <p>The limit shown for this option forms part of the total contents sum insured shown on the Policy Schedule and is not paid in addition to the contents sum insured.</p> <p>Excess:</p> <p>All claims for theft, vandalism, water or other liquid, storm, rain or flood damage to contents whilst in storage have an applicable minimum excess of \$500 or the Policy basic excess whichever is higher.</p> <p>If you have chosen this optional benefit it will be shown on your Policy Schedule.</p> <p>Important note: If you have selected and paid for this option and no longer require the cover as your contents are no longer held in storage, please contact us to have the option removed and any unused optional benefit premium returned to you.</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 or your family;
- ✖ anyone acting with the express or implied consent of you or your family; or
- ✖ anyone who owns the buildings 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 or your family:

- ✖ 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 or your family are involved in, including but not limited to:

- ✖ you or your family 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;
 - ✖ model aircraft or drones being used illegally or in breach of any law, regulation, rule, legal or safety requirement of the Civil Aviation Safety Authority (CASA), other government authority, local council or club; and
-

- ✖ the illegal supply of drugs or alcohol.

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 being conducted at the site. This exclusion does not apply if the activity is just the use of an office or surgery in your home taking up less than 20% of the home building.

Note: Doing office work in a home office, including working from home for your employer is not considered to be a business or income earning activity.

Condition of your home

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 home 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;
 - wind, rain or hail entering the building due to part of the roof being rusted through.

However, this Condition of your home 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 home 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.

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

- ✖ wear, tear, depreciation, rust, oxidisation, corrosion, fading;
- ✖ defect, structural fault, design fault or faulty workmanship;
- ✖ rising damp, seepage, mould, mildew, rot;
- ✖ previous damage that hasn't been repaired; or
- ✖ 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
 - ✖ impact the structure of a building such as removing or changing supporting walls, underpinning, foundations or piers.
-

If you are removing the roof (except if the roof is fully reinstated within 24 hours of the commencement of its removal), 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;
- ✖ 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 Standard Benefit - Food spoilage or 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 Escape of 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 or your family:
 - 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;
- ✖ or in connection with any contagious or communicable disease;
- ✖ fees payable in relation to:
 - repairing or rebuilding any part of your buildings where you were aware or a reasonable person in the circumstances would have been aware that they were illegally constructed. (You will be considered 'aware' if the illegal construction has been identified in any report received by you or as a result of any enquiries made by you, for example during the course of the purchase or conveyance of the property); or
 - a notice served on you by a statutory authority before the incident took place;
- ✖ or in connection with:
 - an unauthorised or malicious act, software, coding or instructions;
 - a threat, hoax, scam or fraud;
 - programming or operator error; or
 - outage;

affecting the use, integrity, security, operation, storage of, or access to, data, information, a computer, system, device, appliance, equipment, software, hardware, back-up facility or a component of or attachment to any of these, regardless of time or place.

Examples of what are not covered under your Policy:

- loss, damage, destruction, distortion, erasure, corruption or alteration of, or loss of access to, or interference with, data on a computer or access to an internet service, due to malicious software or a cyber-attack, including but not limited to viruses, worms, Trojan Horses, back doors, logic bombs, trap doors, denials of service, ransomware or any computer hacking;

- unauthorised access to or copying of personal information via the internet or mobile phone network;
- unauthorised access to, or interference with the operation of, an appliance or device via the internet, Wi-Fi or Bluetooth;
- unauthorised access to your computer or device provided by means of a scam, or connection of a storage or other device affected by malicious software.

However, you will still have cover for physical damage to your property insured under your Policy caused by an Insured Event such as Fire;

- ✖ 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:

- ✖ damage covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law); or
- ✖ damage to your property while it's being cleaned, repaired, restored or altered by someone other than you or your family.

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:

- ✖ additional travel costs because your home is unliveable due to an incident;
- ✖ any decrease in the value of your land;
- ✖ any diminished value of your property after it's been repaired;
- ✖ any intangible losses including intellectual or sentimental value;
- ✖ the cost of hiring a replacement machine or appliance;
- ✖ loss of income, loss of profits or costs arising from any business interruption;
- ✖ medical expenses; or
- ✖ compensation for your or your family's 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.

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.

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.

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.

If you don't cooperate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

Tell us when these things change

You must tell us as soon as reasonably possible if any of the information on your Policy Schedule is incorrect or has changed.

Things you must tell us	If you have building cover	If you have contents cover
You move address	✓	✓
You're planning construction work including renovations, alterations, additions or repairs at the site	✓	✓
Your home will be unoccupied for any period longer than 60 consecutive days	✓	✓
The occupancy of your home changes, for example, you plan to rent all or part of it out to boarders or tenants	✓	✓
<p>You start operating a business or generating a regular income from the site other than a home office or surgery taking up less than 20% of the home</p> <p>Note: Doing office work in a home office, including working from home for your employer is not considered to be operating a business.</p>	✓	✓
You add or change mortgage lenders	✓	✗
You want to increase your sum(s) insured	✓	✓
You want to add Specified Contents or Valuables or increase any specified limit	✗	✓

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.

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 a change in your insured property's address then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium.

Changes of these kinds sometimes alter the risk to us in such a significant way that it is no longer within our underwriting rules, and we would not have issued the Policy if the request had been made before the start of the Policy.

- if we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). 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.

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, then we will cancel your Policy. We will use the latest contact details you provided us to notify you of the cancellation date, which will depend on factors including:

- the amount of the additional premium payable for the change;
- the premium you have already paid on your Policy; and
- the remaining period of insurance.

You will not receive a refund as we will use the premium you have already paid to delay the cancellation date by as long as possible.

If you pay the additional premium after we notify you but before the cancellation date, then we will no longer need to cancel your Policy.

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

- the roof is being removed, except if the roof is fully reinstated within 24 hours of removal first commencing; or
 - you are removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site; or
 - you start operating a business or generating a regular income from the site other than a home office or surgery taking up less than 20% of the home (Doing office work in a home office, including working from home for your employer, is not considered to be operating a business); or
-

- the occupancy of your home changes to an occupancy that cannot be accepted.

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, 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 explains our claims process.

We handle many home insurance claims every day. We know that some of our customers face difficult circumstances when making a claim on their home insurance policy. In some cases, your circumstances might prevent you from strictly complying with Policy terms and conditions. For example, if you are badly injured in an incident that also results in a claim under this Policy, then you may not be able to provide the assistance we normally need to process your claim. If this applies to you, then you or your family should speak to us about your situation. We will consider your situation and see how we can help you.

You can ask us if your Policy covers a particular loss before you actually make a claim.

What you must do after an incident

✓	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 as soon as possible when you discover that an incident likely to result in a claim has occurred. We'll 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.

What you must do after an incident

✓	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.
✓	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, or if this Policy insures your valuables, we will require proof or evidence of ownership for each item.</p> <p>For more information on what we require for proof or evidence of ownership or value, please see 'Providing proof of ownership and value'.</p>
✓	Pay your excess - Refer to 'Excesses' 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 after an incident

We reserve the right to reduce your claim payment if your actions after an incident increase the loss or liability. If your actions prevent us from recovering a claim payment from another person who would be liable to you for a loss or liability that you suffer, then we may refuse to pay your claim. To avoid your claim being delayed, reduced or refused you must not:

- | | |
|---|---|
| ✗ | Admit fault or liability , except in a court or to police. Call us if you would like guidance. |
| ✗ | Offer or negotiate to settle a claim against you. |
| ✗ | Unnecessarily delay notifying us of the incident. |
| ✗ | Enter into any agreement with anyone else which could limit the amount that could be recovered from them. |
| ✗ | Agree not to seek compensation from any person liable to compensate you. |
| ✗ | Authorise repairs without our consent , other than as covered in the Standard Benefit - Essential temporary repairs. If you do, we may not cover them. |
| ✗ | <p>Dispose of damaged items unless we've first agreed to this. This is so we can establish the cause or extent of the damage to quickly and accurately assess your claim.</p> <p>Call us if you would like guidance including where there is hazardous material present.</p> |
| ✗ | <p>Provide us with false or misleading information.</p> <p>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.</p> |

Contribution and other insurance

When making a claim, you must notify us of any other insurance which 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).

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.

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 agree to 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'.

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.

Claims administration, going to court, recovery action and legal liability claims

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 under your Policy, we will first keep the amount 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 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.

Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability covered by your Policy that you won't hold them responsible then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

Providing proof of ownership and value

In some cases we will ask you for proof that you owned the items you're claiming for and for documents or other information to assist us in assessing their value. Whether we ask for proof and, if we do, the types of documents we ask for may depend on the situation. So that your claim can be assessed, make sure you keep things like:

- receipts or tax invoices;
 - credit card or bank statements;
 - a recent valuation provided by an Australian qualified valuer;
 - guarantee or warranty certificates;
 - make, model and serial number;
-

- photographs or video film of the item in your home or being worn by you.

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.

Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims we 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' 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 \$500.</p> <p>If your basic excess is higher than \$500, the higher amount will be deducted for any claim for earthquake or tsunami.</p> <p>For example, Basic excess: \$1000 Earthquake excess: Minimum \$500 Excess payable in the event of a claim: \$1000</p>

Excess types	
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, Basic excess: \$400. Imposed excess: \$400. Excess payable in the event of a claim: \$800.</p>
Contents temporarily in storage excess	<p>All claims for theft, vandalism, water or other liquid, storm, rain or flood damage to contents whilst in storage have a minimum excess of \$500 or the Policy basic excess whichever is higher.</p> <p>For example, Basic excess: \$400. Contents temporarily in storage excess: \$500. Excess payable in the event of a claim: \$500.</p>
Valuables excess	<p>If you have selected and paid for the valuables optional benefit, the excess amount for all claims under this section of the Policy will be shown separately on your Policy Schedule.</p>

How your excess is paid

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

Where a limit is applicable, the excess will be applied to the claim prior to applying the limit.

For example:

Value of a ring to be insured: \$5,000

High risk item limit: \$2,500

Excess to be applied: \$400

Excess will be applied to: \$5,000

If the ring is unspecified the amount payable for the claim: \$2,500 (Jewellery high risk item limit).

If the ring was specified as either specified valuables or specified contents, the amount payable for a claim: \$4,600 (\$5,000 less \$400 excess).

One excess per event

Where we pay a claim on more than one cover from the same incident, you will only have to pay one 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: \$400.

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 payment of \$500 (being the highest excess amount).

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	<p>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.</p>
Damage to internal fixtures/fittings	<p>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.</p>

Matching materials

If part of your home is damaged or destroyed by an Insured Event and we 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 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.

How we settle contents and/or valuables claims

If a damaged item can be repaired, we'll normally pay our repairer the necessary and reasonable cost to repair your contents item to a condition substantially the same as, but not better than, when new.

If it's not economical to repair the item, or it's been lost or stolen, we'll replace the item with a new one that's substantially the same where it's practical to do so.

If the Policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

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 damaged 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 you don't want an item repaired we will not pay to replace it; we'll pay what it would have cost to repair it. See 'How the amount we'll pay is determined if the item is repairable'.

- 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.
-

If the Policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

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 covers 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.

If the Policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

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.

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

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.

The most we'll pay in total for your Valuables is your Valuables sum insured.

There are limits on what we'll pay for some individual items:

- the standard Policy limit, where applicable (see 'High risk items with limits');
- the specified item limit shown on your Policy Schedule for items you have listed as Specified Contents;
- the limit shown on your Policy Schedule for Unspecified Valuables;
- the specified item sum insured shown on your Policy Schedule for items you have listed as Specified valuables

less any applicable excess(es).

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

Item	What we pay
Carpets	<p>We'll pay to repair or replace up to an existing change or join in the carpet 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 carpet in any other adjoining rooms, hallways or stairwells.</p>
Photographs and videos	<p>We'll pay for reproducing videos and hard copy photographs you have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. We do not pay to reconstruct any circumstances or conditions.</p>

Item	What we pay
Pairs, sets and collections	<p>If we can't repair an item which forms part of a set or pair or it can't be replaced because:</p> <ul style="list-style-type: none"> • we're unable to reasonably match it; or • the functionality of the set or pair is lost (e.g. hearing aids/sporting equipment) <p>you can choose to either:</p> <ul style="list-style-type: none"> • surrender the remaining item(s) to us, in which case we'll pay the replacement value of the set or pair, up to any applicable limit; or • keep the remaining item(s), in which case we'll pay the replacement value of the lost or damaged item. <p>We don't allow for any special value the item may have as forming part of a set or pair, or for any reduction in value of the remaining part(s).</p>

What happens after a total loss?

Building and/or contents

Cover ends when we pay your claim. However, we'll still pay for Standard benefits if they apply to your cover, they are directly connected to the total loss and they continue to be relevant.

Specified valuables

Cover ends for the item when we pay your claim.

If you want to insure any replacement items, then you will need to ask us. If we agree and you pay the additional premium, it will be shown on your Policy Schedule.

Your premium after a total loss

If you paid your premium annually there is no premium refund.

If you paid in instalments - you will still need to pay the total of any remaining premium instalments for the period of insurance. If your Policy comes to an end, depending on how we settle your claim, we will either deduct the total of all remaining instalments from your claim settlement or we will ask you to pay the total to us.

The total premium is payable and non-refundable because you have received the benefit of the cover we provide under the Policy.

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.

What happens after a partial loss?

Following payment of a claim, other than for a total loss claim, your building and/or contents sum(s) insured will remain unchanged unless you request otherwise.

Following payment of a claim, other than for a total loss claim on Unspecified valuables, your sum insured will remain unchanged unless you request otherwise.

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 can also cancel your Policy if your circumstances change and no longer fall within our underwriting rules.

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.

When there is more than one insured

When 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 insured to cancel or change your Policy or tell us where a claim payment should be paid.

Sending you documents

We may send letters, policy and other related documents to you. If we email them to you, we'll consider the email to be received by you 24 hours after we send it.

Please make sure we have your current email and mailing address on record, and let us know as soon as these change.

References to legislation

Legislation referenced in this Policy includes subsequent legislation. Any term used in this Policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

‘Subsequent legislation’ means:

- an act or regulation as amended, replaced or re-enacted;
 - where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.
-

This page has been left blank intentionally.

