



SELECT

HOME AND CONTENTS INSURANCE

Product Disclosure Statement



Select Home and Contents Insurance

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INTRODUCTION

About this PDS

In this Product Disclosure Statement (PDS), the insurer AIG Australia Limited ABN 93 004 727 753 AFSL 381686 is referred to as "AIG Australia" as well as "we", "us" and "our".

Throughout this PDS, some words have special meanings. These are set out in the Policy Wording section below headed *General Definitions*.

This PDS was prepared on 16 September 2019 and tells you about this Select Home Insurance to help you to decide if this insurance is right for you.

It also contains:

- information about the significant benefits and other features of this insurance; and
- important information about your rights and obligations such as your duty of disclosure and cooling off period and the dispute resolution system for complaints.

Any advice provided in this PDS is general only and does not take into account your individual needs, objectives or financial situation. You should carefully read the PDS, and any other documentation we send you, to determine if it is appropriate for you. Please also keep them in a safe place for future reference.

About AIG Australia

American International Group, Inc. (AIG) is a leading global insurance organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. AIG Australia is an AIG member company.

In Australia insurance is issued by AIG Australia. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

For additional information, please visit www.aig.com.au | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this PDS.

Our contact details are:

AIG Australia
Level 19, 2 Park Street
Sydney NSW 2000
Telephone: 1300 030 886
Facsimile: 1300 634 940

Cooling Off Period

If you decide that the Policy does not meet your needs, for whatever reason, and you have not made a claim, you have 21 days from the start of your insurance to cancel the Policy by writing to us or emailing us. This also applies to each renewal. If you do so, you will receive a full refund of any premiums paid for the Policy (less any taxes or duties we cannot recover). Even after this cooling off period ends, you still have cancellation rights under the Policy.

SIGNIFICANT BENEFITS AND OTHER FEATURES

You will only be entitled to the cover provided by this insurance for which you have paid the applicable premium and which is specified in the Policy Schedule.

There are limits and sub-limits to the cover provided and, while some of these are fixed, others may be extended by notifying us of the items you own and their value.

There are also terms, conditions, exclusions, and Excess(es) which apply in certain situations and/or to specific sections as well as to the Policy generally.

Please note that this is a limited summary only and not a full description of the cover under this insurance. Each cover noted is subject to terms, conditions, exclusions, limits and Excess(es) that are not listed in this summary. You should read the PDS in full to properly understand the cover provided. You are not automatically insured under each cover.

Decide what cover suits you

You need to ensure that the cover selected by you is suitable for your needs and that the level of cover provided is adequate.

What are your house and contents

	Definition
HOUSE Your House is the residential building you live in situated at the Insured Address shown in the Policy Schedule. A House includes domestic outbuildings and other items as listed in the House definition. Please refer to the definition for more information.	Refer to page 13
CONTENTS Your Contents are your household goods situated in your House at the Insured Address. Contents include carpets, curtains and internal blinds and other items as listed in the Contents definition. Some items are also excluded from Contents. Please refer to the definition for more information. Some Contents items are also subject to individual limits.	Refer to page 12

You should consider what is and is not included in these terms when deciding the amount of the sum insured you may want to apply for. You are responsible for deciding the amount of the sum(s) insured you apply for.

Cover that is available to you

You can apply for Section 1 – House and Contents Cover for one or both of your House and Contents.

The following sections are included in the Policy when you select House and Contents cover:

- Section 2 – Additional Covers
- Section 4 – Liability Cover.

Section 3 – Optional Cover for Valuable Items is optional cover that you may choose to add. Sections 2, 3 or 4 are not available separately without Section 1 – House and Contents Cover.

SECTION 1 – House and Contents Cover

Subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy, Section 1 – House and Contents Cover is for physical loss or Property Damage to your House and Contents occurring during the period of insurance which is caused by one or more of the following Insured Events:

- Accidental breakage
- Burglary, break-in or theft
- Damage caused by any animal or bird that does not belong to you or anyone living at the Insured Address
- Earthquake or tsunami
- Electrical motor burnout
- Escape of liquid
- Explosion
- Fire and/or smoke
- Impact by aircraft, spacecraft or satellite
- Impact by a falling television antenna, radio antenna, mast, dish or power poles
- Impact by a falling tree or part of a tree
- Impact by vehicles, trailers or watercraft
- Landslide or subsidence
- Lightning or thunderbolt
- Power surge
- Riots, civil commotions, industrial or political disturbances
- Storm, Flood, rainwater, hail or wind
- Vandalism or Malicious Damage

House and Contents cover is subject to sum insured reinstatement and indexation increase benefits. These are set out under *Reinstatement and Indexation Provision for your House and/or Contents* in the Policy Wording section.

House Cover

The cover for your House includes a rebuilding costs safety net. Following a covered loss to your House, if we determine that your House sum insured will not cover the costs of repair, replacement or rebuilding, we will provide cover for up to 130% of your House sum insured. This applies where we consider your House to be a total loss and other conditions are met as set out in *Rebuilding Cost Safety Net* in the Policy Wording section.

Contents Cover

Contents items are subject to these individual limits:

Item	Limit
Accessories and spare parts for motor vehicles and certain other items	\$1,500 per item and \$2,500 in total
Collections of stamps, money or medals	25% of your Contents sum insured and \$10,000 for any one item, pair, set or collection
Computer data stored	\$1,000 for any one loss
Goods used for earning your income	\$5,000 in total in any one period of insurance
Items that contain gold or silver and are not jewellery	25% of your Contents sum insured and \$5,000 for any one item, pair, set or collection
Jewellery and watches	25% of your Contents sum insured and \$5,000 for any one item, pair, set or collection
Money and negotiable instruments	\$1,200 for any one loss

House and Contents cover also has specified cover for Contents not situated in your House, in summary as follows:

Location	Limit
Contents in the open air at Insured Address	Greater of \$5,000 and 8% of your Contents sum insured
Contents cover at new Insured Address	45 days from start of move
Contents cover away from Insured Address	When temporarily removed in Australia for up to 90 consecutive days for up to 25% of your Contents sum insured (subject to various exclusions)
Cover for aggravated theft of wallet, handbag or other personal items at listed locations	Up to \$300 cash and negotiable instruments and maximum of \$1,000 in any one period of insurance

SECTION 2 – Additional Covers

This section details the additional covers that are included in the Policy when you take out cover for your House only, Contents only or House and/or Contents. The tables below summarise the additional covers applicable to each cover. Please refer to the Policy Wording for more information. Additional covers are subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy.

Additional Covers for your House	Limits
Alternative accommodation	20% of your House sum insured
Alternative accommodation for pets	\$1,000
Certificate of title	\$2,000
Construction materials	\$2,000
Contract of sale extension	Insurance will be extended to the purchaser when you have entered into a contract to sell your House
Garden and landscaping	\$1,000 per item up to \$5,000 in total
House debris removal	Reasonable costs
Modifications to your House	\$25,000
Mortgage discharge costs	Reasonable costs
Professional fees to rebuild your House	Reasonable costs
Replacement of locks and keys	\$1,250
Statutory authority costs	\$25,000
Television antenna, radio antenna and mast	\$1,000
Utility systems	\$5,000

Additional Covers for your Contents	Limits
Alternative accommodation	The lesser of \$10,000 or 20% of your Contents sum insured
Contents debris removal	Reasonable costs
Contents in transit	Contents sum insured
Document reinstatement	Reasonable costs
Fridge and freezer Contents	Reasonable costs
Misappropriation of funds	\$5,000
Money and negotiable instruments	\$1,000
Replacement of locks and keys	\$1,250
Security firm charges	\$1,250
Storage charges to protect Contents	Necessary and reasonable costs
Storage of Contents	Contents sum insured
Storage of Contents following an Insured Event	Up to 12 months
Third party Contents	\$5,000

Additional Covers for your House and/or Contents	Limits
Death of you or a family member	\$15,000
Fire brigade charges	\$500
Forced evacuation	Reasonable and necessary expenses for up to 60 days
Protection costs	Reasonable and necessary expenses
Tax audit fees	\$5,000
Veterinary costs	\$1,000
Additional cover for for accidental damage	Part of and not additional to your House and/or Contents sum insured, with a \$5,000 Excess payable and specific exclusions. Please refer to page 28

SECTION 3 – Optional Cover for Valuable Items

You may also be able to extend cover under the Policy by selecting optional cover for Valuable Items.

Valuable Items are jewellery and watches, sporting, camping and photographic equipment and other items as listed in the definition of Valuable Items. Please refer to the definition for more information.

Valuable Items are covered for accidental loss or damage on a worldwide basis (other than in countries excluded by the sanctions exclusion). A time limit of 90 consecutive days applies for cover in countries other than Australia and New Zealand.

By selecting this cover you can insure specified and unspecified valuables with no Excess payable in the event of a claim. All Valuable Items must be listed in the Policy Schedule. All of the terms, conditions, limitations and exclusions of the Policy apply to this cover, unless expressly stated otherwise. Please refer to page 29 for more details.

SECTION 4 – Liability Cover

Subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy, Section 4 – Liability Cover is cover for your legal liability to pay compensation for Personal Injury to any person or Property Damage for the following liability events as a result of an Occurrence during the period of insurance:

- Contents cover liability
- House owners liability
- Strata owners liability
- Tenants liability

Section 4 also includes additional covers. The table below summarises the additional covers applicable. Please refer to the Policy Wording for more information. Additional covers are subject to the terms, conditions, exclusions, limits and Excess(es) of the Policy.

Additional Covers for Liability	Limits
Defence costs	Legal costs incurred with our consent
Court attendance expenses	Reasonable expenses up to \$250 per day and \$5,000 any one period of insurance
Motor Vehicle Liability	Part of and not additional to your Section 4 – Liability Cover sum insured
Committee members of sporting or social clubs or community organisations	\$10,000 including legal expenses during any one period of insurance (and no cover if you receive more than \$1,000 for the position)

Cover is for a limit of \$30,000,000 for any one Occurrence. Please refer to Section 4 for more details of the Liability covers including applicable definitions.

Other information

Please note in particular the following terms of the Policy:

- We will not cover your House and/or your Contents for a period of 72 hours from the time of the commencement of your insurance for bushfire, a named cyclone, Flood or tsunami (other than if the insurance commences directly after another insurance policy covering the same event and property or you have entered into a contract to purchase the property which has not completed and under which the risk has passed to you as purchaser).
- The Policy provides no cover to the extent it would be in breach of applicable embargo or sanctions law or regulation.
- We will not cover you if you have made an agreement not to pursue compensation from another person who is liable to compensate you for any destruction, loss, damage or liability which is covered by this Policy.
- You must tell us of the interest of all parties (such as financiers, lessors or owners) who will be covered by this insurance. We will protect their interests only if you have told us about them and we have noted them in the Policy Schedule.

APPLYING FOR COVER

When you apply for this insurance, you will need to complete a quotation form. We will use and rely on the information supplied by you to decide the terms of cover we will provide. If you are not eligible for cover under this insurance, you can seek alternative options by contacting the Insurance Council of Australia or the National Insurance Brokers Association. If you are not happy with our reasons as to why you are not eligible for cover, you can lodge a complaint with us by following the complaints procedure outlined in *About Our Complaints Process* section below.

ABOUT YOUR PREMIUM

The premium is the amount you must pay us for your Policy.

The premium includes stamp duty, GST, fire or emergency services levy and any other applicable government charges, taxes or levies. Information on these amounts will be specified in the Policy Schedule.

When you apply we will advise you of the premium amount, when it is due and how it can be paid. If we agree to issue the Policy we will confirm the amount in the Policy Schedule.

Factors that affect our calculation of your premium

In addition to the sum insured, we also use other factors about you, your House and the Insured Address to work out your premium. These are summarised in the table below:

Premium factor	May lead to a lower premium	May lead to a higher premium
Your insurance and claims history	Zero/limited number of claims	Higher number of claims
Excesses that apply	Choosing to pay a higher optional Excess	
Value of House and Contents	Lower value	Higher value
The location of your House and Contents	Lower risk location	Higher risk location
Construction type		Riskier construction material
Security of your House and Contents	Monitored burglar alarm and dead locks on windows and doors	
Optional cover		Choosing to add optional cover for Valuable Items

The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business. Each time you renew the Policy your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our claims experience.

Paying your premium

You must pay the premium in full by the due date. If we do not receive your premium by this date or your payment is dishonoured, we may be entitled to reduce or refuse to pay a claim and/or cancel your Policy, in accordance with the law. We may also reduce the amount we pay by the amount of outstanding premium. If you will pay your premium by instalments, please also refer to the information on this in the Policy Wording.

ABOUT YOUR EXCESS

An Excess is the amount you need to pay or bear towards a claim under your Policy. The Excess(es) applicable to your cover will be specified in the Policy Schedule. There is a basic Excess which applies to all claims under the Policy (other than claims for optional Valuable Items cover) and other Excesses (as may be applicable to your Policy) set out on the relevant pages under each section.

DUTY OF DISCLOSURE

Your Duty of Disclosure

For new Policies

Before you enter into an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

For renewing Policies

Before you renew this contract of insurance, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

ALTERATION OF RISK

You must tell us as soon as possible if circumstances, changes or alterations occur or are intended or made which may increase our risk under the Policy. If we agree to the change, we will do so in writing and you must pay us any additional premium we may require.

MAKING A CLAIM

Please contact your insurance broker or us if you wish to make a claim under your Policy. We may ask you to complete a claim form to assist us in assessing your claim. The *How to Make a Claim* section in the Policy Wording section has further information on making a claim.

The following claims payment examples are designed to illustrate how a claim payment might typically be calculated. These examples do not cover all scenarios or all benefits and do not form part of the Policy terms and conditions. They are a guide only. The amount payable under the Policy will depend on the facts applicable to the claim as well as the coverage, exclusions and Excesses set out in the Policy and the Policy Schedule.

SECTION 1 – House and Contents Cover & SECTION 2 – Additional Covers

Claim Scenario	How much we will pay	Explanation
Your House and Contents are insured for \$500,000 and \$50,000 respectively. Due to a fire, your living room and kitchen are damaged with a House repair cost of \$40,000 and contents replacement cost of \$10,000. The fire is covered by the Policy and we have assessed the costs as reasonable. You are unable to occupy your House due to the damage for four weeks until the damage is repaired and your reasonable alternative accommodation costs are \$8,000.	+ \$40,000	We will pay \$40,000 to repair your House as it is within the sum insured.
	+ \$10,000	We will pay \$10,000 to replace your Contents as it is within the sum insured.
	+ \$8,000	We will also pay \$8,000 to cover costs for your alternative accommodation while we repair your House as it is within 20% of your House sum insured.
	– \$500	You will have to pay the Excess applicable in the event of a claim. In this scenario it is \$500.
	----- \$57,500	

SECTION 3 – Optional Valuable Items Cover

Claim Scenario	How much we will pay	Explanation
Your Contents are insured for \$50,000. You have a diamond ring with a replacement value of \$25,000. You decide to take out optional cover for Valuable Items by specifying the diamond ring. The ring is shown in the Policy Schedule as being insured for \$25,000. You lose the ring while in Australia but away from your House.	+ \$25,000	We will at our option either replace the ring with one of the same size and quality or pay you the cost to replace the ring up to \$25,000.
	----- \$25,000	There is no Excess applicable to a claim under Section 3 – Optional Cover for Valuable Items.

SECTION 4 – Liability

Claim Scenario	How much we will pay	Explanation
Your House and Contents are insured for \$500,000 and \$50,000 respectively. Due to storm damage, a branch from a tree at your Insured Address breaks off and falls onto your neighbour’s roof, causing \$15,000 worth of damage. We have assessed you as legally responsible for the damage and the repair costs as reasonable.	+ \$15,000	We will pay \$15,000 because this is your liability as a result of the ownership of the Insured Address and tree. The Policy limit of \$30,000,000 for any one Occurrence is not exceeded by the settlement.
	----- \$15,000	There is no Excess applicable to a claim under Section 4 – Liability Cover.

PRIVACY NOTICE

This notice sets out how AIG Australia collects uses and discloses personal information about:

- you, if an individual; and
- other individuals you provide information about.

Further information about our Privacy Policy is available at www.aig.com.au or by contacting AIG Australia at australia.privacy.manager@aig.com or on 1300 030 886.

How we collect your personal information

AIG Australia usually collects personal information from you or your agents.

We may also collect personal information from:

- our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under your Policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that you are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

Why we collect your personal information

AIG Australia collects information necessary to:

- underwrite and administer your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise you of our and other products and services that may interest you.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG Australia declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

To whom we disclose your personal information

In the course of underwriting and administering the Policy we may disclose your information to:

- your or our agents, entities to which AIG Australia is related, reinsurers, contractors or third party providers providing services related to the administration of your Policy;
 - banks and financial institutions for policy payments;
 - your or our agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
 - entities to which AIG Australia is related and third party providers for data analytics functions;
 - other entities to enable them to offer their products or services to you; and
 - government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.
- AIG Australia is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore,

Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in the AIG Australia Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG Australia.

Access to your personal information

Our Privacy Policy contains information about how you may access and seek correction of personal information we hold about you. In summary, you may gain access to your personal information by submitting a written request to AIG Australia.

In some circumstances permitted under the Privacy Act 1988, AIG Australia may not permit access to your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our privacy policies also contain information about how you may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

Consent

If applicable, your application includes a consent that you and any other individuals you provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

ABOUT OUR COMPLAINTS PROCESS

If you are not satisfied with our service, you can register a complaint by telephoning us on 1800 339 669, lodging your complaint on our website or by writing to:

The Compliance Manager
AIG Australia Limited
Level 12, 717 Bourke Street,
Docklands VIC 3008

As soon as we receive your complaint we will take all possible steps to resolve it. You will receive a written response to your complaint within 15 working days, unless we agree on a longer time frame with you.

If you are not satisfied with our response to your complaint, you may wish to have the matter reviewed by our Internal Dispute Resolution Committee (IDRC). The IDRC is comprised of senior management of the company who have the experience and authority to decide on matters brought to them. If you wish to have your complaint reviewed by IDRC please telephone or write to the person who has signed the response letter to your complaint and provide them with detailed reasons for requesting the review. This information will greatly assist the IDRC in reviewing your claim or enquiry.

Your complaint will then be treated as a dispute. You may also make a request for a review by the IDRC by contacting:

The Chairperson IDRC
AIG Australia Limited
Level 12, 717 Bourke Street,
Docklands VIC 3008

A written response setting out the final decision of the IDRC and the reasons for this decision will be provided to you within 15 working days of the date you advise us you wish to take your complaint to the IDRC.

If we are unable to provide a written response setting out the final decision we will keep you informed of progress at least every 10 days. If you are not satisfied with the finding of the IDRC, or if we have been unable to resolve your complaint within 45 calendar days, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can make decisions with which we are obliged to comply. Its contact details are:

Website: <http://www.afca.org.au>

Email: info@afca.org.au

Tel: 1800 931 678 (local call fee applies)

In writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You should note that use of AFCA does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that you obtain independent legal advice.

If your complaint does not fall within AFCA's rules, we will advise you to seek independent legal advice or give you information about any other external dispute resolution options (if any) that may be available to you.

OTHER IMPORTANT INFORMATION

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (Code). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers. We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

For more information please visit the Code website, www.codeofpractice.com.au or follow the links from the Insurance Council of Australia's website at www.ica.com.au.

Compensation arrangements and Financial Claims Scheme

AIG Australia is authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by AIG Australia are met within a stable, efficient and competitive financial system.

The protection provided under the Federal Government's Financial Claims Scheme (Scheme) applies to the Policy. In the unlikely event that AIG Australia is unable to meet its financial obligations under the Policy, persons entitled to make a claim under insurance cover under the Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from <http://www.fcs.gov.au>.

Electronic communication

We prefer to communicate with you and send correspondence (including Policy documents) to you or any agent you may nominate via email, and will do so unless you tell us not to. We will consider any Policy documents we send to you or your nominated agent electronically to have been received by you 24 hours after sending them. You agree by entering into the Policy that we may use the email address provided by you for all communications. You are responsible for making sure you provide us with the correct email address of you or your nominated agent and telling us if it changes.

More than one named insured

If more than one person is insured under the Policy, a failure or wrongful action by one of those persons may adversely affect the rights of the other person(s) insured under the Policy. This includes policies where we insure your House and Contents in the name of more than one person, in which case each person is a joint policyholder and is able to make changes to the Policy that we agree to. In the case of joint policyholders, we will treat a statement, act, omission, and claim or request to alter or cancel the Policy made by one as coming from all of those named as insured.

Changes to this PDS

We may need to update the information contained in this PDS from time to time. We will issue you with a supplementary PDS or a new PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy or renew the insurance we may issue you with notice of this information in other forms or keep an internal record of such changes.

POLICY WORDING

Our agreement with you

This Policy is an agreement between you and us. Provided you pay us the premium, we will provide you with the cover you have selected and as detailed in this Policy and the Policy Schedule. Cover is provided for the period of insurance shown in the Policy Schedule or any renewal of that period.

There are limits in respect of the covers. There is also an amount specified for any Excess that applies to your Policy. This is shown in the Policy Schedule.

Paying your premium

There are two ways you can pay your premium:

- a. in one (1) annual payment to your insurance broker; or
- b. if provided, in twelve (12) monthly instalments by direct debit from your credit card or from your bank account which can be arranged by your insurance broker.

You must pay your premium in the manner set out in the Policy Schedule.

Paying your annual premium

You must pay your annual premium to your insurance broker by the due date.

If your premium is unpaid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

Paying your instalment premium

If we have provided this option to you and if you are paying your premium for the first time by instalments, we will deduct instalments each month on the day of the month that you nominate and which is shown in the Policy Schedule as your payment date.

If you are renewing the Policy and you paid your previous premiums by instalments, we will continue to deduct instalments for your renewed Policy on the day of the month you previously nominated as your payment date, unless you tell us otherwise.

If you have nominated the 29th, 30th or 31st of the month as your payment date, we will deduct your instalment payment on the next day if those dates don't occur in a month.

Further details of your instalments are shown in the Policy Schedule.

If your first instalment is unpaid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

We will not pay a claim under this Policy if, at the time the claim occurred, any instalment of premium has remained unpaid for fourteen (14) days or more.

If any instalment of premium has remained unpaid for one (1) month, we may cancel this Policy. We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account, you must tell us if those details change. You must do this no later than seven (7) days before your next instalment is due.

GENERAL DEFINITIONS

Please note the following:

- Words with special meanings are defined in this **General Definitions** section or in the section of the Policy where they are used specifically.
- Any word or expression that appears in this **General Definitions** section has the same meaning wherever it appears.

Word	Meaning
<p>Contents</p>	<p>Contents as per the following list of items which may be subject to the limits and exclusions in the <i>Category of Contents Limits</i> table on page 16:</p> <ul style="list-style-type: none"> • Household goods that are not used for earning income. • Goods that you use for earning your income while they are at your Insured Address. • Office and surgery equipment that you use for earning your income while it is at your Insured Address. You would normally receive a taxation deduction for these. • Carpets, curtains and internal blinds. • Swimming pools, saunas and spas that are not permanently installed and their accessories. • Fixtures and fittings that you have installed for your own use, where: <ul style="list-style-type: none"> o You have selected cover for Contents only and you are a tenant; or o You have selected cover for Contents only and you are the owner of a strata title unit. We will not cover these fixtures and fittings if the body corporate has insured these items. • Jewellery and watches. • Collections of stamps, money or medals. • Items thinly covered with gold or silver that is not jewellery or watches. • Works of art including but not limited to paintings, prints, tapestries, and Persian rugs or similar and antiques. • Processed film slides and prints. We will only cover these based on their value when unprocessed, and the cost of processing them. If they were processed when you purchased them, we will cover the cost to replace them. We will not pay for the cost of recreating any event. • Tapes, cassettes, cartridges and discs, including computer software. We will only cover these based on their value when blank, unless they were pre-recorded when you purchased them. • Data stored on any computer, computer disk or computer tape (including the cost of restoring the data). • Money and negotiable instruments. • Accessories and spare parts for the following: motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, mobility scooters, wheelchairs, surfboards, sailboards, surf skis, kayaks and canoes. We will not pay if the accessories and spare parts are in, or on, motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, wheelchairs, surfboards, sailboards, surf skis, kayaks and canoes. • Watercraft no more than four (4) metres long that is not required to be registered under state or territory legislation. • Motorised golf buggies, ride-on mowers, mobility scooters, wheelchairs and motorcycles up to 125cc capacity that are not required to be registered, remote controlled model or toy motor vehicles. • Surfboards, sailboards, surf skis, kayaks, canoes and kite surfing equipment. • Remote controlled model or toy aircraft with a wingspan up to 1.5 metres. • Credit, debit or stored value cards subject to <i>Misappropriation of Funds</i> cover on page 24. <p>Contents does not include:</p> <ul style="list-style-type: none"> • Unset precious and semi-precious stones. • Plants and trees growing outdoors. This does not include plants and trees growing in pots or tubs. • Animals, including birds and fish. • Pedal cycles while they are in use for competitive racing or pace-making. • Equipment for taking photographs, including accessories and unprocessed film while they are being used to earn an income. • Sporting equipment while it is being used. • Motorcycles that: <ul style="list-style-type: none"> o require registration; or o while they are used for competitive racing or pace-making. • Motor vehicles, motorcycles exceeding 125cc capacity, motorised go karts, caravans, trailers or aircraft other than model or toy aircraft. • Watercraft more than four (4) metres long or watercraft less than four (4) metres long that require registration under state or territory legislation. • Personal watercraft, including but not limited to jet skis.
<p>Excess</p>	<p>The Excess is the amount which is payable by you if you make a claim. The amount of Excess for each section will be shown in the Policy Schedule, unless another Excess applies as listed in this document.</p>

GENERAL DEFINITIONS

Word	Meaning
Flood	The covering of normally dry land by water, that has escaped or been released from the normal confines of any of the following: <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.
House	Residential buildings you live in as follows: <ul style="list-style-type: none"> • Any professional office or surgeries in those residential buildings. • Domestic outbuildings. • Fixed coverings to walls, floors and ceilings. These do not include fixed carpets, curtains or internal blinds unless you are the contracting seller or purchaser, in which case these items will be deemed to be part of your House until settlement, or, unless you regularly lease out your House on an unfurnished basis. • Infrastructure for utilities that service the Insured Address. • Items built in, or fixed to, or on, the buildings, including blinds and awnings. • Landscaping, paved terraces, paved pathways and paved driveways (excluding gravel driveways), retaining walls, fences and gates entirely or partly on the site. • Jetties, wharfs, pontoons and moorings used for domestic purposes only. <p>House does not include:</p> <ul style="list-style-type: none"> • Property that a tenant is liable for under the terms of a rental agreement. • Plants, shrubs, trees or grass except as provided for under Section 2 – Additional Covers for your House Garden and Landscaping as noted on page 22.
Insured Events	Any event listed in the table headed <i>Insured Events</i> located in Section 1 – House and Contents Cover .
Insured Address	The place where your House and/or Contents are located and is shown in your current Policy Schedule.
Malicious Damage	A wrongful act by a person with the intention of damaging property.
Policy	Policy means our contract with you, including the Product Disclosure Statement (PDS), Policy Schedule and any endorsement or other document that we agree with you forms part of the Policy.
Policy Schedule	The Policy Schedule is the most current document we give you which shows the details of your insurance cover, including the Insured Address and the sums insured. You will receive a Policy Schedule when the Policy is incepted, when the Policy is amended or at renewal.
Property Damage	Physical damage to, destruction of, or loss of use of tangible property arising from an Insured Event covered by this Policy.

GENERAL DEFINITIONS

Word	Meaning
Valuable Items	<p>The following items when they are listed as Valuable Items on your Policy Schedule:</p> <ul style="list-style-type: none"> • Jewellery and watches. • Items that contain gold or silver (but not items thinly covered with gold or silver). • Collections of stamps, money or medals. • Sporting equipment and tools, except while in use or play. • Camping equipment, back packs and sleeping bags. • Photographic equipment including video equipment. • Musical equipment not used for earning income. • Battery operated sound equipment. • Binoculars and telescopes. • Clothing. • Wheel chairs, crutches and walking sticks, motorised golf carts and ride on mowers, none of which require registration. • Prams or strollers. • Luggage. • Bicycles. • Personal mobile cellular phones, portable computers. • Surfboards, windsurfers, surf skis, kayaks and other watercraft that are less than four (4) metres and do not require registration under state or territory legislation. • Hearing aids, contact lenses, eye-glasses. • Other personal belongings specifically designed to be worn or carried on the person. <p>Valuable Items does not include:</p> <ul style="list-style-type: none"> • Unset precious and semi-precious stones. • Items thinly covered with gold or silver. • Motor vehicles, motorcycles, caravans, trailers, aircraft or accessories or spare parts of any of these items . • Watercraft less than four (4) metres long that require registration under state or territory legislation. • Personal watercraft (for example, jet skis).
we, us (the insurer)	AIG Australia Ltd ABN 93 004 727 753 AFSL 381686, trading as AIG Australia.
you, your (the insured)	<p>The person(s) whose name is set out in the Policy Schedule. The following people are also insured, as long as they normally live with the person named in the Policy Schedule:</p> <ul style="list-style-type: none"> • the named insured's partner; • children of the named insured; • children of the named insured's partner; • the named insured's parents; and • the named insured's partner's parents. <p>In this Policy all of these people are called 'you' or 'your'.</p>

SECTION 1 – HOUSE AND CONTENTS COVER

Basis of Cover for your House and/or Contents

This section of the Policy covers your House and/or Contents, as shown in the Policy Schedule, against physical loss or Property Damage as a result of an Insured Event. The specific Insured Events covered under this Policy are listed in the table *Insured Events* within this section. This Policy will only provide cover for House and/or Contents that you own or are liable for.

Where you have only selected cover for your House, there will be no cover under this section for physical loss or Property Damage to your Contents.

Where you have only selected cover for your Contents, there will be no cover under this section for physical loss or Property Damage to your House.

We will cover your House and/or Contents situated at the Insured Address. We will also provide cover for your Contents while away from the Insured Address subject to the coverage set out under the title headed *Cover for Contents items not located at the Insured Address*.

Reinstatement and Indexation Provision for your House and/or Contents

Each month we will increase your House sum insured and Contents sum insured by half of 1% of the corresponding sum insured shown in your current Policy Schedule. We will apply this indexation each month from the inception date of the Policy or from the last renewal date.

Following a covered loss to your House and/or Contents we will reinstate your corresponding sum insured as shown in the Policy Schedule, unless you have suffered a total loss.

Following a total loss to your Contents where we have paid you the full sum insured shown in the Policy Schedule, cover for your Contents will end.

Following a total loss to your House where we have paid you the full sum insured shown in the Policy Schedule, cover for your House will end.

Liability cover in relation to your House formerly occupied by you will continue until the earliest of the expiry of the Policy and:

- a. any construction commencing at the Insured Address;
- b. the sale of the Insured Address or any part of it;
- c. another policy that includes liability cover being taken out in relation to the Insured Address;
- d. the commencement of construction of a building to replace the insured building at another site; or
- e. six (6) months from the date of the damage that caused the total loss.

Rebuilding Cost Safety Net

Following a covered loss to your House, if we determine that your House sum insured will not cover the cost of repair, replacement or rebuilding we will provide cover for your House up to 130% of your House sum insured shown in the Policy Schedule.

This additional amount is only payable if:

- a. we consider the damage to your House to be a total loss; and
- b. the cost to repair or replace your House is greater than your House sum insured because the damage to your House was caused directly by a Catastrophic Event which resulted in an increase in demand which in turn resulted in a higher cost for the materials and labour required to repair your House.

For the purposes of this extension, a 'Catastrophic Event' means a suddenly occurring, major, natural disaster that is covered under this Policy.

This extension only applies to your House covered by this Policy.

To be entitled to the Rebuilding Cost Safety Net, rebuilding or repairing your House must commence within six (6) months of the Catastrophic Event, or any other period which we agree with you in writing. If rebuilding or repairing your House does not commence within six (6) months of the Catastrophic Event you may be responsible for any increase in cost caused by the delay.

Category of Contents Limits

Column 2 of the table below shows the maximum we will pay for a covered loss to these category of Contents items listed in Column 1 as well as any conditions or limitations that apply to such category of Contents.

These Limits of Liability:

- apply to **Section 1 – House and Contents Cover**;
- apply to **Section 2 – Additional Covers**; and
- do not increase the amount of cover for your Contents or for any item covered elsewhere in this Policy.

SECTION 1 – HOUSE AND CONTENTS COVER

Category of Contents	Limit of Liability
<p>Accessories and spare parts for the following: motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, mobility scooters, wheelchairs, surfboards, sailboards, surf skis, kayaks and canoes</p>	<p>We will not pay more than \$1,500 per item and \$2,500 in total for these items.</p> <p>We will not pay if the accessories and spare parts are in, or on, motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, wheelchairs, surfboards, sailboards, surf skis, kayaks and canoes.</p>
<p>Collections of stamps, money or medals</p>	<p>We will pay up to 25% in total of your Contents sum insured listed in the Policy Schedule however the most we will pay for any one item, pair, set or collection of items is \$10,000.</p> <p>You can increase the maximum amount that we will pay for these three (3) items by choosing additional cover under Section 3 – Optional Cover for Valuable Items. If you choose to cover these items under Section 3 – Optional Cover for Valuable Items then no cover will be provided for these items under Section 1 – House and Contents Cover.</p>
<p>Data stored on any computer, computer disk or computer tape (including the cost of restoring the data)</p>	<p>We will not pay more than \$1,000 for any one loss.</p>
<p>Goods that you use for earning your income while they are at your Insured Address (you would normally receive a taxation deduction for these)</p>	<p>We will pay up to \$5,000 in total for these items for any one (1) period of insurance. This does not include office and surgery equipment.</p>
<p>Items that contain gold or silver, other than jewellery or watches or items thinly covered with gold or silver</p>	<p>We will pay up to 25% in total of your Contents sum insured listed in the Policy Schedule however the most we will pay for any one item, pair, set or collection of items is \$5,000.</p> <p>You can increase the maximum amount that we will pay for these three (3) items by choosing additional cover under Section 3 – Optional Cover for Valuable Items. If you choose to cover these items under Section 3 – Optional Cover for Valuable Items then no cover will be provided for these items under Section 1 – House and Contents Cover.</p>
<p>Jewellery and watches</p>	<p>We will pay up to 25% in total of your Contents sum insured listed in the Policy Schedule however the most we will pay for any one item, pair, set or collection of items is \$5,000.</p> <p>You can increase the maximum amount that we will pay for these three (3) items by choosing additional cover under Section 3 – Optional Cover for Valuable Items. If you choose to cover these items under Section 3 – Optional Cover for Valuable Items then no cover will be provided for these items under Section 1 – House and Contents Cover.</p>
<p>Money and negotiable instruments</p>	<p>We will not pay more than \$1,200 for any one loss.</p>

SECTION 1 – HOUSE AND CONTENTS COVER

Insured Events

We will cover your House and/or your Contents as shown in the Policy Schedule for physical loss or Property Damage caused by the Insured Events specified in the table below.

The column headed *Coverage, Limits and Exclusions* details:

- i. the coverage applicable;
- ii. the exclusions (if any) applying to the Insured Event; and/or
- iii. any specific extensions, limitations or conditions that apply to that specific Insured Event.

Insured Events	Coverage, Limits and Exclusions
<p>Accidental breakage</p>	<p>Where you have insured your House we will only cover accidental breakage to fixed glass in your House, including glass houses and any window tinting or shatter proofing material attached to the glass as well as fixed shower bases, basins, sinks, spas, baths, toilets, chandeliers and pendant lights.</p> <p>Where you have insured your Contents we will only cover accidental breakage of the following items:</p> <ul style="list-style-type: none"> • mirrors; • glassware; • crystal; • crockery; • china; or • any glass in furniture. <p>We will not cover accidental breakage to the above items while they are being used, cleaned or carried by hand.</p> <p>We will not cover accidental breakage to glass that is part of a television, computer screen, or a computer monitor.</p> <p>Where you have insured your Contents under this Policy and you are living in a rented property, we will cover accidental breakage to the following items:</p> <ul style="list-style-type: none"> • fixed shower bases; • basins; • sinks; • spas; • baths; and • toilets, <p>which are located in the Insured Address where you are renting. We will only provide this cover if your rental agreement makes you responsible for these items.</p>
<p>Burglary, break-in or theft</p>	<p>We will cover physical loss or Property Damage to your House and/or Contents as a result of burglary, break-in theft or an attempt at any of these.</p> <p>We will not cover physical loss or Property Damage in connection with burglary, break-in, theft or attempt at any of these:</p> <ul style="list-style-type: none"> • by any person who has entered your House with your consent unless there is evidence that your House has been entered forcibly and violently; or • by the tenant of your House. <p>We will only cover theft of money or negotiable instruments where there is evidence of forcible or violent entry into your House.</p>
<p>Damage caused by any animal or bird that does not belong to you or anyone living at the Insured Address</p>	<p>We will cover physical loss or Property Damage to your House and/or Contents resulting from impact damage which has been caused by an animal or bird that does not belong to you or anyone living at the Insured Address.</p> <p>We will also cover physical loss or Property Damage to your House and/or Contents caused by an animal (except insects, vermin or rodents) which becomes accidentally trapped inside your House or unit and which does not belong to you or anyone living at the Insured Address.</p> <p>We will not cover any physical loss or Property Damage caused by any animal, bird, insect, vermin or rodent eating, chewing, clawing, pecking, nesting or soiling at your Insured Address, whether in a single incident or over a period of time. We will cover resultant damage that would be covered under another Insured Event.</p> <p>We will not cover any physical loss or Property Damage caused by insects, vermin or rodents.</p>

SECTION 1 – HOUSE AND CONTENTS COVER

Insured Events	Coverage, Limits and Exclusions
Earthquake or tsunami	We will only cover physical loss or Property Damage to your House and/or Contents caused by an earthquake or tsunami when that physical loss or Property Damage occurs within seventy-two (72) hours of the earthquake.
Electric motor burnout	<p>We will cover physical loss or Property Damage to your House and/or Contents as a result of electric motor burnout.</p> <p>Where we cover physical loss or Property Damage to your House and/or Contents as a result of electric motor burnout we will decide whether to:</p> <ul style="list-style-type: none"> • repair; • reinstate; or • replace, <p>the burned out electric motor, provided it is less than fifteen (15) years old. We will not cover the motor if it is more than fifteen (15) years old.</p>
Escape of liquid	<p>We will cover physical loss or Property Damage to your House and/or Contents as a result of liquid that escapes from:</p> <ul style="list-style-type: none"> • a fixed pipe or something attached to a pipe, fixed gutter, fixed tank or a drain; • a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes; • a refrigerator, freezer, washing machine or dishwasher; an aquarium; or • a waterbed, swimming pools or spas, fixed heating or cooling system, water main, fire hydrant or water supply pipe. <p>We will also cover the cost of finding where the liquid escaped from, including the cost of repairing any damage to your House and/or Contents while looking for the cause. We will not cover the cost of repairing a defective item that caused the escape of liquid or from where the liquid escaped.</p> <p>We will not cover the cost of fixing or finding leaks that have not caused loss or damage to your House and/or Contents.</p> <p>We will also not cover physical loss or Property Damage in connection with a gradual process of bursting, leaking, splashing, dripping or overflowing over a period of time when you could have reasonably been expected to be aware of this condition.</p>
Explosion	We will cover physical loss or Property Damage to your House and/or Contents caused by explosion.
Fire and/or Smoke	We will only cover physical loss or Property Damage to your House and/or Contents caused by fire or smoke where that loss, damage or destruction is the result of a sudden identifiable event.
Impact by an aircraft, spacecraft or satellite, or anything dropped from them	<p>We will cover physical loss or Property Damage to your House and/or Contents caused by impact by an:</p> <ul style="list-style-type: none"> • aircraft; • spacecraft; • satellite; or • anything dropped from any of the above.
Impact from a falling television antenna, radio antenna, mast, dish or power pole.	<p>We will cover physical loss or Property Damage to your House and/or Contents caused by impact from a falling:</p> <ul style="list-style-type: none"> • television antenna; • radio antenna; • mast; • dish; or • power pole.
Impact by a falling tree or part of a tree that has fallen	<p>We will cover physical loss or Property Damage to your House and/or Contents resulting from impact by a:</p> <ul style="list-style-type: none"> • fallen tree; or • part of a tree that has fallen. <p>We will also cover the cost of removing and disposing of the fallen tree or parts of it and treatment of the stump to prevent regrowth.</p> <p>We will not cover physical loss or Property Damage in connection with you cutting down or removing branches from a tree or if you have someone do it for you.</p>

SECTION 1 – HOUSE AND CONTENTS COVER

Insured Events	Coverage, Limits and Exclusions
Impact by vehicles, trailers or watercraft or any object falling from them	<p>We will cover physical loss or Property Damage to your House and/or Contents resulting from impact by:</p> <ul style="list-style-type: none"> • vehicles; • trailers; • watercraft; or • anything dropped from any of the above.
Landslide or subsidence	<p>We will cover physical loss or Property Damage to your House and/or Contents caused by subsidence or landslide.</p> <p>Where you have insured your House under this Policy, we will also cover physical loss or Property Damage to gates, fences or retaining walls, that are entirely or partly at the Insured Address, caused by landslide or subsidence.</p> <p>We will only provide cover for the above where landslide or subsidence occurs within seventy-two (72) hours of, and as a direct result of, one (1) of the following:</p> <ul style="list-style-type: none"> • storm, Flood, tsunami, rainwater, hail, snow or wind; • earthquake or tsunami; • explosion; or • liquid escaping from a fixed pipe or something attached to a pipe, fixed gutter, fixed tank apparatus or a drain.
Lightning or thunderbolt	<p>We will cover physical loss or Property Damage to your House and/or Contents caused by lightning or thunderbolt.</p>
Power surge to domestic appliances or domestic equipment	<p>We will cover physical loss or Property Damage to your House and/or Contents resulting from power surge to domestic appliances or domestic equipment when damage is directly caused by an identifiable and verifiable source outside your House.</p> <p>We will only provide this cover when damage to the appliance or equipment occurs less than seven (7) years from the date of purchase when new.</p>
Riots, civil commotions, industrial or political disturbances	<p>We will cover physical loss or Property Damage to your House and/or Contents caused by riots, civil commotions, industrial or political disturbances.</p>
Storm, Flood, rainwater, hail or wind	<p>We will cover physical loss or Property Damage to your House and/or Contents caused by:</p> <ul style="list-style-type: none"> • storm; • Flood; • rainwater; • hail; or • wind. <p>We will also cover physical loss or Property Damage to your House and/or Contents caused by storm surge, where water rises as a result of a low pressure system. We will not cover physical loss or Property Damage caused by any other actions of the sea, except tsunami.</p> <p>Where you have insured your House under this Policy, we will also cover loss, damage or destruction to gates, fences or walls that are entirely or partly at the Insured Address caused by storm, Flood, rainwater, hail or wind.</p> <p>We will not cover the cost of removing mud or debris out of tanks, swimming pools or spas as a result of Flood, rainwater, hail or wind events.</p> <p>We will not cover physical loss or Property Damage in connection with storm, storm surge, Flood, rainwater, hail or wind where water enters your:</p> <ol style="list-style-type: none"> i. House; or ii. any other structures located at the Insured Address (where you have not insured your House), because of a structural defect, faulty design or faulty workmanship. We will pay for any resultant damage. <p>We will not cover physical loss or Property Damage in connection with storm, storm surge, Flood, rainwater, hail or wind where water enters your House or other structures as a result of an opening made during any renovation, repair or course of construction.</p>
Vandalism or Malicious Damage by persons other than you	<p>We will not cover physical loss or Property Damage in connection with Vandalism or Malicious Damage by a tenant of your House.</p>

SECTION 1 – HOUSE AND CONTENTS COVER

Cover for your Contents away from the Insured Address

We will cover your Contents that are not located at the Insured Address shown in the Policy Schedule subject to the terms, conditions and exclusions noted in the below table headed *Location of Contents*.

Location of Contents	Coverage, Limits and Exclusions
<p>Contents in the open air at your Insured Address</p>	<p>We will cover your Contents located in the open air at your Insured Address. Your Contents are considered to be in the open air when they are not being stored or kept in a fully enclosed structure.</p> <p>We will not pay more than \$5,000 or 8% of your Contents sum insured in total, whichever is greater, for Contents in the open air that are damaged by storm, storm surge, rainwater, wind, hail or are stolen.</p> <p>This cover does not apply to any swimming pools, saunas or spas.</p>
<p>Contents cover when moving to a new Insured Address</p>	<p>We will cover your Contents at the Insured address shown in the Policy Schedule and at your new Insured Address, when you are permanently moving to a new Insured Address within Australia.</p> <p>We will only cover your Contents at your new Insured Address for forty-five (45) days. This cover will commence from when you first start to move your Contents to your new Insured Address. You must tell us that you are permanently moving your Contents to a new Insured Address within forty-five (45) days from the day you first start to move.</p> <p>We will not pay more than your Contents sum insured shown in the Policy Schedule in total per Insured Event.</p>
<p>Contents cover away from your Insured Address</p>	<p>We will cover your Contents (except those listed below) while they are not located at your Insured Address and are temporarily removed, anywhere in Australia for up to ninety (90) consecutive days.</p> <p>We will not pay more than 25% of your Contents sum insured shown in the Policy Schedule in total per Insured Event for this cover. This cover is subject to the limits set out below, as well as those noted under the definition of Contents on page 12.</p> <p>Items excluded from this cover</p> <p>We will not cover the following items while they are not located at your Insured Address:</p> <ul style="list-style-type: none"> • accessories and spare parts for: motor vehicles, motorcycles, mini-bikes, caravans, trailers, watercraft, golf buggies, mobility scooters, surfboards, sail boards, surf skis, kayaks and canoes; • goods that you use for earning your income; and • office and surgery equipment that you use for earning your income. <p>Items in transit</p> <p>In addition, we will not cover your Contents while they are:</p> <ul style="list-style-type: none"> • on the way to, or from, or in commercial storage, except as provided under <i>Additional Covers for your Contents</i>; • during permanent removal when they are: <ul style="list-style-type: none"> o in transit; or o still at your old Insured Address and are awaiting transit, unless we have agreed to cover them under <i>Additional Covers for your Contents</i>. <p>Items that have been permanently removed</p> <p>We will not cover your Contents that have been removed permanently from the Insured Address other than:</p> <ul style="list-style-type: none"> • sporting equipment that is stored in a club room; • Contents stored in a bank safe deposit box; or • student’s personal belongings, including sporting equipment whilst you are away from home attending school, college or university. <p>Items kept in shared facilities</p> <p>We will only cover your Contents (other than the excluded contents listed above) for physical loss or Property Damage as a result of storm, storm surge, Flood, rainwater, wind or impact by a vehicle if they are:</p> <ul style="list-style-type: none"> • in a residential building, boarding house, motel, hotel; • club, nursing home or hospital where you are staying; or • sporting equipment stored within a club room. <p>Items kept in a tent, vehicle, caravan, trailer, aircraft or watercraft</p> <p>We will not cover your Contents for physical loss or Property Damage as a result of storm, storm surge, Flood, rainwater, wind or impact by a vehicle if they are in a tent, vehicle, caravan, trailer, aircraft or watercraft.</p>

SECTION 1 – HOUSE AND CONTENTS COVER

Location of Contents	Coverage, Limits and Exclusions
Cover for theft of your Contents away from your Insured Address	<p>We will cover your wallet, handbag or other personal items when stolen as a result of aggravated theft anywhere in Australia and when supported by a Police report. Aggravated theft means violent physical assault.</p> <p>For cash and negotiable instruments we will not pay more than \$300 per theft incident, subject to a maximum of \$1,000 for any one (1) period of insurance.</p> <p>We will only cover your Contents for theft, other than aggravated theft, while they are away from your Insured Address, if:</p> <ul style="list-style-type: none"> • they are in a residential building, boarding house, motel, hotel, club, nursing home or hospital where you are staying; or • your Contents are sporting equipment stored in a club room.

EXCESS

The Excess is the amount which is payable by you if you make a claim. The amount of Excess for each Section will be shown in the Policy Schedule, unless another Excess applies as listed in this document.

In most instances at the time of your application for insurance you can select the Excess that you wish to be payable in the event of a covered loss. Selecting a higher Excess can reduce the amount of the premium you will have to pay.

In the event of one (1) incident that results in a covered loss to both your House and Contents you will only be required to pay one Excess, which will be the highest Excess applicable.

If a claim is submitted for more than one (1) identifiable event then the corresponding Excess will apply for each identifiable event.

The table below sets out the type of claim and the amount of Excess payable (if any):

Type of Claim	Excess Payable
House Claim	Yes – all claims as per Policy schedule
Contents Claim	Yes – all claims as per Policy schedule
Total Loss House	No
Total Loss Contents	No
House and/or Contents claim arising from Earthquake or tsunami	The greater of \$250 or the Excess shown in the Policy Schedule

Payment Basis for your House and/or Contents

In the event of a covered loss to your House and/or Contents, the most we will pay for any claim is the sum insured shown in the Policy Schedule, subject to any applicable Excess.

There are some items of your Contents that are subject to limits in respect of the amount payable. These are detailed in the relevant sections and tables set out above.

Claims Settlement for your House

If we accept a claim in relation to your House, we will at our option:

- rebuild;
- repair; or
- pay the reasonable cost of rebuilding or repairing,

to the same condition as when the building was new. We will decide which option we will use.

Following a claim in relation to your House, we will also pay in any one (1) period of insurance an amount up to \$25,000 for any additional costs required for your House to comply with government or local authority bylaws. We will not however pay these additional costs if you were obliged to comply with these bylaws, before the claim occurred.

We will also pay for the damaged portion of fixed coverings to walls, floors and ceilings but only in the areas where the damage occurred.

We will not pay for the replacement of undamaged property.

We will reasonably attempt to match original existing material when we repair your House, or where this is not possible we will use or pay for the nearest equivalent material. If we are unable to do so and the amount of damaged material that cannot be matched to the undamaged material is more than 40% of the total material that would have to be replaced if all the matching damaged and undamaged material was replaced, then we will replace both the damaged and undamaged material.

SECTION 1 – HOUSE AND CONTENTS COVER

Claims Settlement for your Contents

If we accept a claim for any item of your Contents, we will at our option:

- a. replace the item with the nearest equivalent new item;
- b. repair the item to the condition it was in at the time immediately before it was destroyed, lost or damaged; or
- c. pay the reasonable cost of replacing or repairing.

We will decide which option to use.

When we cover physical loss or Property Damage to Contents items included in the table headed *Category of Contents Limits* we will not pay more than the Limit of Liability for any category of Contents.

When we cover physical loss or Property Damage to your refrigerators, freezers, washing machines, clothes dryers or dishwashers which have a three (3) star energy rating or less, we will replace them with items that have at a minimum a three star energy rating.

We will also pay for the cost of replacement for damaged carpets; wall, floor and ceiling coverings; and internal blinds and/or curtains, but only in the room, hall or passage where your Contents were destroyed, lost or damaged.

Pairs, Sets or Collections

For a covered loss in respect of an item of Contents which is part of a pair, set or collection, we will only pay for the value of the actual destroyed, lost or damaged item which formed part of the pair, unless the Policy Schedule covers pairs sets and collections as a specified Valuable Item under **Section 3 – Optional Cover for Valuable Items** of this Policy.

The amount we will pay is the value that such item has as a proportion of the combined pair, set or collection. We will only pay the cost of replacing the item even though the pair, set or collection to which it belongs is now incomplete and as a result has a lesser value.

SECTION 2 – ADDITIONAL COVERS

Additional Covers for your House

Where you have selected cover for your House, we will also pay for the additional covers set out in the table below headed *Additional Covers for your House*.

Any payment that we make for these additional covers will be in addition to your House sum insured listed in the Policy Schedule. We will only provide cover for these additional covers where:

- i. you have suffered physical loss or Property Damage to your House as a result of an Insured Event covered under the table *Insured Events*; and
- ii. we have agreed to pay a claim as a result of an Insured Event.

The column headed *Coverage, Limits and Exclusions* details:

- i. the coverage applicable;
- ii. the exclusions (if any) applying to the additional cover; and/or
- iii. any specific extensions, limitations or conditions that apply to that specific additional cover.

Additional Covers for your House	Coverage, Limits and Exclusions
Alternative accommodation	<p>If a covered loss makes the Insured Address uninhabitable we will pay for your reasonable alternative accommodation expenses for the shortest reasonable amount of time necessary to restore the Insured Address to a habitable condition. The most we will pay for your alternative accommodation costs is the equivalent of 20% of your House sum insured as shown in the Policy Schedule.</p> <p>The amounts payable for this additional cover will be further reduced by any amount you may receive for rent from another source.</p>
Alternative accommodation for pets	<p>Where we have agreed to provide cover under the additional cover section for alternative accommodation we will also pay the costs of alternative accommodation for your pets, and additional living expenses for your pets, for the period that the Insured Address is uninhabitable. The most we will pay for alternative accommodation costs for your pets is \$1,000.</p>
Certificate of title	<p>We will cover the cost to replace the certificate of title to the Insured Address if it is destroyed or damaged as the result of a covered loss.</p> <p>We will not pay more than \$2,000 for this additional cover.</p>
Construction materials	<p>We will cover physical loss or Property Damage to any unfixed building materials intended to be used for repairs, alterations or additions to your House at the Insured Address. We will only provide this cover where the Insured Address is your primary residence.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> • soil, sand, gravel, bark or mulch or any similar materials; or • any gas or electrical appliances unless they are in a locked and fully enclosed building where those items are not visible from the outside of your house. <p>We will not pay more than \$2,000 for this additional cover for any one (1) period of insurance.</p>
Contract of sale extension	<p>Where you have selected cover for your House and you have entered into a contract to sell your House, we will extend cover under the Policy to the purchaser from the time when the purchaser becomes liable for any damage to your House. We will only provide this extension until the contract is settled or terminated, or until the purchaser insures your House, whichever occurs first.</p>
Garden and landscaping	<p>We will cover the cost to replace trees, plants, shrubs or lawns if any of these items are damaged by an Insured Event that is covered under this Policy; we will not provide cover for trees, plants, shrubs or lawns that are damaged as a result of storm, storm surge or Flood.</p> <p>We will not pay more than \$1,000 for any one (1) tree, plant or shrub. The maximum we will pay under this additional cover is \$5,000 in any one (1) period of insurance.</p>
House debris removal	<p>We will cover the reasonable costs for demolition, removal and disposal of debris from your House following a covered loss.</p>
Modifications to your House	<p>If you suffer an injury as a result of a covered loss, and that injury results in permanent paraplegia or permanent quadriplegia, we will cover the costs incurred by you to modify your House so that you can continue to occupy the property.</p> <p>We will not pay more than \$25,000 for this additional cover.</p>

SECTION 2 – ADDITIONAL COVERS

Additional Covers for your House	Coverage, Limits and Exclusions
Mortgage discharge costs	We will cover the reasonable costs to discharge your mortgage(s) following a covered total loss under this Policy.
Professional fees to rebuild your House	We will cover the reasonable costs incurred by you for architects, surveyors, consulting engineers and any legal fees in respect of the repair or reinstatement of your House following a covered loss.
Replacement of locks and keys	<p>We will cover the reasonable and necessary costs of replacing or recoding, locks, keys or combinations of your House's external door locks with a key cylinder or a similar item, if:</p> <ul style="list-style-type: none"> • the keys have been stolen; or • if you have reason to believe they have been copied. <p>We will not pay more than \$1,250 for this additional cover.</p>
Statutory authority costs	<p>We will cover the necessary costs to meet the requirements of any statutory authority in connection with rebuilding or repairing your House at the Insured Address.</p> <p>We will not pay any costs which result from any notice which a statutory authority served on you before the covered loss to your House occurred.</p> <p>We will not pay more than \$25,000 for this additional cover for any one (1) period of insurance.</p>
Television antenna, radio antenna and mast	<p>We will cover physical loss or Property Damage to your House caused by a television antenna, radio antenna or mast.</p> <p>We will not pay more than \$1,000 for this additional cover.</p>
Utility systems	<p>We will cover the installation costs of the following utility systems following a total loss where we have agreed to rebuild your House:</p> <ul style="list-style-type: none"> • rainwater tank facility (including the rainwater tank, water pump and wiring, foundation or tank stand, pipes connecting the roof to the tank); • solar power system (including the solar or PV panels, water tank, pump, electrical wiring, foundation or tank stand and pipes connecting the roof solar panels to the tank); • hot water exchange system (including the heat exchange system, electrical wiring, foundation or tank stand and water pipes); and • grey water recycling system (including the recycling system, distribution pipes and connectors and outlet housings). <p>We will not pay more than \$5,000 for this additional cover, after deduction of any rebate that you are eligible for under any government or council rebate scheme.</p>

Additional Covers for your Contents

Where you have selected cover for your Contents, we will also pay for the additional covers set out in the table below headed *Additional Covers for your Contents*.

When we cover physical loss or Property Damage to Contents items included in the table headed *Category of Contents Limits* we will not pay more than the Limit of Liability for any category of Contents.

Any payment that we make for these additional covers will be in addition to your Contents sum insured listed in the Policy Schedule.

We will only provide cover for these additional covers where:

- i. you have suffered physical loss or Property Damage to your Contents as a result of an Insured Event covered under the table *Insured Events*; and
- ii. we have agreed to pay a claim as a result of an Insured Event.

The column headed *Coverage, Limits and Exclusions* details:

- i. the coverage applicable;
- ii. the exclusions (if any) applying to the additional cover; and/or
- iii. any specific extensions, limitations or conditions that apply to that additional cover.

SECTION 2 – ADDITIONAL COVERS

Additional Covers for your Contents	Coverage, Limits and Exclusions
Alternative accommodation and additional living expenses	<p>If a covered loss makes the Insured Address uninhabitable we will pay for your reasonable alternative accommodation and additional living expenses for the shortest reasonable amount of time necessary to restore the Insured Address to a habitable condition. The most we will pay under this additional cover is \$10,000 or 20% of your Contents sum insured as shown in the Policy Schedule, whichever is lesser.</p> <p>We will stop paying you from the date on which you no longer need to pay for alternative accommodation.</p> <p>We will not pay for these costs if we pay you for rent following damage to your House under this Policy.</p> <p>The amounts payable for this additional cover will be further reduced by any amount you may receive for rent from another source.</p>
Contents debris removal	<p>We will cover the reasonable costs to remove Contents debris following a covered loss at your Insured Address.</p>
Contents in transit	<p>We will cover your Contents for physical loss or Property Damage while they are in transit to your new Insured Address, or to a commercial storage facility in Australia. We will only provide this cover where physical loss or Property Damage is caused by:</p> <ul style="list-style-type: none"> • theft or attempted theft involving in violent or forcible entry; • fire; • Flood; or • collision or overturning of the vehicle that is transporting your Contents. <p>We will not cover physical loss or Property Damage to glassware, crystal, crockery, mirrors or china.</p> <p>We will not cover physical loss or Property Damage caused by denting, scratching, chipping or bruising.</p> <p>We will not pay more than an amount equal to your Contents sum insured shown in the Policy Schedule for any one (1) period of insurance, for this additional cover.</p>
Document reinstatement	<p>We will cover the cost to reinstate, reproduce or restore any documents, and the information contained in the documents, if the documents are damaged as a result of a covered loss at the Insured Address.</p>
Fridge and freezer Contents	<p>We will cover loss of food or medicine caused by break down of a refrigerator or freezer located at the Insured Address.</p> <p>We will also cover loss of any food or medicine kept in a refrigerator or freezer located at the Insured Address as a result of an Insured Event that causes:</p> <ul style="list-style-type: none"> • damage to the refrigerator or freezer; • power surge; or • contamination caused by any refrigerant or oil used in the refrigerator or freezer.
Misappropriation of funds	<p>We will reimburse the financial institution that issued any credit, debit or stored value cards if those cards are stolen, misused, or used fraudulently to effect online transactions. We will only provide this cover if you have complied with all of the terms and conditions applicable for the use of the card.</p> <p>We will not pay more than \$5,000 for this cover.</p>
Money and negotiable instruments belonging to guests, employees, exchange students and visitors	<p>We will cover money and negotiable instruments of guests, employees, exchange students or visitors while located at the Insured Address.</p> <p>We will only provide this cover following a covered loss and we will not pay more than \$1,000 for any Insured Event.</p> <p>We will not cover personal property of guests, employees, exchange students or visitors if these items are insured under another insurance policy arranged by someone other than you.</p>
Replacement of locks and keys	<p>We will cover the reasonable and necessary costs of replacing or recoding, locks, keys or combinations of your House's external door locks with a key cylinder or a similar item, if:</p> <ul style="list-style-type: none"> • the keys have been stolen; or • if you have reason to believe they have been copied. <p>We will not pay more than \$1,250 for this additional cover.</p>

SECTION 2 – ADDITIONAL COVERS

Additional Covers for your Contents	Coverage, Limits and Exclusions
Security firm charges	<p>Where you have a monitored burglar alarm system operational at the Insured Address, we will cover the reasonable costs incurred by you for the alarm monitoring company to attend your address.</p> <p>We will only provide this cover when there is a burglary or attempted burglary.</p> <p>We will not cover these costs in the event of a false alarm or when there is no evidence of an attempted burglary.</p> <p>We will not pay more than \$1,250 for this additional cover.</p>
Storage charges to protect Contents	<p>We will cover the necessary and reasonable charges incurred by you to move your Contents into a commercial storage facility to protect them from further physical loss or Property Damage following:</p> <ul style="list-style-type: none"> • storm; • Flood; • rainwater; • hail; or • wind.
Storage of Contents	<p>We will cover your Contents while stored in a commercial storage facility in Australia.</p> <p>We will not pay more than the total Contents sum insured shown in the Policy Schedule for this additional cover.</p> <p>We will not cover jewellery, money or negotiable instruments in storage under this additional cover.</p>
Storage of Contents following an Insured Event	<p>If the Insured Address becomes uninhabitable following an Insured Event, we will cover the reasonable costs to remove and store your Contents for up to 12 months from the date of the Insured Event.</p> <p>We will only provide cover for storage costs during the time that you are unable to live at the Insured Address.</p>
Third party Contents	<p>We will cover personal property of guests, employees, exchange students or visitors while located at the Insured Address.</p> <p>This additional cover is subject to the definition of <i>Contents</i> listed on page 12.</p> <p>We will only provide this cover following a covered loss and we will not pay more than \$5,000 for any Insured Event.</p> <p>We will not cover personal property of guests, employees, exchange students or visitors if these items are insured under another insurance policy arranged by someone other than you.</p>

Additional Covers for your House and/or Contents

Where you have selected cover for your House or Contents or both we will also pay for the additional covers set out in the table below headed *Additional Covers for your House and/or Contents*. We will only pay for the below additional covers once during any one (1) Policy period.

When we cover physical loss or Property Damage to Contents items included in the table headed *Category of Contents Limits* we will not pay more than the Limit of Liability for any category of Contents.

Any payment that we make for these additional covers will be in addition to the corresponding sum insured listed in the Policy Schedule.

The column headed *Coverage, Limits and Exclusions* details:

- iv. the coverage applicable;
- v. the exclusions (if any) applying to the additional cover; and/or
- vi. any specific extensions, limitations or conditions that apply to that specific additional cover.

SECTION 2 – ADDITIONAL COVERS

Additional Covers for your House and/or Contents	Coverage, Limits and Exclusions
Death of you or a family member	<p>If you or a member of your family normally living with you at the Insured Address dies by accident as a direct result of a physical injury caused by an Insured Event within your House at the Insured Address, we will pay \$15,000 to the estate of the deceased person.</p> <p>We will not pay more than \$15,000 for this additional cover during any one (1) period of insurance.</p>
Fire brigade charges	<p>We will cover the reasonable costs you have to pay a fire brigade or a similar authorised organisation to attend and protect your House or Contents against an actual fire or other emergency.</p> <p>We will not pay more than \$500 for this additional cover.</p>
Forced evacuation	<p>If you are forced to evacuate the Insured Address by the Police or public authority we will cover any necessary and reasonable increases in your living expenses to allow you to maintain your normal standard of living for up to 60 days.</p> <p>The forced evacuation must be a direct result of physical loss or Property Damage to neighbouring premises that would be covered under this Policy if it had occurred at the Insured Address.</p> <p>We will not cover loss due to cancellation of a lease or agreement.</p>
Protection costs	<p>We will cover the reasonable and necessary expenses to protect your House or Contents from further physical loss or Property Damage following loss or damage from an Insured Event covered by this Policy.</p>
Tax audit fees	<p>We will cover the fees that you must pay to an accountant when your personal financial affairs are audited by the Australian Taxation Office. You must advise us of any such audit prior to the fees being incurred and we must agree to provide cover for those fees.</p> <p>We will not cover fees as described above if the audit results in:</p> <ul style="list-style-type: none"> • criminal prosecution; • fees where the final assessment of your taxable income for the period being audited is 20%, or more, higher than your original declaration; • fees for work performed outside the time limits allowed by the Australian Taxation Office; and • any fines, penalties or adjustments of taxation. <p>We will not pay more than \$5,000 for this additional cover during any one (1) period of insurance.</p>
Veterinary costs	<p>We will cover veterinary expenses if your pet is injured or killed as a result of a:</p> <ul style="list-style-type: none"> • road accident; • lightning; • earthquake; • burglary; or • attempted burglary. <p>We will not pay more than \$1,000 for this additional cover.</p>

Additional Cover for Accidental Damage

Definitions for your Accidental Damage Cover

The following special definitions apply to the cover for *Additional Cover for Accidental Damage* of the Policy only.

‘Accidental Damage’ means damage to your House and/or Contents that is accidentally, suddenly, unintentionally and unexpectedly caused by an identifiable event (other than by an Insured Event). Accidental Damage does not include loss, misplacement or mysterious disappearance of any item.

‘Occurrence’ means all Accidental Damage caused by any original source or cause.

Where you have selected cover for your House and/or Contents under this Policy, we will cover your House and/or Contents for Property Damage caused by Accidental Damage.

Payment Basis for Accidental Damage

We will cover you for a covered loss caused by Accidental Damage as part of and not in addition to your sum insured.

For this additional benefit, we will pay on the same basis as under **Section 1 – House and Contents Cover** *Payment Basis for House and/or Contents*.

Accidental Damage cover for Contents items located outside the home is only available as an optional cover under **Section 3 – Optional Cover for Valuable Items**.

SECTION 2 – ADDITIONAL COVERS

Excess

An Excess of \$5,000 applies for each occurrence.

The Excess will be applied to each and every claim, whether or not separate instances of Accidental Damage are submitted at the same time.

Specific Exclusions for Accidental Damage Cover

No coverage is provided under this additional cover for:

- a. any theft of cash, negotiables or documents of any kind;
- b. any theft of mobile telephones of any kind;
- c. any theft of computers of any kind, including but not limited to laptops, notebooks, palmtops, Personal Digital Assistants (PDAs) electronic diaries, electronic notebooks, pocket personal computers, MP3 or MP4 players or any similar devices;
- d. any loss of or damage to electronic data – for the purposes of this exclusion, electronic data means any facts, concepts and or information converted to a form usable for communications and/or displays and/or distribution and/or processing by electronic and/or electromechanical data processing and/or electronically controlled equipment which includes but is not limited to programs and/or software and/or other coded instructions for such equipment;
- e. any damage caused by any malfunction, virus, Trojan horse, worm backdoor, trapdoor, logic bomb, bacteria, rabbit program or any type of computer hacking or similar attack;
- f. mechanical, electronic or electrical breakdown of any kind;
- g. photographs, film or any image whether stored electronically or otherwise;
- h. aircraft, watercraft or vehicles, of any kind, whether they are remote controlled or not;
- i. any Contents destroyed, lost or damaged outside your House;
- j. any theft, destruction, loss or damage caused by your tenants or boarders;
- k. any destruction, loss or damage resulting from any building work, renovations or building alterations of any kind. We will insure you against damage arising solely out of painting your House provided no work other than painting is being undertaken;
- l. any destruction, loss or damage where the incident that caused the loss cannot be specified by you; or
- m. any fishing, sporting or musical equipment whilst in use or play.

Excess

The Excess is the amount which is payable by you if you make a claim. The amount of Excess for each section will be shown in the Policy Schedule, unless another Excess applies as listed in this document.

In most instances, at the time of your application for insurance you can select the Excess that you wish to be payable in the event of a covered loss. Selecting a higher Excess can reduce the amount of the premium you will have to pay.

In the event of one (1) incident that results in a covered loss to both your House and Contents you will only be required to pay one Excess, which will be the highest Excess applicable.

If a claim is submitted for more than one (1) identifiable event then the corresponding Excess will apply for each identifiable event.

The table below sets out the type of claim and the amount of Excess payable (if any):

Type of Claim	Excess Payable
Additional Covers for your House	No
Additional Covers for your Contents	No
Additional Covers for your House and/or Contents	No
Additional Cover for Accidental Damage	\$5,000

Payment Basis for Additional Covers

The benefits payable under *Additional Covers for your House*, or *Additional Covers for your Contents*, or *Additional Covers for your House and/or Contents* are in addition to the sum insured shown in the Policy Schedule.

There are some items of your Contents that are subject to limits in respect of the amount payable. These are detailed in the relevant sections and tables set out above.

Claims Settlement for Additional Covers

If we accept a claim for your House and/or Contents and there is coverage payable under **Section 2 – Additional Covers** of this Policy a claim for your House will be settled on the basis as described in *Claims Settlement for your House* and a claim for your Contents will be settled on the basis as described in *Claims Settlement for your Contents*.

SECTION 3 – OPTIONAL COVER FOR VALUABLE ITEMS

Basis of cover for Valuable Items

Cover under this section is only available when the Policy Schedule shows that you have selected Valuable Items cover for the Policy.

Valuable Items are covered for accidental loss or accidental damage on a worldwide basis. When accidental loss or accidental damage occurs:

- within Australia or New Zealand there is no time limit for coverage.
- anywhere else in the world, other than Australia and New Zealand, we will only cover loss or damage that occurs within ninety (90) consecutive days after you leave Australia.

There are two types of optional cover under this section. You can either insure your Valuable Items as:

- i. specified valuables; or
- ii. unspecified valuables.

Specified Valuable Items

If you have selected cover for specified Valuable Items:

- i. you must specify each Valuable Item you wish to insure under this Policy; and
- ii. provide valuations and/or receipts to evidence their value, unless we tell you that these are not required.

Unspecified Valuable Items

If you have selected cover for unspecified Valuable Items, we will not pay more than \$1,000 for any one item, pair, set or collection. For one loss we will not pay more than \$5,000 in total for all items, or the total unspecified valuables sum insured, whichever is lesser.

If you have selected unspecified valuables:

- i. you will need to provide us with a total sum insured for your Valuable Items, subject to a maximum total sum insured of \$5,000; and
- ii. you do not have to specify individual Valuable Items.

Specific Exclusions for Valuable Items Cover

We will not pay for accidental loss or accidental damage to your Valuable Items caused by any of the following:

- i. rust, corrosion, gradual deterioration, depreciation, wear or tear;
- ii. a defect in the item;
- iii. rats, mice or insects;
- iv. a process of cleaning which involves the use of chemicals other than domestic household chemicals; and/or
- v. mechanical or electrical breakdown other than an electric motor burning out. We will pay for any resultant damage following mechanical or electrical breakdown.

Excess

There is no Excess applicable to Section 3 – Optional Cover for Valuable Items.

Claims Settlement for Valuable Items

When accidental loss or accidental damage occurs to a Valuable Item, we will at our option:

- i. replace the item with the closest equivalent new item;
- ii. repair the item to the condition it was at the time the accidental loss or accidental damage occurred; or
- iii. pay the cost of replacement equivalent to the value of the item at the time of the accidental loss or damage.

Claims Settlement for Specified Pairs, Sets and Collections

Where you have specified a Valuable Item that is considered to be a pair, set or collection, and in the event of a total loss to any item or article within that pair, set or collection, at your option we may pay you the specified item sum insured as shown in the Policy Schedule if you agree to surrender the remaining article or articles of the pair, set or collection to us.

Claims Settlement for Unspecified Pairs, Sets or Collections

When a Valuable Item is part of a pair, set or collection and the Policy Schedule does not list the pairs, sets or collection as a specified Valuable Item, we will only pay for the value of the actual lost or damaged item itself. The amount we will pay is the value that such item has as a proportion of the combined pair, set or collection. We will only pay the cost of replacing such item even though the pair, set or collection to which it belongs is now incomplete and as a result has a lesser value.

If the Policy Schedule does not list pairs, sets and collections as a specified Valuable Item under Section 3 – Optional Cover for Valuable Items of this Policy, the most we will pay for any one item, pair, set, or collection is the Limit of Liability noted in the Category of Contents table on page 16.

SECTION 4 – LIABILITY COVER

Liability Events

We will cover you for all amounts you are legally liable to pay as compensation for Personal Injury to any person or Property Damage for the events listed in the below table headed *Liability Events*.

The column headed *Coverage, Limits and Exclusions* details:

- i. the coverage applicable;
- ii. the exclusions (if any) applying to each event as shown in the *Liability Event* column; and/or
- iii. any specific extensions, limitations or conditions that apply to that specific Liability Event.

Liability Events	Coverage, Limits and Exclusions
Contents cover liability	Where you have selected cover for your Contents we will cover you for all amounts you become legally liable to pay as compensation for Personal Injury to any person or Property Damage arising out of your ownership of your Contents. We will only pay this compensation as a result of an Occurrence during the period of insurance.
House owners liability	Where you have selected cover for your House, we will cover you for all amounts you become legally liable to pay as compensation for Personal Injury to any person or Property Damage, as a result of an Occurrence during the period of insurance arising out of; a. the ownership or occupancy of your House; or b. the land, trees, shrubs and other plant life found at the Insured Address.
Strata owners liability	Where you have selected cover for your Contents and you own a strata unit, we will cover you for all amounts you become legally liable to pay as compensation for Personal Injury to any person or Property Damage, arising out of your ownership of your Contents or your ownership of a building as a strata unit owner. We will only pay this compensation as a result of an Occurrence during the period of insurance.
Tenants liability	Where you have selected cover for your Contents and you are a tenant, we will cover you for all amounts you become legally liable to pay as compensation for Personal Injury to any person or Property Damage, arising out of your ownership of your Contents or your occupancy of the building where you are a tenant. We will only pay this compensation as a result of an Occurrence during the period of insurance.

Special Definitions for your Liability Cover

The following special definitions apply to **Section 4 – Liability Cover** of the Policy only.

‘Bodily Injury’ means physical bodily harm including resultant sickness or disease that requires care or loss of services and/or resultant death.

‘Occurrence’ means continuous or repeated exposure to substantially the same general conditions which results in Personal Injury or Property Damage neither expected nor intended from your standpoint. All death, Personal Injury or Property Damage consequent on or attributable to one source or originating cause shall be deemed to be one Occurrence.

‘Personal Injury’ means Bodily Injury, death, shock, mental anguish or mental injury, libel, slander or defamation of character. Personal Injury does not include the publication or utterance of a libel or slander:

- a. made prior to the commencement of the period of insurance; or
- b. made by or at the direction of you with knowledge of its falsity; or
- c. relating to advertising, broadcasting or telecasting activities by or on behalf of you.

‘Property Damage’ means physical damage to, or destruction of tangible property, including the loss of use of that property. Tangible property includes any liability for the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits and similar instruments, but does not include the value represented by such instruments.

Liability Limit

We will not pay more than \$30,000,000 for any one (1) Occurrence under this section of your Policy. This limit applies to all claims under this section including the additional cover for *Motor Vehicle Liability*.

Additional Cover for Liability

Where you have insured your House or Contents or both at your primary residence under this Policy, the table below sets out the additional covers we will pay when we agree to cover a claim under this Policy section, as well as the limits that apply to each additional cover. The additional covers will only be paid on the basis that they arise out of your legal liability.

Except for *Motor Vehicle Liability*, these additional covers are in addition to the Liability Limit applicable to this section.

SECTION 4 – LIABILITY COVER

The column headed *Coverage, Limits and Exclusions* details:

- i. the coverage applicable;
- ii. the exclusions (if any) applying to each event; and/or
- iii. any specific extensions, limitations or conditions that apply to that specific liability event.

Additional Cover for Liability	Coverage, Limits and Exclusions
Defence costs	We will pay the legal costs to defend a liability claim against you where we have agreed that there is cover under this Policy for liability. We will only provide this cover where we have agreed to do so in writing.
Court attendance expenses	<p>We will reimburse you for the reasonable expenses you incur in attending court where we have agreed that there is cover under this Policy for liability.</p> <p>We will not pay more than \$250 per day (excluding the first day) and \$5,000 in total for any one period of insurance for any proved loss of income.</p> <p>We will only provide this reimbursement for days during which you are not able to engage or conduct any income generating activities at all.</p> <p>The term 'income' shall mean:</p> <p>If you are a self-employed or a non-executive director, then 'income' means the gross daily income from personal exertion, excluding overtime payments, bonuses, commissions or allowances.</p> <p>You must provide any documentation, records, correspondence or other information that we request in support of any claim for lost income.</p> <p>In each case the amount of your income will be averaged over the twelve months immediately preceding our request or such shorter period during which you have been so engaged.</p>
Motor Vehicle Liability	<p>We will cover you for all amounts you become legally liable to pay as compensation for Personal Injury to any person or Property Damage:</p> <ul style="list-style-type: none"> • arising from the ownership, custody, or use of any vehicle not required to be registered by law including: <ul style="list-style-type: none"> o motorcycles up to 125cc capacity; o mobility scooters; o golf buggies; o ride on mowers; o any motorised wheelchair; or o any domestic trailer not attached to any vehicle; • caused by you solely as a result of you being a passenger in a registered vehicle. <p>We will only provide this cover as a result of an Occurrence during the period of insurance.</p> <p>We will not pay more than \$30,000,000 for this additional cover for all claims arising out of any one Occurrence.</p> <p>In addition to the limit of your liability cover, if we agree that you are entitled to liability cover under this additional benefit in respect of an Occurrence, we will also pay legal costs incurred with our consent to defend the claim.</p> <p>We will not cover you if you are entitled to be wholly or partly insured or partly protected by any compulsory statutory insurance or accident compensation scheme, or would have been, but for failure to register the vehicle or to apply for cover under the insurance or scheme or to comply with a term or condition of the insurance or scheme or by any other policy of insurance which specifically covers compulsory third party motor vehicle liability.</p>
Committee members of sporting or social clubs or community organisations	<p>We will cover you against any claim for compensation or expenses which you become legally liable to pay in Australia following an alleged or actual act or omission in connection with your position as a committee member of a sporting or social club or community organisation.</p> <p>We will not cover you if you receive more than \$1,000 per year for holding the committee member position.</p> <p>The claim for compensation must be made against you within the period of insurance stated in the Policy Schedule.</p> <p>We will not pay more than \$10,000 under this additional cover, including legal costs, during any one period of insurance.</p>

SECTION 4 – LIABILITY COVER

Specific Exclusions for your Liability Cover

The exclusions that apply to **Section 1 – House and Contents Cover**, **Section 2 – Additional Covers**, **Section 3 – Optional Cover for Valuable Items** and the **General Terms and Conditions** also apply to your liability cover and additional covers under **Section 4 – Liability Cover**. In addition the following specific exclusions are applicable to all covers under **Section 4 – Liability Cover**.

Conveyance

We will not cover any liability arising from the use of a motor vehicle, motorcycle, mini-bike, aircraft or watercraft.

However we will cover liability:

- i. that arises from the ownership, custody or use of any:
 - a. model or toy aircraft;
 - b. surfboard, sailboard, kayak or surf ski;
 - c. watercraft no more than four metres long and that do not require registration under state or territory legislation, however, we will not cover any liability arising from personal watercraft (for example, jet skis); or
- ii. under the additional cover for *Motor Vehicle Liability*.

Caravan or Trailer

We will not cover any liability arising from the use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motorcycle.

Contractual Liability

We will not cover any liability which has been assumed by you under any contract or agreement you enter into, provided that this exclusion shall not apply if you would have been liable in the absence of the agreement or contract.

Asbestos

We will not cover any liability directly or indirectly caused by or arising from exposure to asbestos or materials containing asbestos, or directly or indirectly out of or in connection with the actual or alleged use or presence of asbestos.

Breach of Fiduciary and other Duties

We will not cover any liability arising out of, or based upon or attributable to:

- a. Gaining a personal profit or advantage that is illegal.
- b. A conflict of duty or interest.
- c. Any act or omission that is dishonest, fraudulent, criminal, willful or Malicious Damage.

Sporting or social club or community organisation

We will not cover any liability for any loss that can be reimbursed by your sporting or social club or community organisation.

Prior Acts or Omissions

We will not cover any liability arising out, or based upon, or attributable to any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the Policy.

Disease

We will not cover any liability for any disease that is transmitted by you, or any member of your family who normally lives with you.

Business Trade or Occupation

We will not cover any liability arising out of business, profession, trade or occupation carried on by you.

This exclusion does not apply to any liability:

- i. arising out of you being a committee member of a sporting or social club or community organisation provided that you do not receive more than \$1,000 per year for holding this position;
- ii. arising out of you letting your House for domestic purposes; or
- iii. babysitting on a casual basis. Babysitting is not considered to be on a casual basis if:
 - a. the babysitting is not of a casual nature;
 - b. any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting;
 - c. the income derived from the babysitting is the primary or only source of your household income; or
 - d. there is a registered business associated with the babysitting.

SECTION 4 – LIABILITY COVER

Penalties and Fines

We will not cover any penalties, fines or awards of aggravated, exemplary or punitive damages made against you.

Family Members and Employees

We will not cover:

- a. Personal Injury to you, or any member of your family who normally lives with you, or any other person who normally lives with you;
- b. Personal Injury to any person that you or any other person employs when that Personal Injury arises from their employment; or
- c. Property Damage to property that belongs to you, any member of your family who normally lives with you, any other person who normally lives with you or that belongs to any person that you or any other person employs and that damage to property arises from their employment.

Excess

There is no Excess applicable to **Section 4 – Liability Cover**.

GENERAL EXCLUSIONS

Exclusions

This Policy does not cover any:

- loss;
- damage;
- destruction;
- death;
- injury;
- illness;
- liability;
- cost or expense; or

directly or indirectly caused by or in connection with, or contributed to, or arising from the following general exclusions.

Alteration

We do not cover loss for or in connection with alterations, repairs, renovations or additions to your House or to the Insured Address that cost more than \$100,000.

Consequential Actions

We do not cover loss for or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to the Nuclear, Terrorism or War Exclusion below.

Nuclear

We do not cover loss for or in connection with radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

Terrorism

We do not cover loss for or in connection with any act(s) of Terrorism.

For the purpose of this exclusion, *act(s) of terrorism* 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:

- a. involves violence against one (1) or more persons; or
- b. involves damage to property; or
- c. endangers life other than that of the person committing the action; or
- d. creates a risk to health or safety of the public or a section of the public; or
- e. is designed to interfere with or to disrupt an electronic system.

War

We do not cover loss for or in connection with war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Other exclusions

We do not cover loss for or in connection with:

- a. Lawful destruction or confiscation of your property.
- b. Damage to a heating element. We will pay for any resultant damage following damage to a heating element subject to the terms of this Policy.
- c. Mildew, atmospheric or climatic conditions.
- d. Mould or fungi.
- e. Damage, loss or injury that you or anyone acting for you deliberately caused.
- f. Action of the sea, tidal wave, high water, or erosion; except storm surge and tsunami.
- g. Landslide or subsidence except as detailed in the *Landslide or subsidence* section on Page 19 of this Policy.
- h. Any event that does not occur within the period of insurance.

GENERAL EXCLUSIONS

72 Hour Exclusion Period

We will not cover your House and your Contents for a period of 72 hours from the time of the commencement of your insurance for physical loss or Property Damage in connection with:

- a. bushfire;
- b. a named cyclone; or
- c. Flood or tsunami.

We will however provide cover within such 72 hour period if:

- a. this insurance commences directly after another insurance policy covering the same event and property expired without a break in cover; or
- b. you have entered into a contract of sale to purchase the property which has not completed and under which the risk has passed to you as purchaser.

Sanction limitation and exclusion clause

In this section, the reference to Insurer is a reference to us and Insured is a reference to you.

If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

Unoccupancy

Cover for your House, Contents and Valuable Items will not be provided if your House or the Insured Address remains unoccupied, for a continuous period of ninety (90) days or more, unless the physical loss or Property Damage for your House, Contents or Valuable Items results from lightning, thunderbolt, riot and civil commotion, damage directly caused by impact by a vehicle, aircraft, waterborne craft, space debris, rocket, satellite, or a branch, tsunami or earthquake. We do not insure you against any subsequent resultant damage.

This exclusion will not apply if you notify us that your House or Insured Address will be unoccupied for more than ninety (90) consecutive days, and we agree in writing to continue your cover and you pay us any additional premium that we may require.

GENERAL TERMS AND CONDITIONS

Preventing our right of recovery

We will not cover you under this Policy if you have made an agreement with a person not to pursue compensation when such person is liable to compensate you for any destruction, loss, damage or liability which is covered by this Policy.

Other party's interests

Any person who may have an interest in the subject matter of this Policy such as financiers, lessors or owners will be covered by this insurance to the extent of their interest. We will only protect their interests if you have told us about them and their interest has been noted in the Policy Schedule. Any person whose interests you have told us about and we have noted in the Policy Schedule is bound by the terms of this Policy.

Transfer of Interests

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

Providing proof

In order to properly evaluate your claim as expeditiously as possible you should retain the following:

- a. receipts or other confirmation of purchase and ownership; and
- b. valuations; and
- c. photographs of the Insured Address including your Contents.

At our discretion we may request such documentation if you make a claim.

Assistance and Co-operation

You must:

- a. pay us the premium for this Policy; and
- b. tell us as soon as possible of anything that changes the facts or circumstances relating to your insurance; and
- c. take reasonable precautions to prevent anything which could result in a claim under this Policy; and
- d. make sure that anyone doing anything on your behalf obeys all laws; and
- e. comply with the terms and conditions of this Policy.

Your claim may be refused

Non-compliance with Policy conditions may result in us refusing to pay a claim or reducing the amount of a claim. This includes you not complying with your duty of disclosure, or if you make a fraudulent claim.

Changing your Policy

You can make any change to this Policy and that change will be made effective when we agree to it, request additional premium (if any) and we give you a new Policy Schedule detailing the change.

Cancelling your Policy

How you may cancel this Policy

You may cancel this Policy at any time by telling us in writing that you want to cancel it.

Where more than one person is named as an insured, cancellation of the Policy will only become effective once a written agreement to cancel the Policy is received from all such persons.

How we may cancel your Policy

We may cancel this Policy in any of the circumstances permitted by law (e.g. failure to pay the premium by the due date) by informing you in writing.

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

We will refund to you the pro-rata proportion of the premium for the remaining period of insurance (less any fees or expenses that may be charged by us for administration costs and any non refundable taxes). The refund will be made payable to the first named insured in the Policy Schedule.

Jurisdiction

The courts which will have jurisdiction to hear a dispute under this Policy and the laws which shall apply to such dispute shall be the courts and laws of the state or territory of Australia from where this Policy is issued.

Notices

Any notice we give you will be in writing, and it will be effective if it is delivered to you personally; or it is delivered to you at your address (including an electronic address) which is last known to us. It is important for you to tell us of any change of address as soon as possible.

HOW TO MAKE A CLAIM

Please contact your insurance broker to assist you in making a claim.

Your Duties after a Loss

You must make your claim within 30 days after you suffer a loss.

You must also:

- a. take all reasonable precautions to prevent further loss, Property Damage, injury, illness or liability;
- b. take down details of any other people involved in the loss;
- c. inform the Police immediately if your property is stolen, vandalised or maliciously damaged. We may ask you to give us a written report from the Police;
- d. retain the damaged property;
- e. send us any claim, writ, summons or other proceedings such as an impending prosecution or inquest you become aware of;
- f. send us any document relating to your claim within seventy-two (72) hours of you receiving the document.

You must not do any of the following:

- a. carry out repairs or replacement of damaged property without our consent;
- b. offer or negotiate to pay a claim; or
- c. admit fault for a claim;

without our written permission.

Subrogation Clause

If we have made a payment under this Policy and you have a right to claim against someone who caused the loss or damage, we have the right to make such a claim in your name. We also have the right to conduct, defend or settle any legal action.

You must give us all the information and cooperation that we require in order to exercise such rights.

How the Goods and Services Tax affect your Claim

Where we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.



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