

KEY FACTS ABOUT THIS HOME CONTENTS

Private Client Group Home Policy



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THIS IS NOT AN INSURANCE CONTRACT

Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

Step 2 Check the maximum level of cover and the events covered

Under this policy, you set the maximum level of cover.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Some limits apply to additional covers, for example \$5,000 for fire department charges and 10% of sum insured (limit \$10,000) for garden and landscaping items.
Flood	Yes	
Storm	Yes	
Accidental breakage	Yes	
Earthquake	Yes	
Lightning	Yes	
Theft and Burglary	Yes	We do not cover any loss or damage caused by the theft or other misappropriation of contents by an insured person, We also do not cover theft by a tenant or their guest whilst the residence is temporarily let.
Actions of the sea	Yes	Storm surge and tsunami are also covered. Earth movement other than due to an earthquake is excluded.
Malicious Damage	Yes	Acts by an insured person are excluded
Impacts	Yes	
Escape of Liquid	Yes	Wear and tear, gradual deterioration and mould is excluded.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Yes	Special limits apply to certain categories of contents, for example money, collections and jewellery.
Items away from insured address	Yes	Cover is worldwide, subject to a sanctions exclusions.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



Step 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items. For example, jewellery is restricted to \$50,000 per covered loss (with a single item limit of \$25,000) unless you have specified under private collections and paid an additional premium. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example, the minimum excess payable under contents is \$1000 unless a higher excess is applicable as per your policy schedule. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other relevant policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$30,000,000. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction your contents including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

* the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you should start by listing all your contents and working out how much it would cost to replace them. A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

Step 4 Seek more information

If you want more information on this policy contact us on 1300 030 886.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

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