



# HOME & CONTENTS INSURANCE

PRODUCT DISCLOSURE STATEMENT



# WELCOME AND THANK YOU FOR CHOOSING GIO

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

## By choosing GIO you can:

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Manage your policy online

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Make a claim 24/7 by calling on 13 14 46 or online

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Call 13 10 10 or chat with us online with the GIO Virtual Assistant for extra support

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The information in this PDS is current on the date it was prepared. From time to time, we may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

# KEY INFORMATION ABOUT GIO HOME & CONTENTS INSURANCE



## Type of insurance

This policy provides cover for loss or damage to the home and contents when you live in the home or in a unit.

When you own and live in a home you can choose either home or contents insurance (or both) and the cover you have will be shown on your certificate of insurance. When you live in a unit, or rent a house, you can insure your contents.

There are three levels of cover to choose from – **Classic, Classic Extras** and **Platinum**. The limit of cover and the covers available can vary across these three levels.

We do not cover the home or contents for all types of loss or damage.



## What we cover

### Insured events

We cover specific events like storm, flood, fire (including bushfire), escape of liquid and impact. With Classic Extras and Platinum level of cover we also cover accidental loss or damage at the home.

### Legal liability

We cover your legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property.



## What we pay

For home claims, the most we will pay for loss or damage to the home for any one incident is the home sum insured shown on your certificate of insurance, unless we say otherwise in your policy.

For contents claims, the most we will pay for loss or damage to your contents for any one incident is the general contents sum insured shown on your certificate of insurance, unless we say otherwise in your policy.

The most we will pay for all claims arising from one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.

We will pay up to the limits outlined under the relevant Additional and Optional cover.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy for full details.



### Exclusion for new policies

We do not insure you for bushfire, storm, storm surge, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see section 3 'Things we don't cover' on page 29.

## Summary of cover

Limits, conditions and exclusions apply. Read your policy for full details.

### Insured events

What we cover	All Levels of Cover	Page
 Flood	✓	43
 Storm	✓	44
 Storm surge	✓	45
 Lightning	✓	45
 Fire (including bushfire) & Extra costs cover in the event of bushfire	✓	46
 Earthquake and Tsunami	✓	46
 Theft or Burglary	✓	47
 Escape of liquid & Exploratory costs	✓	47
 Impact	✓	49
 Damage by an animal	✓	49
 Explosion	✓	50
 Riot, civil commotion or public disturbance	✓	50
 Malicious acts and vandalism	✓	50

### Legal liability

What we cover	Page
 Legal liability	✓ 51

## Additional covers that come with your policy

There are some additional covers that come with your policy for no extra cost. Whether the additional cover is available with your policy and the limit on that cover depends on whether you have the **Classic**, **Classic Extras** or **Platinum** level of cover. See section 5 'Additional covers that come with your policy' on page 53 for more information.

What we cover	Classic	Classic Extras	Platinum	Page
 Other repair/rebuilding costs (Home cover only)	✓	✓	✓	56
 Temporary accommodation when you have home cover	✓	✓	✓	57
 Temporary accommodation for tenants and strata title owners (Contents cover only)	✓	✓	✓	58
 Removal of debris	✓	✓	✓	59
 Storage of undamaged contents (Contents cover only)	✓	✓	✓	60
 Supplementary living expenses	✗	✓	✓	60
 Environmental Improvements (Home cover only)	✓	✓	✓	61
 Mortgage discharge costs (Home cover only)	✓	✓	✓	61
 Energy costs for loss of supply of renewable energy (Home cover only)	✗	✓	✓	62
 Costs to re-establish important documents (Contents cover only)	✓	✓	✓	62
 Damage to gardens and plants (Home cover only)	✗	✓	✓	63
 Accessories and spare parts (Contents cover only)	✓	✓	✓	63
 Paraplegia or quadriplegia assistance (Home cover only)	✓	✓	✓	64
 Fatal injury compensation	✓	✓	✓	64

What we cover	Classic	Classic Extras	Platinum	Page
 Accidental breakage of glass	✓	✓	✓	65
 Platinum contents	✗	✗	✓	67
 Contents temporarily removed (Contents cover only)	✓	✓	✓	68
 Contents on common property (Contents cover only)	✗	✓	✓	69
 Contents in commercial storage (Contents cover only)	✓	✓	✓	69
 Contents in transit (Contents cover only)	✓	✓	✓	70
 Visitors' contents (Contents cover only)	✓	✓	✓	70
 Lock replacement	✓	✓	✓	71
 Food and medication spoilage (Contents cover only)	✓	✓	✓	71
 Exploratory costs where leak is not covered under insured event 'Escape of liquid' (Home cover only)	✓	✓	✓	72
 Damage from physical injury or incident	✓	✓	✓	72
 Security attendance fees	✗	✗	✓	73
 Prevention of access when you have home cover	✗	✗	✓	74
 Prevention of access when you have contents cover	✗	✗	✓	75
 Matching undamaged parts	✓	✓	✓	76

## Optional cover you can pay extra for

Depending on the level of cover you have chosen, optional cover may be included in your policy or you may have to pay extra for them. In some cases, the optional cover is not available with the level of cover you have chosen. If an optional cover applies to your policy it is shown on your certificate of insurance. See section 6 'Optional covers you can pay extra for' on page 77 for more information.

What we cover	Classic	Classic Extras	Platinum	Page
 Motor burnout	⊕\$	✓	✓	78
 Safety net home protection (Home cover only)	⊕\$	✓	✓	79
 Accidental damage at home	⊕\$	✓	✓	80
 Excess-free Glass cover (Home cover only)	⊕\$	⊕\$	⊕\$	82
 GIO Home Assist (Home cover only)	⊕\$	⊕\$	⊕\$	83
 Injury to pet dogs and cats (Contents cover only)	⊕\$	⊕\$	⊕\$	84
 Domestic workers compensation (Home cover only)	⊕\$	⊕\$	⊕\$	85
 Portable valuables (Contents cover only)	⊕\$	✓	✗	86

# WE UNDERSTAND EXPERIENCING LOSS OR DAMAGE OR HAVING A CLAIM MADE AGAINST YOU CAN BE STRESSFUL

### Here's what to do:

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#### Step 1

Make sure everyone is safe. For emergencies, call 000.

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#### Step 2

Try to prevent further loss damage or liability (e.g. if there is a broken window, arrange for it to be covered to prevent water damage from the rain).

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#### Step 3

Report any theft and malicious damage to the police as soon as possible.

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

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#### Step 4

Contact us as soon as possible by calling 13 14 46 or online.

If you delay reporting your claim, we will not pay for any additional loss, damage or liability caused by your delay. When you contact us, describe details of what has happened (e.g. a window broken in a storm). For electrical items, please have details about the make and model. If the damage to your home or contents was caused by another person, and if possible, please provide us their name and address and, if applicable, their registration number.

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In this PDS you will be referred to the Home and Contents Insurance Additional Information Guide. This guide is available at [gio.com.au](http://gio.com.au) and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of the words with special meanings are defined in section 11 'Words with special meanings' on page 115.

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# 1

## **IMPORTANT THINGS TO KNOW UPFRONT**

Before we get into the specifics of your policy there are important things to know upfront. This includes information about:

- your contract with us;
- communicating with you electronically;
- information about your cooling off period;
- your responsibilities and when you need to contact us about changes;
- your sums insured; and
- the excesses that apply to your claim.

## Our agreement with you

If you buy this insurance from us, your contract is made up of your certificate of insurance, this PDS and any SPDS that we have given you.

## Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication (e.g. SMS). We will obtain your express or inferred consent to do so. Each electronic communication will be deemed to be received by you at the time it leaves our information system.

## Cooling off period

You can contact us to return the policy within **21** days from the start date of your policy (including on renewal).

This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 109.

## There are limits to what we will pay and some things we don't cover

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 27 to 40. There are also specific things we don't cover explained in sections 4 to 6 on pages 41 to 88 which are particular to the cover under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

## Extra Support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

## Your responsibilities

- take steps to prevent theft, loss, damage or legal liability (e.g. ensuring there are working smoke detectors in the home or unit);
- maintain door locks and window locks in good working condition and keep alarms working and connected;
- follow all the terms and responsibilities set out in your policy;

## Your responsibilities (continued)

- keep the home or unit structurally sound, watertight, secure and well maintained (e.g. remove mould, fix any holes in floors, walls and ceilings, fix loose, missing or rusted steps, gutters, flooring);
- fix any inherent defect, faulty design, structural fault and/or faulty/poor workmanship at the building as soon as possible after you identify it or are told about it;
- ensure that the home complies with local council requirements and building laws and regulations when construction, alterations or repairs are undertaken (e.g. ensure all required permits and permissions prior to work commencing and ensure that all requirements including height limits are met);
- ensure that the home and contents are kept in good condition (e.g. there are no blocked gutters, the roof is not rusted, the building is not infested with vermin and there is no termite damage);
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that's abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

If you are a tenant, you must comply with your responsibilities to the extent you are required to correct, repair or maintain the home or unit under your tenancy rental agreement.

### **Not meeting your responsibilities**

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

## When you need to contact us

During the period of insurance you must tell us as soon as possible if:

- you have been charged with or convicted of, a criminal act or offence;
- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- you start to operate or intend to operate a business activity at the insured address;
- you start farming, manufacturing or undertaking repair work at or from the insured address;
- there are changes to any business activity you operate at the insured address, such as but not limited to, the type of business activity changes, people start to come to the insured address, business signage is installed and storage of chemicals for the business activity occurs;
- you need to change the sums insured for the home or contents;
- any detail on your certificate of insurance is no longer accurate, such as but not limited to the description of the home;
- you intend to demolish the home, have lodged an application to do this, or a government authority has issued a demolition order;

Continued on next page.

## When you need to contact us (continued)

- you lease or rent **2** or more rooms at the insured address to tenants or paying guests;
- you move out and lease or rent the entire home or unit to tenants or paying guests;
- trespassers or squatters occupy the insured address;
- building, renovations, construction, alterations and/or repairs commence at the insured address.

If you have not told us about any of the above matters having occurred in any other period of insurance you held in this policy with us, you must also tell us as soon as possible.

## What we will do when you contact us

When you tell us about any of the above matters, an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it will mean we can no longer insure you and we will cancel your policy.

## If you do not contact us

If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

## How to contact us



Call us on 13 10 10.

## If your contact details change

You must keep your contact details, including your Australian Mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether have cover in place.

## When changing insured address

When you are permanently changing your residential address within Australia, we will cover your contents for loss or damage caused by an insured event during the period of insurance at both your insured address and the new address for up to **14** days from when any of your contents first arrive at the new address. The most we will pay for your contents in all locations is the general contents sum insured. All conditions, limits and exclusions of this policy apply to this cover.

You must contact us before the **14** days end and ask us to change the insured address if you want contents cover to continue.

Once your contents have been at the new address for **14** days all cover under this policy ends unless you have contacted us to change the insured address, we have agreed to continue cover and you have paid us any extra premium.

## About your sum insured

### **Make sure your sums insured are adequate**

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to select a sum insured for both the home and contents that meets your needs in the event the home and/or contents are damaged or destroyed.

To help you calculate the replacement value of the home and contents, we provide a 'Buildings Calculator' and a 'Contents Calculator' that you can access at our website, [www.gjo.com.au](http://www.gjo.com.au)

You can also choose to seek the services of an architect, builder, quantity surveyor, valuer or other suitably qualified professional for an expert opinion. Portable valuables that we have agreed to insure do not need to be included in your general contents sum insured. See page 25 for more details.

### **Review your sums insured regularly**

To ensure your sums insured are adequate it is important to review them regularly, being mindful of any additions, enhancements or renovations that you make or any items purchased recently, and ask us to change the sums insured when required. If you upgrade the size or standard of the home, it may increase the cost to rebuild the home. The home sum insured will need to reflect these types of changes.

### **If you over-insure**

We will not pay more than the amount of the assessed quote to rebuild, repair or replace the home or contents. Again, it is important to review your sums insured regularly. We will not refund any premium paid for over-insuring.

### **Adjustments on renewal**

We may choose to adjust the home and contents sums insured at the end of each period of insurance, to account for various factors including inflationary trends. However, you still need to consider if the home and contents sums insured are suitable for your situation. We will not change the sums insured for any items insured as specified contents and/or portable valuables. If changes are required to the sums insured for these items please tell us.

### **GST**

Limits and the most we pay amounts stated in this PDS and on your certificate of insurance include GST.

# EXCESSES THAT APPLY TO YOUR CLAIM

## What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. The amount and types of excess are shown on your certificate of insurance or in this PDS.

Excess type	
<b>Standard excess</b>	This excess applies to all claims unless your policy states that no excess applies to your claim. You can choose a higher standard excess to reduce your premium. The amount of the standard excess applied to home claims (which includes legal liability claims and additional cover claims under home cover) can be different to the standard excess applied to contents claims (which includes legal liability claims and additional cover claims under contents cover).
<b>Additional excess</b>	An additional excess may apply to your policy based on our assessment of risk. If an additional excess applies to your policy, this excess is payable in addition to any other excess, unless stated otherwise in your policy.
<b>Motor burnout excess</b>	The optional cover 'Motor burnout' has its own excess which you pay instead of the standard excess (plus any other applicable excess).
<b>Portable valuables excess</b>	The optional cover 'Portable valuables' has its own excess.
<b>Injury to pet dogs and cats excess</b>	The optional cover 'Injury to pet dogs and cats' has its own excess which you pay instead of the standard excess (plus any other applicable excess).
<b>Earthquake and Tsunami excess</b>	This excess applies in addition to any other excess if you make a claim for loss or damage as a result of an earthquake or tsunami, unless stated otherwise in your policy.
<b>Unoccupied excess</b>	This excess applies in addition to any other excess if at the time of the incident covered by your policy, the home or unit has been unoccupied for more than <b>60</b> continuous days.



### When is the home or unit unoccupied?

A period of unoccupancy starts when the home or unit becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied the home or unit for at least **2** consecutive nights. You will be required to prove the occupancy of the home or unit in the event of a claim, unless this is not reasonably possible. Examples of how you can prove the occupancy include providing us with copies of bills (or other documents demonstrating the usage of utilities that are connected to the home or unit) and photos of furnishings in the home or unit. See section 11 'Words with special meanings' on page 120.



Refer to the Home and Contents Insurance Additional Information Guide for further information

## Claiming for both home and contents

When both the home and contents at the one insured address are insured with us and your claim is for loss or damage to both arising from the one incident, you must pay whichever is the higher of the home standard excess or the contents standard excess (plus any other applicable excess).

## When your claim is for contents and portable valuables

When your claim is for both contents and portable valuables cover arising from the one incident, the higher of your contents excess or portable valuables excess applies (plus any other applicable excess).

## When your claim is for portable valuables only

The portable valuables excess shown on your certificate of insurance (and not the standard contents excess) is payable when your claim proceeds solely against portable valuables (plus any other applicable excess).



Refer to the Home and Contents Insurance Additional Information Guide for further information about excesses.

## How to pay your excess

You can choose from the following options to pay your excess(es):

- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you for your claim (if any).

We will not cover any legal or other costs that arise because of any delay in paying an excess.

## When your excess will be waived

We will waive your excess and no excess will apply when:

- you are not responsible for the loss or damage and the incident was caused by another person (but not a person within the definition of 'You' and not a person living at the insured address). You may be able to show this by providing a police report, expert reports, statement from a witness and/or photographs; and
- you can give us the name and address of the person responsible, and if applicable, the registration number of their vehicle.

If you cannot identify the person responsible and/or give us their name and address (and if applicable, their registration number) it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

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# 2

## WHAT WE COVER – THE BASICS

This section describes the basics of:

- what we cover and do not cover as the home and contents;
- who we cover;
- where we cover;
- how we cover different types of contents.

## What we cover as the home

### ✔ We cover:

The home that you own or are responsible for and use primarily for domestic purposes and described as 'Your home' on your certificate of insurance (if it shows a description of 'Your home') including the following at the insured address:

- garages, carports, outbuildings and any structural improvements on land;
- decks, pergolas, pagodas, verandas and balconies, fixed water tanks, fixed swimming pools and spas (including their pumps and accessories), granny flats, sheds and tennis courts;
- garden borders, sealed pathways and paved or concreted floor areas;
- sealed driveways or sealed roads (limits apply);
- outdoor walls, gates, fences (limits apply) and retaining walls which are located within the boundaries of the insured address;
- floating wooden floors;
- services, both above and below ground that you own and you are responsible for (e.g. a water or waste service line);
- any permanently housed, connected or wired electrical appliances (e.g. a wired oven);
- any permanently fixed outdoor items, including solar panels, satellite dish, play equipment, clothes lines, animal housing and outdoor lights;
- gas appliances permanently plumbed to a gas supply;
- any permanently attached fixtures including wall, ceiling and floor coverings;
- lino installed, whether permanently attached or not;
- sewer storage tanks or treatment tanks permanently plumbed to the home;
- boat jetties, pontoons, mooring poles and their attachments and accessories which are located within the boundaries of the insured address or where part of their structure begins or terminates on the insured address;
- uninstalled building fittings, fixtures and materials (limits apply), but only when kept in a locked and secured building at the insured address.

### ✘ What we don't cover as the home

Home does not include:

- anything that is contents;
- any building or part of a building which is legally part of a strata title building according to the applicable strata laws in your state or territory;
- any new building in the course of construction;
- any part of the home or building used for farming of any description (including buildings used for hobby farms) such as, but not limited to, a barn, dairy, shearing shed, silo or stable. This limitation does not include any building which could be used for farming, but is not used for that purpose;

- any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- inflatable or portable swimming pools and spas and their accessories;
- any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- any carpets, rugs, blinds, drapes or curtains;
- air conditioners attached within a window;
- loose or compacted soil, sand, lawn, artificial grass, gravel (including on roads, driveways and tracks), pebbles, rocks or granular rubber;
- used or applied chemicals, fertilisers or pesticides;
- plants, trees, shrubs and hedges in the ground (unless covered under additional cover 'Damage to gardens and plants', see page 63);
- a hotel, motel or boarding house;
- any electrical or electronic items that are no longer able to be used for the purpose they were intended.



We do not cover any part of the home or contents that is not in good condition or that has wear, tear or depreciation and we do not cover some losses where home extensions, alterations or renovations are not complete. See section 3 'Things we don't cover' on pages 27 to 40.



Sometimes we might cover something under 'What we cover as the home' or 'What we cover as contents' but that item or part of the home or contents may not be covered for all types of loss or damage covered by your policy (e.g. we cover retaining walls which are located within the insured address as part of the home or unit, but we do not cover loss or damage to retaining walls under certain insured events). See section 4 'What we cover – the details' on pages 41 to 52. It is important to read your policy carefully.

## The most we will pay for the home

The most we will pay for loss or damage to the home for any one incident is the home sum insured shown on your certificate of insurance, unless a different limit elsewhere in your policy applies. Some items also have fixed limits that cannot be increased and these limits (shown in the table below) are the most we will pay for those items.

### Home items with fixed limits

Fixed limits apply to	Limits for any one incident		
	Classic	Classic Extras	Platinum
Uninstalled building fixtures, fittings and materials (e.g. tiles stored in the shed or an oven that is not yet installed)	Up to <b>\$500</b> in total	Up to <b>\$1,000</b> in total	Up to <b>\$2,000</b> in total
Fencing*	Up to <b>2</b> kilometres	Up to <b>2</b> kilometres	Up to <b>2</b> kilometres
Sealed driveways and sealed roads*	Up to <b>500</b> metres	Up to <b>500</b> metres	Up to <b>500</b> metres

\*In addition to the distance limit shown we will not pay more than the home sum insured shown on your certificate of insurance.

## Who we cover

In your policy, You/Your refers to the person or persons named as the insured on your certificate of insurance and members of your family who normally live with you at the insured address.

If the insured shown on your certificate of insurance is a company, trustee of a trust or body corporate, then You/Your refers to:

- that company, trustee or body corporate;
- the following if they normally live at the insured address:
  - any company director, company owner or trust beneficiary; and
  - their respective family members.

Family means:

- your spouse, partner or de facto;
- your parents (including legal guardians), parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto; and
- people who provide care services to you.

## Where we cover- the insured address

We cover the home and contents at the insured address.



The insured address is the address/ location shown on your certificate of insurance. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property unless the additional cover 'Contents on common property' applies, see page 69.

In addition we:

- can provide cover for some portable valuable items away from the insured address, see pages 86 to 87 'Portable valuables' and 'Platinum contents' (available with Platinum cover only) on page 67;
- provide some limited cover for your general contents while they are away from the insured address, see e.g. 'Contents temporarily removed' on page 68.

## What we cover as your contents

### ✔ **We cover:**

Contents are your household items that you own or are responsible for and use primarily for domestic purposes. Contents are items which are not permanently attached to the home or insured address such as, but not limited to:

- furniture;
- furnishings;
- clothing;
- home computers and printers;
- electronic tablets (e.g. iPads);
- laptops;
- mobile or satellite phones;
- unfixed electrical goods and appliances not housed in a cabinet;
- internal blinds, drapes and curtains;
- carpets and rugs;
- pot plants; and
- medical equipment and aids.

Contents that are vehicles, watercraft or aircraft are limited to:

- golf cart and buggy, wheelchairs, mobility scooters or similar medical aids designed to assist with physical disabilities or the elderly;
- ride-on mowers;
- remote controlled model or toy motor vehicles;
- surfboards, sailboards, kite surfing equipment, canoes, kayaks and non-motorised surf skis;
- remote controlled model or toy watercraft;
- remote controlled model or toy aircraft with a wingspan up to **1.5** metres;
- personal transportation vehicles (see section 11 'Words with special meanings' on page 119);  
and
- drones (see section 11 'Words with special meanings' on page 117).

Contents that are swimming pools, saunas and spas are limited to those that are designed to be easily relocatable.

## What we cover as your contents (continued)



### **If contents are insured in a unit**

Contents also include the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state or territory law. The fittings included are limited by law, and depending on the location of your unit could be:

- lino installed in the unit, whether permanently attached or not;
- floating wooden floors;
- air conditioners (split system and ducted) and spas for the sole use of the unit owner or occupier;
- fixtures owned by you as a tenant which will be removed when vacating;
- wall paint and paper if your unit is located in New South Wales.

We will not cover any item which is legally part of a unit building according to the relevant state or territory law. It is your responsibility to determine whether a fitting is legally part of a unit building according to the relevant state or territory law.



### **If contents are insured in a property that is not a unit and you are a tenant**

When you are a tenant of a property that is not a unit, contents also include any items used primarily for domestic and residential purposes, which are permanently attached to the insured address and are not common property and which you own.

## ⊗ What we don't cover as your contents

Contents does not include:

- anything defined as the home, unless 'If contents are insured in a property that is not a unit and you are a tenant' applies to you;
- electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a television that can't be watched);
- floating wooden floors unless covered under 'If contents are insured in a unit' page 24;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery);
- any pets or animals;
- electronic files for which you do not have a licence;
- items that are or were stock or samples related to any business activities;
- loose or compacted sand, soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- plants, trees, shrubs and hedges in the ground (unless covered under additional cover 'Damage to gardens and plants', see page 63);
- used or applied chemicals, fertilisers and pesticides;
- a motor vehicle, motorbike, motorcycle or any other vehicle of any type other than those covered in 'What we cover as your contents' (see page 23);

- unfitted accessories of any vehicle, watercraft or aircraft and their keys (including keyless electronic starters), but we will cover keys if they belong to vehicles covered under 'What we cover as your contents' (see page 23);
- any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer or horse float unless covered under 'Platinum contents' additional cover, see page 67;
- any unlicensed or unregistered firearms;
- any item which is legally part of a unit building according to the relevant state or territory law.

## The most we will pay for your contents

The most we will pay for loss or damage to all contents arising from any one incident is the general contents sum insured shown on your certificate of insurance (which includes any specified contents) plus any portable valuables sums insured, unless stated otherwise in your policy.

## How we cover your contents

The type of cover we offer, where we provide that cover, and the limits that apply, differ depending on the contents you are insuring.

## Contents cover – at the insured address

We cover contents at the insured address. We can also provide cover for Portable valuables at and away from the insured address for an extra premium, see 'Portable valuables – unspecified items' on page 86 and 'Portable valuables – specified items' on page 88. See also 'Platinum contents' on page 67.

## How we categorise different types of contents

### General Contents

Some contents have no limit (other than the total contents sum insured) e.g. furniture, electrical appliances (fridge, TV), carpets, clothes and manchester.

### Contents with fixed limits

Some contents have fixed limits that cannot be changed and these limits are the most we will pay for those contents items. See the table below for the fixed limits that apply.

### The most we will pay for contents with fixed limits

Item	Limits for any one incident		
	Classic	Classic Extras	Platinum
Tools of trade and equipment used for a business activity (not 'home office equipment')	\$1,000 in total	\$2,000 in total	\$5,000 in total
Refrigerated food, frozen food and medicines	\$500 in total	\$1,000 in total	\$2,000 in total

## Contents with fixed limits (continued)



For example, you have the Classic level of cover and tools of trade that are worth **\$3,500**, but cover for this item is limited to **\$1,000** because tools of trade is a contents item with a fixed limit. Your tools of trade are covered at the insured address for a maximum of **\$1,000**.

## Contents with flexible limits

Some contents have flexible limits. These are items where you can choose to increase their limit for an extra premium. When you do this they become 'Specified contents items' and are shown on your certificate. The most we will pay for a specified contents item for any one incident is the amount shown on your certificate of insurance for that item.

If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the following table.

### The most we will pay for contents with flexible limits

Item	Limits for any one incident		
	Classic	Classic Extras	Platinum
Jewellery and watches	<b>\$2,000</b> per item or set up to a total of <b>\$4,000</b>	<b>\$3,000</b> per item or set up to a total of <b>\$10,000</b>	<b>\$10,000</b> per item or set up to a total of <b>\$40,000</b>
Carpet or rugs that are hand woven or hand knotted	<b>\$2,000</b> per carpet or rug	<b>\$5,000</b> per carpet or rug	General contents sum insured
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	<b>\$10,000</b> per item or set up to a total of <b>\$50,000</b>	<b>\$20,000</b> per item or set up to a total of <b>\$80,000</b>	<b>\$200,000</b> in total
Collections, sets and memorabilia, including, stamp collections, collectors pins, medals and currency no longer in circulation	<b>\$2,000</b> in total for all collections, sets and memorabilia	<b>\$5,000</b> in total for all collections, sets and memorabilia	<b>\$50,000</b> in total for all collections, sets and memorabilia



For example, you have the Classic Extras level of cover and a diamond ring worth **\$8,000**. Jewellery has a flexible limit of **\$3,000** per item. You ask us to increase cover to **\$8,000** and pay the extra premium. This diamond ring is now shown on your certificate of insurance as a 'Specified contents item' and is covered for a maximum of **\$8,000** at the insured address.

## Optional Portable Valuables and Platinum contents – cover at and away from the insured address

Portable valuables cover provides cover, at and away from the insured address, anywhere in Australia and New Zealand. Jewellery and watches only are also covered anywhere else in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe. See 'Portable valuables – unspecified items' on page 86 and 'Portable valuables – specified items' on page 88. See also 'Platinum contents' on page 67 which is available only with the Platinum level of cover.

# 3

## **THINGS WE DON'T COVER**

There are some things we don't cover under your policy and we want to be upfront about this.

Remember, there are also specific things we don't cover in sections 4 to 6 see pages 41 to 88.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ Actions or movements of the sea**

any actions or movements of the sea.

#### **⊗ Aircraft shock waves**

the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds, but we will cover you if you can clearly show us that the damage was caused by a single destructive incident covered by your policy.

#### **⊗ Biological, chemical, other pollutant or contaminant**

- any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

But we will cover:

- fire damage (including water contamination) that is covered by insured event 'Fire (including bushfire)' on page 46;
- your legal liability under 'Legal liability' cover on page 51, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

#### **⊗ Breaking the law**

- you, or someone with your knowledge or permission, committing or trying to commit an unlawful or criminal offence, such as assault or a malicious act;
- your possession, supply or consumption of any illegal substances or illegal drugs;
- you not obeying any commonwealth, state, territory or local government law or lawful direction, including laws or lawful directions relating to:
  - smoke alarms;
  - pool fencing;
  - installing a balcony railing or balustrade when required;
  - dangerous goods and liquids;
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ Building extensions, alterations or renovations**

other than the cover available under 'Legal Liability' extensions, alterations or renovations to the home or part of the home or unit including:

- damage caused by cracking, collapse, subsidence caused fully or partially by the construction work;
- damage caused by storm, flood or water entering the home through openings in the walls or roof or other parts of the home under construction, whether or not they are temporarily covered at the time of the damage;
- damage caused by storm or flood to any part of the home that is not fully built or is undergoing extensions, alterations or renovations;
- theft or damage by someone who enters or leaves through an unlockable part of the home that is under construction;
- damage caused by a malicious act or vandalism to unfinished parts of the home.

#### **⊗ Bushfires, storms, storm surges, floods, tsunamis in the first 72 hours of cover**

a bushfire, storm, storm surge, flood or tsunami in the first **72** hours of cover. But we will cover these events if this policy began on the same day:

- you become the owner of the home or unit;
- that another policy covering the home or contents expired or was cancelled, but not when you cancelled the policy prior to its expiry date, and only up to the sums insured covered under the expired or cancelled policy (any increase in sums insured will not be covered for these events for the first **72** hours specified).

#### **⊗ Chemical damage when cleaning**

chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

#### **⊗ Chips and scratches**

a breakage that does not extend through the entire thickness of the damaged item (e.g. chips or scratches).

#### **⊗ Computer virus or computer hacking**

a computer virus or computer hacking.

#### **⊗ Deliberate damage to a reservoir or dam**

a deliberate or malicious act causing damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ Deliberate or reckless actions**

an act or omission by you, your family, anyone living at the insured address or any owner or part owner of the home or contents, or anyone acting with your consent, which:

- is deliberate;
- is a deliberate lack of action;
- demonstrates a reckless disregard for the consequences of that action or omission.

#### **⊗ Glasshouse, greenhouse and conservatory**

any accidental breakage of glass in a glasshouse, greenhouse or conservatory, but we will cover all other damage to them caused by an incident covered by your policy.

#### **⊗ Ground movement**

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover landslide or subsidence that is specifically covered under the following insured events:

- 'Storm' page 44;
- 'Storm surge' page 45;
- 'Escape of Liquid' page 47;
- 'Flood' page 43;
- 'Earthquake and Tsunami' page 46;
- 'Explosion' page 50.

#### **⊗ Hazardous materials**

any hazardous materials if not stored or used in accordance with the relevant laws, controls and manufacturer's instructions.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ Home, unit or contents that are not in good condition**

any part of the home, unit or contents not being in good condition, such as, but not limited to:

- there are blocked gutters;
- the roof leaks when it rains;
- there are areas of the roof that are rusted through;
- there is wood rot, termite or ant damage;
- there are holes in floors, walls, ceilings or any other parts of the home or unit (e.g. external wall cladding, internal plaster, floorboards);
- there are boarded up or broken windows;
- there are steps, gutters, flooring, walls, ceilings, gates, fences or wall fences or any other areas of the home or unit that are loose, falling down, missing or rusted through or otherwise in disrepair;
- previous damage including damage caused by flood has not been repaired;
- the home or unit is infested with vermin;
- plant matter is growing into the home or unit (e.g. walls, windows and gutters);
- the home or unit (including all sheds, outbuildings and other structural improvements at the insured address) is not structurally sound or is unsafe or unfit to live in;
- there are rings (i.e. jewellery) where the claw (surrounding the stone) is obviously damaged or worn.

If you are a tenant, in relation to your 'home or unit', this exclusion applies to the extent you are required to maintain the building or unit under your tenancy rental agreement.

#### **⊗ Mechanical or electrical breakdown or failure**

mechanical or electrical failure or breakdown or anything that fails to operate properly, but we will cover damage caused by:

- fire spreading from an electrical fault to other parts of the home and contents to the extent it is covered under insured event 'Fire (including bushfire)' (see page 46);
- lightning to the extent it is covered under insured event 'Lightning' (see page 45);
- motor burnout to the extent it is covered under 'Motor burnout' optional cover (see page 78).

#### **⊗ Mould or mildew**

mould or mildew at the insured address unless it was directly caused by an incident covered by your policy and there is no evidence of pre-existing mould in the home or unit.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ Not complying with building laws or regulations**

any component of the home that was not built, constructed, renovated, altered or repaired in compliance with local council requirements or relevant building laws or regulations (**non-complying building component**) except those laws or regulations introduced after the home was originally built or when construction, repairs, renovations or alterations were undertaken. Non-complying building components include, but are not limited to:

- you build an additional bathroom without obtaining appropriate permits or with plumbing that does not meet building laws or regulations;
- non-habitable parts of the home converted to habitable rooms (as defined by the Building Code of Australia), where legal height requirements have not been met;
- basement area conversions without building approval and with evidence of inadequate ventilation, drainage or waterproofing (as required under relevant building laws or regulations);
- incorrect slab height in relation to the outside ground level (ie. there must be a step down to outside as required under relevant building laws and regulations);
- poorly designed and non-approved external structures, like decks, gazebos or carports, without obtaining appropriate permits and that do not meet building laws or regulations.

If you are a tenant, this exclusion applies to the extent you were responsible under your tenancy rental agreement to comply with building laws or regulations, when the construction, repairs, renovations, or alterations were undertaken.

#### **⊗ Power surge**

power surge, unless the surge or the loss or damage caused by the surge is covered under:

- 'Fire (including bushfire)' page 46;
- 'Lightning' page 45;
- 'Storm' page 44;
- 'Storm surge' page 45;
- 'Impact' page 49;
- 'Flood' page 43;
- 'Motor burnout optional cover' page 78.

#### **⊗ Radioactivity/nuclear materials**

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- any looting or rioting following these incidents.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ Revolution, war**

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not) or military coup;
- any looting or rioting following these incidents.

#### **⊗ Roots of trees, shrubs and plants**

- the roots of trees, shrubs or plants, but we will cover damage to the home and contents caused by:
  - liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent it is covered under insured event 'Escape of liquid' (see page 47);
  - roots from a fallen tree to the extent it is covered under insured event 'Impact' (see page 49).

#### **⊗ Seepage of water**

water seeping or running:

- through the earth (hydrostatic water seepage);
- down the sides of earth or earth fill that is up against the home;
- down the sides, against the sides or underneath swimming pools, spas or tanks;
- against or through retaining walls;
- from agricultural pipes or overflow pipes.

#### **⊗ Structural improvements at units**

- structural improvements owned by your body corporate or equivalent body;
- structural improvements located on common property, but we will cover fixtures owned by you as a tenant which will be removed by you when vacating a unit.

#### **⊗ Tree lopping**

trees being lopped, felled or transplanted by you or someone authorised by you.

#### **⊗ Wear, tear and gradual deterioration**

any part of the home or contents that has wear, tear, rust, fading, rising damp, corrosion, rot, action of light, atmospheric or climatic conditions or gradual deterioration such as, but not limited to:

- tiles and their adhesive or grouting breaking down;
- weathering of roof tiles or roof ridge capping;
- gradual weathering and breakdown of bricks, mortar or concrete;
- wear and tear of carpets, furniture and furnishings;
- fading of curtains and drapes;
- gradual weathering of pot plants.

## Things we don't cover

### **Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:**

#### **⊗ When security or alarms are not working**

loss or theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition or disconnected.

### **We do not cover**

#### **⊗ Asbestos**

the cost to remove asbestos or its derivatives from the insured address, unless the cost is incurred in order to undertake repairs or rebuilding in connection with a claim for loss or damage to the home or contents that is covered but only to the extent removal is necessary in order to repair insured home damage.

#### **⊗ Confiscation or damage by a legal authority**

confiscation, nationalisation, requisition or damage by the police, a government authority or someone with the legal authority to do this, but we will cover loss or damage caused by the police or other emergency services in attempting to obtain entry at the insured address in connection with an insured event.

#### **⊗ Communicable Disease**

any loss, damage, claim, cost, expense, legal liability or other sum, directly or indirectly arising out of, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

#### **⊗ Defects, faults, workmanship**

- loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from inherent defects, faulty design, structural defects, structural fault or faulty/poor workmanship (e.g. structural posts, beams or load bearing walls have been removed without taking into account structural engineering requirements), if you knew or should have reasonably known about it (e.g. because the defect or fault was able to be observed by you or because it was identified in a pre-purchase building inspection report);
- any loss or damage to the part of the home or contents with an inherent defect, faulty design, structural defect or faulty/poor workmanship, whether or not you knew or should reasonably have known about it.

For details about 'How we deal with defects, faults and poor workmanship' as part of the repair or rebuilding process see page 96.

## **We do not cover:**

### **⊗ Extra costs or other losses following an incident covered by your policy**

extra costs or other losses (financial and non-financial loss) following an incident covered by your policy, including but not limited to:

- loss of income or wages;
- medical expenses;
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs, unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- travel costs;
- cleaning costs, unless stated otherwise in your policy;
- any increase in electricity costs not directly arising from an incident covered by your policy,

but we will the reasonable increase in normal living expenses covered by additional cover 'Supplementary living expenses' (see page 60).

### **⊗ Medical equipment and aids**

any medical equipment, item or aid which is designed to be either wholly or partially within the body, either permanently or temporarily. By 'within the body' we mean medical equipment, items or aids which require a specific incision to be made in the body to enable them to be implanted.

### **⊗ Photographs, electronic data and images**

repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, unless:
  - the device that they are stored in was lost or damaged by an insured event; and
  - the electronic data or files were legally purchased and you cannot restore them free of charge;
- hard copies of photographs, films or other visual images that are damaged or lost, but we will cover the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet.

### **⊗ Renting entire home or unit**

any loss, damage, cost, expense or liability when you rent or lease the entire home or unit to tenants or paying guests (including under a short-term rental, holiday letting or house sharing arrangement, including any arrangement booked through an online booking platform).

## **We do not cover:**

### **⊗ Replacement of water**

the loss, storage and replacement of water in any tank, container, pool, spa or any other water storage vessel, unless it is specifically covered under insured event 'Fire (including bushfire)' on page 46.

### **⊗ Sale**

- loss (including theft) of the home, contents or portable valuables (or the proceeds of sale) by a person authorised to offer your contents or portable valuables for sale;
- loss of the home, contents or portable valuables (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your contents or portable valuables for sale;
- loss (including theft) of the home, contents or portable valuables (or the proceeds of sale) when you sell them online.

### **⊗ Sanctions**

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

### **⊗ Squatters or trespassers**

loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from squatters or trespassers occupying the insured address.

## **We do not cover legal liability for or caused by, connected with or arising from:**

### **⊗ Agreements you enter into**

any agreement or contract you enter into, but we will cover your legal liability:

- if it would have existed had you not entered into the agreement or contract;
- if your liability is:
  - under a tenancy rental agreement; and
  - for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

### **⊗ Aircraft**

you using or owning any aircraft or the facilities to land or store aircraft, but we will cover:

- a remote controlled model or toy aircraft with a wingspan up to **1.5** metres (but not a drone);
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).

### **⊗ Animals**

any animal other than your domestic dog, cat or horse.

### **⊗ Asbestos**

exposure to or potential exposure to asbestos in any form.

### **⊗ Building, altering or renovating**

building work being carried out at the insured address where the total cost of building, altering, extending or renovating is more than **\$50,000**.

### **⊗ Buildings, property or land not at the insured address**

you owning, occupying or renting any building, property or land not at the insured address, except for the common property at the insured address when you insure the contents in a unit under this policy.

### **⊗ Business activity**

any business activity, but we will cover:

- part-time or casual babysitting where you do not need to be registered or licensed to do this;
- liability for death or bodily injury to a tenant, paying guest or boarder:
  - who is not within the definition of 'you'; and
  - who is not residing at the home or unit under a short-term rental, holiday letting or house sharing arrangement (such as an arrangement booked through an online booking platform).

### **⊗ Caravans and trailers**

using or towing a caravan, mobile home or trailer.

### **⊗ Committee members or officials**

your actions or duties as a committee member or director of a club or association, or as a coach, referee, official or medical officer at a game or organised sporting activity.

**We do not cover legal liability for or caused by, connected with or arising from:**

**⊗ Death or injury**

death or injury of:

- you;
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner;
- your pets;
- anyone who usually lives at the insured address (who is not a tenant, paying guest or boarder).

**⊗ Defamation or copyright**

defamation or breach of copyright.

**⊗ Drones**

aerial devices, drones and other autonomously piloted aircraft.

**⊗ Erection or demolition**

erection or demolition of the building or structures.

**⊗ Fines, penalties and other damages**

civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages.

**⊗ Legal actions in other countries**

legal actions or legal claims brought against you, decided or heard in countries other than Australia or New Zealand.

**⊗ Motor vehicles or motorcycles**

the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it, unless at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws and was:

- a remote controlled motor car;
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly;
- a golf cart or buggy;
- a personal transportation vehicle;
- domestic gardening equipment (e.g. a ride-on mower).

**We do not cover legal liability for or caused by, connected with or arising from:**

**⊗ Property owned by you or property in your physical or legal custody**

damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the home or unit;
- belongs to someone else and is in your physical or legal custody or control;
- is owned by your employer (e.g. you accidentally damage office equipment at your work place),

but we will cover your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:

- water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs;
- fire damage to your landlord's property.

**⊗ Watercraft**

using or owning any watercraft unless it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote controlled model watercraft.

**⊗ Your employees**

death or injury of your employees or damage to their property, including while they are working for you at the insured address.

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## **WHAT WE COVER – THE DETAILS**

In this section we tell you about our cover for loss and damage to the home and contents and our Legal liability cover.

# WHAT YOU ARE COVERED FOR – INSURED EVENTS



## Loss or damage to the home or contents



**We cover**

### **If you have home cover**

We cover loss or damage to the home at the insured address caused by an insured event in the period of insurance.

### **If you have contents cover**

We cover loss or damage to your contents at the insured address caused by an insured event in the period of insurance.

The insured events we cover are set out on pages 41 to 52.



**We don't cover**

We don't cover anything in section 3 'Things we don't cover' on pages 27 to 40.



**Limit**

### **If you have home cover**

The most we will pay for any one incident is the home sum insured shown on your certificate of insurance, unless we say otherwise in your policy.

### **If you have contents cover**

The most we will pay for any one incident is the general contents sum insured shown on your certificate of insurance, unless we say otherwise in your policy.



We do not insure wear, tear or gradual deterioration. For full details, see page 33.



When making a claim you must be able to prove that an incident covered by your policy took place. An incident is a single event, accident or occurrence which you did not intend or expect to happen (e.g. it means a single storm event, it does not mean rain over time).



## Flood

### We cover

Loss or damage caused by flood.

### We don't cover

- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls;
- resultant cracking to sealed paths, sealed roads and sealed driveways, but we will cover them if they are washed away by the flood;
- loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface;
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the flood;
- damage to external paintwork of the home, if that is the only home damage caused by the flood;
- loss or damage to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not because of erosion, structural fault or design fault;
- the cost of cleaning your undamaged contents at the insured address.



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

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



## Storm

**We cover**  


Loss or damage caused by a storm.

**We don't cover**  


- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm and not because of erosion, structural fault or design fault;
- loss or damage to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls;
- resultant cracking to sealed paths, sealed roads and sealed driveways, but we will cover them if they are washed away by the storm;
- loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface;
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the storm;
- damage to external paintwork of the home, if that is the only home damage caused by the storm;
- loss or damage to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
- the cost of cleaning your undamaged contents.



A storm includes a cyclone. See section 11 'Words with special meanings' on page 120.



## Storm surge

**We cover**

Loss or damage caused by storm surge that happens at the same time as the other insured damage caused by storm.

**We don't cover**

- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, storm surge and not because of erosion, structural fault or design fault;
- loss or damage to retaining walls, sea walls, revetments, garden borders and free-standing outdoor walls;
- resultant cracking to sealed paths, sealed roads and sealed driveways, but we will cover them if they are washed away by the storm surge;
- loss or damage to a sporting surface or court including a tennis court, squash court or multi-court surface;
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories, including if they are washed away by the storm surge;
- damage to external paintwork of the home, if that is the only home damage caused by the storm surge;
- loss or damage to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
- the cost of cleaning your undamaged contents.



Actions or movements of the sea has a special meaning. It does not mean tsunami or storm surge. See section 11 'Words with special meanings' on page 116.



## Lightning

**We cover**

Loss or damage caused by lightning (including power surge caused by lightning).

**We don't cover**

We do not cover

- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the loss or damage;
- loss or damage without written confirmation from a qualified repairer (e.g. electronics repairer) saying lightning was the actual cause of the loss or damage;
- loss or damage caused by power failures or surges by your power provider.



## Fire (including bushfire)

**We cover**

Loss or damage caused by:

- fire (including bushfire); and
- heat, ash, soot and smoke that is the direct result of a fire within **100** metres of the insured address.

### Extra Costs cover in the event of bushfire

If, during the period of insurance there is a bushfire in your area, we also cover the following costs even if there is no actual physical loss or damage to the home and contents:

- the cost of replacing water in any tank, container, pool, spa and any other storage vessel where the water has:
  - been used to limit the spread of bushfire at the insured address;
  - become contaminated due to the use of fire retardant;
- the cost of cleaning fire retardant off the home.

If your claim is for these extra costs only, no excess applies. The most we will pay under Extra Costs cover in the event of bushfire is **\$1,000** for any one incident.

**We don't cover**

Loss or damage arising from:

- arcing, scorching, melting or cigarette, burns unless a fire spreads from the initial burn spot (e.g. cigarette burns to carpet where no fire has spread);
- pollution or vapour from a home heater or a cooking appliance, unless a fire spreads from the initial source;
- gradual exposure to heat, ash, soot and smoke due to recurring incidents of fire or bushfire over a period of time.



## Earthquake and Tsunami

**We cover**

Loss or damage caused by an earthquake or tsunami.

**We don't cover**

- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage that occurs more than **72** hours after an earthquake or tsunami;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an earthquake or tsunami and not because of erosion, structural fault or design fault.



'Tsunami' is not an action or movement of the sea, see section 11 'Words with special meanings' on page 116.



## Theft or Burglary



**We cover**

Loss or damage caused by thieves or burglars.



**We don't cover**

Loss or damage:

- caused by you or someone who lives or is staying at the insured address;
- caused by someone who entered the insured address with:
  - your consent or the consent of someone who lives or is staying at the insured address;
  - the consent of someone who had your authority to allow them access to the insured address;
- caused by thieves or burglars entering your insured address from common property, shared clothes line areas, garages, storage areas or a car parking lot at the insured address without signs of forced entry, but we will cover theft without forced entry from a fully enclosed car garage which is restricted for your use only.



## Escape of liquid



**We cover**

Loss or damage caused by liquid leaking, overflowing or bursting from any of the following:

- refrigerators, freezers, dishwashers and washing machines;
- any drain, fixed pipes, drainage and sewage systems (not forming part of a shower cubicle wall, floor or base);
- fixed tanks;
- swimming pools or spas;
- waterbeds;
- baths, sinks, toilets and basins (but not showers);
- fixed heating or cooling systems;
- water main, fire hydrant or water supply pipe;
- tap spindles;
- an aquarium.

### Exploratory costs

We will pay the reasonable cost of locating, at the insured address, the source of the escaped liquid and to repair and restore the damage to the home and contents caused by the exploratory work, but only if the escape of liquid is covered under this insured event. If the leak is not covered under this insured event, we provide some limited cover for exploratory costs under additional cover 'Exploratory costs where leak is not covered under insured event 'Escape of liquid' see page 72.



## Escape of liquid (continued)

**We don't cover**  


- the cost of repairing or replacing the item from which the liquid escaped (e.g. a cracked pipe or leaking tap);
- loss or damage caused by flood or storm surge;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, escape of liquid and not because of erosion, structural fault or design fault;
- wear, tear and gradual deterioration or loss or damage as a result of a gradual process of liquid leaking, splashing, dripping or overflowing;
- loss or damage caused by leaks from agricultural or overflow pipes;
- loss or damage caused by liquid from a portable container, such as pot plant, vase, terrarium, fishbowl (but not an aquarium), beverage container, saucepan, bucket or watering can;
- loss or damage caused by liquid from a watering system or garden hose;
- loss or damage to retaining walls;
- loss or damage to any portion of a fence or wall that is not owned by you;
- loss or damage to, or caused by, a leaking shower floor or base, leaking shower cubicle walls, leaking shower glass screening or doors, leaking open shower floor areas or other wet areas;
- costs if you repair or renovate a damaged area of the home before we can inspect it and find the cause;
- broken, worn or aged tiles or grouting in walls in bathrooms, kitchens or laundries unless the damage is caused by liquid leaking from pipes in walls or floors (not forming part of a shower cubicle wall, floor or base);
- loss or damage caused by wear, tear and gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion or rot;
- in relation to exploratory costs, if the source of the leak can be located without invasive work (e.g. using a thermal camera) we won't pay any further exploratory work costs (or loss or damage related to the exploratory work) after this point.



If you have the optional cover 'Accidental damage at home' and this is shown on your certificate of insurance, there may be cover for some items that are not covered above. See pages 80 and 81 for details.



## Impact

### We cover



Loss or damage caused by impact (or by power surge caused by impact) at the insured address from:

- a falling tree or part of a falling tree including the roots;
- power poles;
- TV antennas or satellite dishes, communication aerials or masts;
- drones;
- watercraft, aircraft, motor vehicles or trailers;
- an object falling from a motor vehicle or aircraft;
- space debris or meteorites.

### We don't cover



- loss or damage caused by flood or storm surge;
- loss or damage to driveways, sealed paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment;
- loss or damage to any portion of a fence or wall that is not owned by you;
- the cost of removing or lopping trees or branches that have not damaged the home or contents;
- loss or damage caused by trees being lopped, felled or transplanted by you or someone authorised by you;
- loss or damage to boat jetties, pontoons, mooring poles and their attachments and accessories;
- the removal of tree stumps or roots still in the ground.



## Damage by an animal

### We cover



Loss or damage caused by an animal that becomes accidentally trapped inside the home.

### We don't cover



Loss or damage caused by:

- any animal owned by you or that you are responsible for;
- any animal owned by someone living or staying at the insured address;
- any animal allowed onto the insured address by you or anyone living or staying at the insured address;
- insects, vermin or rodents, but we will cover damage they cause if it is covered under 'Fire (including bushfire)' on page 46 or 'Escape of liquid' page 47.



## Explosion

**We cover**

Loss or damage caused by an explosion.

**We don't cover**

- the cost of repairing or replacing the item or container that exploded;
- loss or damage caused by nuclear or biological devices;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an explosion and not because of erosion, structural fault or design fault.



## Riot, civil commotion or public disturbance

**We cover**

Loss or damage caused by riot, civil commotion or public disturbance (e.g. damage caused by a violent crowd moving down your street).

**We don't cover**

- loss or damage caused by you or someone who lives at or is staying at the insured address;
- loss or damage caused by someone who entered the insured address:
  - with your consent or the consent of someone who lives or is staying at the insured address;
  - with the consent of someone who had your authority to allow them access to the insured address;
- loss or damage caused by nuclear or biological devices.



## Malicious acts and vandalism

**We cover**

Loss or damage caused by malicious acts or vandalism (e.g. vandals damaging your letterbox or painting graffiti on the home).

**We don't cover**

- loss or damage caused by you or someone who lives or is staying at the insured address;
- loss or damage caused by someone who entered the insured address:
  - with your consent or the consent of someone who lives or is staying at the insured address;
  - with the consent of someone who had your authority to allow them access to the insured address.



**We cover**

### **Home legal liability**

If you have home cover, we cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens during the period of insurance:

- in connection with you owning or living in the home; and
- at the insured address.

### **Contents legal liability**

If you have contents cover, we cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens anywhere in Australia or New Zealand during the period of insurance:

- which is unrelated to your ownership of the home, unit or land at the insured address;
- if it results from fixtures and fittings attached to the insured address that you are legally responsible for under a rental agreement;
- which is related to your ownership or occupation of the unit at the insured address and your legal liability is not covered under a home/ building policy which covers that unit.

### **Additional cover for a new vacant block of residential land**

When we cover your contents we will also cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens during the period of insurance on a vacant block of land that:

- you own;
- is zoned for residential housing;
- is no more than **20** acres; and
- is where you intend to build your future home.

We only provide this cover for incidents that happen in the **12** month period from the time you became the owner of the land but, cover ends immediately if:

- you sell the land;
- any building or rebuilding work commences at the vacant block of land.

### **Additional cover for your block of land when the home was damaged**

We will cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens at the insured address during the period of insurance when:

- both the home and contents are insured with us at the time the home is badly damaged or destroyed by an insured event; and
- we pay you the full home sum insured and the cover for the home has ended.



## Legal Liability (continued)

### **We cover**

You must take precautions to keep the insured address free of obvious hazards for anyone coming onto the insured address. This includes fencing off or securing damaged buildings and fencing any swimming pools, or we will refuse to pay a claim.

We will continue to cover your legal liability resulting from an incident which happens at the insured address for up to **12** months under your contents policy.

This cover ends immediately if:

- any building work commences at the insured address;
- repairs or rebuilding worth more than **\$50,000** in total commence at the insured address;
- you cease to insure your contents under this policy.

### **Legal costs**

We also cover you for associated legal costs for a claim against you that is covered. We need to first agree to pay the legal costs before they are covered.

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### **We don't cover**

We don't cover anything in section 3 'Things we don't cover' on pages 27 to 40.

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### **Limit**

The most we will pay for all claims from any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.



For examples of how we settle claims, see section 8 'How we settle claims – some examples' on page 101.

# 5

## **ADDITIONAL COVERS THAT COME WITH YOUR POLICY**

When a claim for loss or damage to the home or contents is covered, you may be entitled to the additional covers in this section. Some additional covers may not apply depending on the level of cover you have chosen. The limits shown are paid in addition to the home or contents sum insured, unless stated otherwise. Some covers can also be claimed on separately to a claim for loss or damage to the home or contents, as shown. All of the conditions of your policy and section 3 'Things we don't cover' apply to the additional covers.



In some circumstances, an additional cover may be available to you before your claim for loss or damage to the home or contents is confirmed as covered under your policy. This does not mean that your claim has or will be covered, or that your claim will be paid.

Additional cover	Classic Home and Contents	Classic Extras Home and Contents	Platinum Home and Contents	Page
Other repair/rebuilding costs	Up to <b>10%</b> of home sum insured	Up to <b>15%</b> of home sum insured	Up to <b>20%</b> of home sum insured	56
Temporary accommodation when you have home cover	Up to <b>10%</b> of home sum insured	Up to <b>10%</b> of home sum insured	Up to <b>15%</b> of home sum insured	57
Temporary accommodation for tenants and strata title owners	Up to <b>10%</b> of general contents sum insured	Up to <b>10%</b> of general contents sum insured	Up to <b>10%</b> of general contents sum insured	58
Removal of debris	Up to <b>10%</b> of home or general contents sum insured	Up to <b>15%</b> of home or general contents sum insured	Up to <b>20%</b> of home or general contents sum insured	59
Storage of undamaged contents	Up to <b>10%</b> of general contents sum insured	Up to <b>10%</b> of general contents sum insured	Up to <b>20%</b> of general contents sum insured	60
Supplementary living expenses	⊗	Up to <b>\$1,500</b>	Up to <b>\$2,000</b>	60
Environmental improvements	Up to <b>\$2,500</b>	Up to <b>\$3,500</b>	Up to <b>\$5,000</b>	61
Mortgage discharge costs	Up to <b>\$1,000</b>	Up to <b>\$1,500</b>	Up to <b>\$2,000</b>	61
Energy costs for loss of supply of renewable energy	⊗	Up to <b>\$500</b> per quarter for up to <b>4</b> quarters	Up to <b>\$750</b> per quarter for up to <b>4</b> quarters	62
Costs to re-establish important documents	Up to <b>\$500</b>	Up to <b>\$1,000</b>	Up to <b>\$2,000</b>	62
Damage to gardens and plants	⊗	Up to <b>\$1,000</b>	Up to <b>\$2,000</b>	63
Accessories and spare parts	Up to <b>\$500</b>	Up to <b>\$1,000</b>	Up to <b>\$2,000</b>	63
Paraplegia or quadriplegia assistance	Up to <b>\$20,000</b>	Up to <b>\$20,000</b>	Up to <b>\$20,000</b>	64
Fatal injury compensation	<b>\$5,000</b>	<b>\$5,000</b>	<b>\$10,000</b>	64
Matching undamaged parts	Up to <b>\$1,000</b>	Up to <b>\$1,000</b>	Up to <b>\$1,000</b>	76

The below additional covers can be claimed on independently of a claim for loss or damage to the home or contents.

Summary of additional covers	Classic Home and Contents	Classic Extras Home and Contents	Platinum Home and Contents	Page
Accidental breakage of glass	✓	✓	✓	65
Platinum Contents	✗	✗	Up to <b>180</b> days	67
Contents temporarily removed	Up to <b>25%</b> of general contents sum insured for up to <b>180</b> days	Up to <b>30%</b> of general contents sum insured for up to <b>180</b> days	Up to <b>180</b> days	68
Contents on common property	✗	Up to <b>\$1,000</b>	Up to <b>\$1,500</b>	69
Contents in commercial storage	✓	✓	✓	69
Contents in transit	✓	✓	✓	70
Visitors' contents	Up to <b>\$500</b>	Up to <b>\$1,000</b>	Up to <b>\$2,000</b>	70
Lock replacement	Up to <b>\$500</b>	Up to <b>\$1,000</b>	Up to <b>\$2,500</b>	71
Food and medication spoilage	Up to <b>\$500</b>	Up to <b>\$1,000</b>	Up to <b>\$2,000</b>	71
Exploratory costs where leak is not covered under insured event 'Escape of liquid'	Up to <b>\$1,500</b>	Up to <b>\$2,000</b>	Up to <b>\$2,500</b>	72
Damage from physical injury or incident	Up to <b>\$20,000</b>	Up to <b>\$20,000</b>	Up to <b>\$20,000</b>	72
Security attendance fees	✗	✗	Up to <b>\$2,500</b>	73
Prevention of access when you have home cover	✗	✗	Up to <b>12</b> weeks	74
Prevention of access when you have contents cover	✗	✗	Up to <b>12</b> weeks	75



## Other repair/rebuilding costs (Home cover only)

### We cover



When you are covered for the costs of rebuilding or repairing damaged parts of the home, we will pay the reasonable and necessary costs:

- of any temporary work required to make the damaged or destroyed home and insured address safe;
- for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address;
- to make the damaged building components comply with current home building regulations and laws. We only pay these costs if the building components complied with home building regulations and laws when they were built or when construction, repairs, renovations or alterations were undertaken.

### We don't cover



The costs of:

- removing tree stumps and roots still in the ground;
- removing or lopping trees or branches that have not damaged the home;
- upgrading undamaged parts, sections or components, of the home to comply with the current building regulations and laws;
- making the home comply with building regulations and laws that existed but were not complied with when the home was originally built or when construction, repairs, renovations or alterations were undertaken (e.g. we will not pay to raise the home if renovations under the home did not comply with height limits or requirements);
- making the home comply with current multi-residential building or fire safety regulations:
  - that did not exist when the home was originally built or when construction, repairs, renovations or alterations were undertaken;
  - if the home was not correctly classified with your local council as a multi-residential building prior to the loss occurring;
- any professional fees (e.g. architect's fees) related to a change in the design of the home (or to upgrade parts of it) that you choose to make.

Anything in section 3 'Things we don't cover' see pages 27 to 40.

### Limit



	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is <b>10%</b> of the home sum insured.	The most we will pay for any one incident is <b>15%</b> of the home sum insured.	The most we will pay for any one incident is <b>20%</b> of the home sum insured.



Under 'Other repair/rebuilding costs' we will only make damaged components of the home which we are repairing or rebuilding under your policy comply with current home building regulations and laws. This means e.g. if the roof was damaged due to impact by a falling tree and required repairs, we would repair or rebuild the roof to comply with current laws as the damaged component of the home. If other home components within the roof space were not damaged in the incident, they would not be repaired or rebuilt as part of the claim. For what we mean by 'components' see page 117.



## Temporary accommodation when you have home cover

### We cover

When we cover loss or damage to the home and the insured incident damages the home to the extent that it cannot be lived in by you, we will pay for your reasonable and necessary temporary accommodation costs for the time it will take to repair or rebuild the home so that it can be lived in again. We will also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

The most we will pay is the reasonable and necessary costs for:

- short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment) (up to **4** weeks only);
- residential accommodation of a similar standard to the home (e.g. if the insured home is a **3** bedroom home we will aim to put you in a **3** bedroom home).

We will also pay the reasonable and necessary costs for:

- redirection of mail from the insured address ;
- utility connection costs such as water, electricity or gas at the temporary accommodation residence;
- relocation of your contents to and from the temporary accommodation residence if you have contents cover under this policy;
- assistance with bond payment for the temporary accommodation if required, however any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you;
- if applicable, the break fees associated with early termination of the lease or other rental agreement for your temporary accommodation, if you are able to return to the home in accordance with this additional cover, before the term of the lease or rental agreement ends.

### We don't cover

We don't cover temporary accommodation costs:

- if damage to the contents is the reason why you cannot live at the home;
- if you do not intend to repair or rebuild the home;
- if before the loss or damage occurred, you had planned to demolish the home;
- if you do not need to pay for temporary accommodation;
- if the home was not your principal place of residence at the time of the loss or damage;
- if you had not intended to be living at the home during the repair or rebuild period (had the home not been damaged);
- once the home can be lived in again;
- to the extent permitted by law, any amounts you are able to recover for temporary accommodation under another insurance policy.

Other costs related to any business activity operated at the home.

Anything in section 3 'Things we don't cover' see pages 27 to 40.

Limit K/\$	Classic	Classic Extras	Platinum
	The most we will pay for any one incident under this cover is <b>10%</b> of the home sum insured.	The most we will pay for any one incident under this cover is <b>10%</b> of the home sum insured.	The most we will pay for any one incident under this cover is <b>15%</b> of the home sum insured.



## Temporary accommodation for tenants or strata title owners

### We cover



When we cover loss or damage to your contents and you cannot live at the insured address while it is being repaired or rebuilt then:

- if you own and live in a unit, we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at the insured address;
- if you are a tenant, we will pay any reasonable extra rent costs for temporary accommodation for you and your pets that you normally keep at the insured address.

We will also pay the reasonable and necessary costs for:

- redirection of mail from the insured address;
- utility connection costs such as water, electricity or gas at the temporary accommodation residence;
- relocation of your contents to and from the temporary accommodation residence;
- assistance with bond payment if required, however, any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you;
- if applicable, the break fees associated with early termination of the lease or other rental agreement for your temporary accommodation, if you are able to return to the home in accordance with this additional cover, before the term of the lease or rental agreement ends.

### We don't cover



Temporary accommodation costs:

- to the extent permitted by law, any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- if you do not need to pay for temporary accommodation;
- if the insured address was not your principal place of residence at the time of the loss or damage;
- if you had not intended to live at the insured address during the repair or rebuild period;
- beyond the period it should take to rebuild or repair the home or unit so the home or unit can be lived in again;
- related to any business activity operated at the home or unit.

Anything in section 3 'Things we don't cover' see pages 27 to 40.

### Limit



	Classic	Classic Extras	Platinum
	The most we will pay for any one incident under this cover is <b>10%</b> of your general contents sum insured.	The most we will pay for any one incident under this cover is <b>10%</b> of your general contents sum insured.	The most we will pay for any one incident under this cover is <b>10%</b> of your general contents sum insured.



## Removal of debris

### We cover

#### When you have home cover

When we cover loss or damage to the home, we will also cover the reasonable and necessary costs of:

- demolishing and removing the damaged parts of the home from the insured address;
- removing debris, including fallen trees or branches, where:
  - the debris has damaged the home;
  - removal of the debris is required in order to repair the home.

#### When you have contents cover

When we cover loss or damage to your contents, we will also cover the reasonable and necessary costs to dispose of the damaged contents up to the limits shown in the table below under 'Limit' for your level of cover.

### We don't cover

Anything in section 3 'Things we don't cover' see pages 27 to 40.

#### When you have home cover

When you are covered for loss or damage to the home we will cover the cost of:

- removing tree stumps and roots still in the ground;
- disposing of or removing anything that is not defined as the home (see 'What we cover as the home) on page 20;
- removing any debris, including trees or branches that have not damaged the home.

#### When you have contents cover

Disposal, storage or removal of anything that is not defined contents (see 'What we cover as your contents') on page 23.

Limit 	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is up to <b>10%</b> of the home sum insured (for home cover) and <b>10%</b> of the general contents sum insured (for contents cover).	The most we will pay for any one incident is up to <b>15%</b> of the home sum insured (for home cover) and <b>15%</b> of the general contents sum insured (for contents cover).	The most we will pay for any one incident is up to <b>20%</b> of the home sum insured (for home cover) and <b>20%</b> of the general contents sum insured (for contents cover).



## Storage of undamaged contents

### We cover



When we cover loss or damage to your contents and the undamaged contents cannot be kept at the insured address, we will also pay:

- the reasonable cost to store the undamaged contents until your contents can be kept at the insured address; and
- the reasonable cost to transport the undamaged contents from the insured address to the temporary place of storage (and back to the insured address).

### We don't cover



- storage costs once the contents can be returned to the insured address;
- storage costs outside of Australia;
- storage costs following loss or damage that is excluded by this policy;
- storage costs if your temporary accommodation is the place of storage;
- anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit



	Classic	Classic Extras	Platinum
	The most we will pay for the storage of undamaged contents is <b>10%</b> of the general contents sum insured.	The most we will pay for the storage of undamaged contents is <b>10%</b> of the general contents sum insured.	The most we will pay for the storage of undamaged contents is <b>20%</b> of the general contents sum insured.



Under 'Storage of undamaged contents', we will pay for any loss or damage to the undamaged contents caused by an insured event while they are at the place of storage, but only up to the general contents sum insured shown on your certificate of insurance less any amount paid for loss or damage to your contents as part of the original claim. This cover stops when your policy is cancelled or we stop paying for storage, whichever happens first. All the conditions, limits and exclusions of this policy apply to this cover.



## Supplementary living expenses

### We cover



If, following an incident covered by your policy the insured address cannot be lived in, we will cover the reasonable increase in your normal living expenses which are necessary to maintain your normal standard of living as at the date of loss or damage.

We cover this increase:

- for the reasonable time it takes to complete the repair or rebuilding process cover under this policy so that the insured address is able to be lived in again;
- until you are permanently relocated.

### We don't cover



Expenses covered under any other additional cover or optional cover. Anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit



	Classic	Classic Extras	Platinum
	 No cover provided	The most we will pay for any one incident is <b>\$1,500.</b>	The most we will pay for any one incident is <b>\$2,000.</b>



## Environmental improvements (Home cover only)

**We cover**

When you have home cover we provide cover for the costs associated with the purchase and installation of environmental improvements at the insured address such as a rainwater tank, solar system or compost equipment when all of the following apply:

- a claim for an insured event that has caused loss or damage to more than **80%** of the home sum insured is covered under your policy;
- the home does not already have the relevant environmental equipment;
- we have agreed to the purchase and installation of the relevant environmental equipment.

**We don't cover**

Any amount covered under 'Other repair/rebuilding costs' to comply with the latest building regulations.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**

Classic	Classic Extras	Platinum
The most we will pay is <b>\$2,500</b> of your net costs* in purchasing and installing the approved environmental improvement.	The most we will pay is <b>\$3,500</b> of your net costs* in purchasing and installing the approved environmental improvement.	The most we will pay is <b>\$5,000</b> of your net costs* in purchasing and installing the approved environmental improvement.

Note: \*Net cost is the amount paid after deducting any government subsidy to which you are entitled to at the date of the loss or damage, whether you claim this subsidy or not. You must supply us with proof of the amount paid before we will pay you.



## Mortgage discharge costs (Home cover only)

**We cover**

When you have home cover and we pay a claim for loss or damage to the home to a credit provider that fully repays the home loan, we will pay the administrative and legal costs of:

- discharging the mortgage;
- removing the mortgagee from the land title on the home.

**We don't cover**

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**

Classic	Classic Extras	Platinum
The most we will pay for any incident is <b>\$1,000</b> .	The most we will pay for any incident is <b>\$1,500</b> .	The most we will pay for any incident is <b>\$2,000</b> .



## Energy costs for loss of supply of renewable energy (Home cover only)

**We cover**

When we cover loss or damage to the home, if your alternative green energy generation equipment was lost or damaged by the same insured event and is unable to supply power, we will cover:

- any electricity costs you incur that you normally would not incur as a result of your green energy generation equipment being unable to supply power if you are living in the home;
- your electricity bill during the time that you are living in temporary accommodation.

**We don't cover**

This cover stops when the alternative green energy generation equipment is repaired or replaced or you are reimbursed for the cost to repair or replace the equipment.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**

	Classic	Classic Extras	Platinum
	No cover provided	The most we will pay under this cover is <b>\$500</b> per quarter for up to <b>4</b> quarters.	The most we will pay under this cover is <b>\$750</b> per quarter for up to <b>4</b> quarters.



## Costs to re-establish important documents (Contents cover only)

**We cover**

If we cover a claim for loss or damage to your contents, we will pay the costs to replace the following documents if they are also lost or damaged in the same insured event at the insured address:

- jewellery valuations;
- passports, wills;
- the land title to the home;
- driver licences;
- citizenship certificates;
- marriage or birth certificates.

**We don't cover**

Any document not shown in 'We cover' above.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**

	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is <b>\$500</b> in total.	The most we will pay for any one incident is <b>\$1,000</b> in total.	The most we will pay for any one incident is <b>\$2,000</b> in total.



## Damage to gardens and plants (Home cover only)

**We cover**

If we cover a claim for loss or damage to the home, we will pay the cost of replacing trees, shrubs, plants, hedges or garden beds at the insured address that are damaged as a result of the same insured event with ones that we consider are reasonably similar to the ones lost or damaged.

**We don't cover**

- Loss or damage:
- to lawns, grass or pot plants;
  - caused by the following insured events:
    - 'Storm' (see page 44);
    - 'Storm surge' (see page 45);
    - 'Flood' (see page 43);
    - 'Escape of liquid' (see page 47).

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**  
\$

Classic	Classic Extras	Platinum
 No cover provided	The most we will pay for any one incident is <b>\$1,000.</b>	The most we will pay for any one incident is <b>\$2,000.</b>



Under 'Damage to gardens and plants', we will pay the cost of replacing trees, shrubs, plants, hedges or garden beds with similar ones but they may not be the same maturity as the trees, shrubs, hedges or garden beds that were damaged. For example, if you have a fully grown orange tree that has been damaged, we will pay the cost of replacing the orange tree but it may not be a fully grown orange tree.



## Accessories and spare parts (Contents cover only)

**We cover**

If we cover a claim for loss or damage to your contents, we will also cover loss or damage caused by the same insured event to accessories and spare parts stored at the insured address for the following vehicles or craft:

- motor vehicles or trailers;
- motorcycles or mini-motorcycles;
- motorised scooters or motorised bicycles;
- watercraft or aircraft (but not outboard motors).

**We don't cover**

- Loss or damage to:
- keys for these vehicles or craft or replacement of their locks;
  - spare parts or accessories that are in or on the vehicle or craft at the time of the insured event;
  - outboard motors.

Anything in section 3 'Things we don't cover' on pages 27 to 40.



## Accessories and spare parts (continued)

Limit \$	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is <b>\$500</b> in total.	The most we will pay for any one incident is <b>\$1,000</b> in total.	The most we will pay for any one incident is <b>\$2,000</b> in total.



## Paraplegia or quadriplegia assistance (Home cover only)

**We cover**

We will pay the reasonable and necessary costs of modifications to the home so that you can continue to live there or to assist your relocation to a new residence (if required) if:

- you become injured as a direct result of an insured event at the insured address; and
- the injury results in permanent paraplegia or permanent quadriplegia; and
- a claim for loss or damage to the home resulting from the same insured event is covered under your policy.

**We don't cover**

Anything in section 3 'Things we don't cover' on pages 27 to 40.

Limit \$	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is <b>\$20,000</b> .	The most we will pay for any one incident is <b>\$20,000</b> .	The most we will pay for any one incident is <b>\$20,000</b> .



## Fatal injury compensation

**We cover**

If you suffer a fatal injury as a direct result of an insured event at the insured address and:

- we have paid a claim for loss or damage to the home or contents resulting from the same insured event; and
- death occurs within **12** months of the insured event,

we will pay the amount shown in the table below under 'Limit' for your level of cover.

**We don't cover**

Anything in section 3 'Things we don't cover' on pages 27 to 40.

Limit \$	Classic	Classic Extras	Platinum
	<b>\$5,000</b> in total for any one incident.	<b>\$5,000</b> in total for any one incident.	<b>\$10,000</b> in total for any one incident.



## Accidental breakage of glass

### **We cover**

#### **When you have home cover**

Accidental breakage of the following glass items that happens during the period of insurance:

- fixed glass in windows, doors, skylights, mirrors fixed to the home and other fixed glass (including glass tint if fitted);
- glass in a fixed light fitting in the home;
- sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- any glass that forms part of a:
  - fixed cooking or heating appliance;
  - cook top or cooking surface,

but we will not pay to replace the entire appliance or the whole cook top or cooking surface.

#### **When you have contents cover**

Accidental breakage of fitted glass in furniture and unfixed hung mirrors that happens during the period of insurance.

When you are legally responsible as a tenant under a lease, we cover accidental breakage during the period of insurance of:

- glass in windows and other fixed glass that is part of the home (including tinted glass, if fitted);
- sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- glass in a fixed light fitting;
- any glass that forms part of a:
  - a fixed cooking or heating appliance;
  - a cook top or cooking surface,

but we will not pay to replace the entire appliance, or the whole cook top or cooking surface.

#### **Replacing glass**

We will also cover the frame of any window, door or shower screen, but only if this is necessary to enable the glass to be replaced.

#### **Excess-free Glass cover**

If you have selected the optional cover 'Excess-free Glass cover' and this is shown on your certificate of insurance, you may not have to pay an excess for a claim, depending on the item which has been damaged. See page 82 for details.



## Accidental breakage of glass (continued)

### We don't cover



#### When you have home cover

- glass in a glasshouse, greenhouse or conservatory;
- ceramic tiles;
- shower bases (tiled or otherwise);
- the cost to modify any part of the home to fit the replacement cooking or heating appliance if the dimensions differ;
- the cost to remove broken glass from carpets or other parts of the home;
- any loss or damage caused by the broken item including scratches, dents, cracks or chips caused to another item or the home (e.g. scratches to floorboards or cracked tiles);
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- loss or damage that is covered under an insured event listed on pages 41 to 52, as you can make a claim for loss or damage under the applicable insured event;
- anything in section 3 'Things we don't cover' on pages 27 to 40.

#### When you have contents cover

- any accidental breakage which has occurred while the items are in the open air;
- drinking glasses and any glass or crystal items normally carried by hand;
- any hand held mirrors;
- any loss or damage caused by the broken item e.g. scratches or dents caused to another item or the home or unit;
- the screen or glass of any computer, television set or other type of visual or audio electronic device;
- glass that is part of a vase, decanter, jug, fishbowl, ornament or light globe;
- the cost to remove broken glass from carpets or other parts of your contents;
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- loss or damage that is covered under an insured event listed on pages 41 to 52, as you can make a claim for loss or damage under the applicable insured event;
- anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit



The most we will pay are the reasonable and necessary costs of repairing or replacing the broken glass. This limit is paid within the home or contents sum insured.



Note: a claim under this cover can be made independently of a claim for loss or damage caused by an insured event.



If you have the optional cover 'Accidental damage at home' and this is shown on your certificate of insurance, there may be cover for some items that are not covered above. See pages 80 and 81 for details.



## Platinum contents (Contents cover only)

### We cover

We will cover:

- your contents for accidental loss or damage anywhere in Australia or New Zealand during the period of insurance when they are temporarily removed from the insured address for up to **180** consecutive days; and
- any jewellery and watches for accidental loss or damage during the period of insurance when they are outside Australia and New Zealand for up to **100** consecutive days, but only when these items are:
  - being worn by you;
  - secured in a safe.

### We don't cover

- sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making;
- items that are used primarily for any business activity;
- restoration of your electronic data or files unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- tools of trade;
- any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery;
- drones while in use;
- accessories to any:
  - motor vehicle, motorcycle or trailer;
  - powered watercraft;
  - sailing craft unless it is an accessory to a sailboard;
  - aircraft unless it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
- contents being packed, carried or transported from your current insured address to a new address on a permanent basis but some incidents are covered by the additional cover 'Contents in transit' on page 70;
- anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit

	Classic	Classic Extras	Platinum
	Not available	Not available	All the limits of your contents policy apply.



Note: To cover any contents item that has a flexible limit (see page 26) the item needs to be first listed on your policy as a specified contents item.



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.



## Contents temporarily removed (Contents cover only)

### We cover

If you have contents cover and you temporarily remove the contents from the insured address, we cover loss or damage caused by an insured event during the period of insurance at the new location when the new location is:

- another residence in Australia in which you are temporarily residing for up to **180** days;
- a bank deposit box in Australia.

### We don't cover

Loss or damage:

- caused by theft without forced entry into the temporary residence;
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- to contents in a motorised vehicle, caravan, motorhome, camper trailer, slide-on camper, slide-on trailer, mobile home, trailer or horse float;
- caused to contents while in transit. Cover may be available under 'Contents in transit', see page 70;
- if the item damaged is insured under optional cover portable valuables. See page 86 for details;
- that is not covered by the insured event;
- where we have already agreed to cover the relevant loss or damage under another additional cover or optional cover.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit

	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is <b>25%</b> of the general contents sum insured.	The most we will pay for any one incident is <b>30%</b> of the general contents sum insured.	The most we will pay for any one incident is the general contents sum insured.



Note: Cover may be available if the item damaged is insured under portable valuables or Platinum contents. See pages 86 to 88 for details of portable valuables and page 67 for details of Platinum contents.



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.



## Contents on common property (Contents cover only)

**We cover**

If you insure your contents in a unit that you own under this policy, we will cover your contents permanently fixed on or to common property (e.g. a washing machine that is permanently fixed to common property) of your residential complex as if they were at the insured address during the period of insurance.

**We don't cover**

Loss or damage:

- for which your body corporate is liable;
- to any item not owned solely by you.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**  
\$

	Classic	Classic Extras	Platinum
	No cover provided	The most we will pay for any one incident is <b>\$1,000.</b>	The most we will pay for any one incident is <b>\$1,500.</b>



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.



## Contents in commercial storage (Contents cover only)

**We cover**

If you have contents cover, we will cover your contents while stored in a secure commercial storage facility for a maximum of **365** consecutive days for loss or damage caused by an insured event during the period of insurance. This cover is only provided if the commercial storage facility:

- is lockable; and
- only accessible by you or someone authorised by you; and
- is fully enclosed by walls (including doors), floor and roof.

**We don't cover**

Loss or damage:

- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- to contents in storage after your contents policy at the insured address ceases;
- from theft when there is no forced entry into your storage facility;
- to contents stored outside Australia;
- to food of any kind;
- that is not covered by an insured event.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**  
\$

	Classic	Classic Extras	Platinum
	The most we will pay for any one incident is the general contents sum insured. All the limits of your contents policy apply.	The most we will pay for any one incident is the general contents sum insured. All the limits of your contents policy apply.	The most we will pay for any one incident is the general contents sum insured. All the limits of your contents policy apply.



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.



## Contents in transit (Contents cover only)

### We cover

If you have contents cover and you are permanently moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage during the period of insurance caused by:

- fire;
- flood;
- collision, overturning, accident or theft of the vehicle carrying them.

### We don't cover

- loss or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- anything in section 3 'Things we don't cover' on page 27 to 40.

### Limit

Classic	Classic Extras	Platinum
The most we will pay for any one incident is the general contents sum insured. All the limits of your contents policy apply.	The most we will pay for any one incident is the general contents sum insured. All the limits of your contents policy apply.	The most we will pay for any one incident is the general contents sum insured. All the limits of your contents policy apply.



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.



## Visitors' contents (Contents cover only)

### We cover

If you have contents cover, we will cover loss or damage to contents owned by invited visitors caused by an insured event at the insured address during the period of insurance.

The longest period that we will cover contents owned by visitors staying at the insured address is **30** consecutive days.

### We don't cover

Loss or damage:

- to any item insured under another policy;
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- to mobile phones, or devices with mobile phone functionality;
- to laptops, electronic tablets and GPS/navigational devices;
- to optical items (e.g. reading glasses), vision and sound equipment.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit

Classic	Classic Extras	Platinum
The most we will pay for any one incident is <b>\$500</b> .	The most we will pay for any one incident is <b>\$1,000</b> .	The most we will pay for any one incident is <b>\$2,000</b> .



Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.



## Lock replacement

**We cover**

We will cover the necessary costs of replacing or recoding locks to the external doors or windows of the home or unit at the insured address if the keys to those locks are stolen anywhere in Australia or New Zealand during the period of insurance.

If you make a claim under this additional cover no excess applies.

**We don't cover**

The cost of replacement of the keys.  
Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**  
\$

**Classic**

**Classic Extras**

**Platinum**

The most we will pay for any one incident is **\$500.**

The most we will pay for any one incident is **\$1,000.**

The most we will pay for any one incident is **\$2,500.**



Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.



## Food and medication spoilage (Contents cover only)

**We cover**

If you have contents cover we will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address during the period of insurance caused by:

- the sudden escape of refrigerant fumes;
- electrical or electronic breakdown, failure or malfunction;
- the public electricity supply failing to reach your insured address.

If you make a claim under this additional cover, no excess applies.

**We don't cover**

Loss or damage:

- to a refrigerator or freezer caused by spoiled food if you have Classic cover, unless you have the optional cover 'Accidental damage at home', see page 80;
- arising from, or caused by industrial action;
- arising from an accidental act or omission of a power supply authority;
- arising from the deliberate act or omission of a power supply authority, unless this action is in the interest of public safety;

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**  
\$

**Classic**

**Classic Extras**

**Platinum**

The most we will pay for any one incident is **\$500.**

The most we will pay for any one incident is **\$1,000.**

The most we will pay for any one incident is **\$2,000.**



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents.



## Exploratory costs where leak is not covered under insured event 'Escape of liquid' (Home cover only)

### We cover

If you have home cover, we will pay the reasonable and necessary costs to:

- locate the source of the liquid escaping or overflowing at the insured address; and
- repair and restore the damage to the home caused by the exploratory work, if the escape of liquid first happens during the period of insurance.

If you make a claim under this additional cover, no excess applies.

### We don't cover

- if the source of the leak can be located without invasive work (e.g. using a thermal camera) we won't pay any further exploratory work costs;
- anything in section 3 'Things we don't cover' see pages 27 to 40.

### Limit

Classic	Classic Extras	Platinum
The most we will pay is up to <b>\$1,500</b> for each incident.	The most we will pay is up to <b>\$2,000</b> for each incident.	The most we will pay is up to <b>\$2,500</b> for each incident.



If as a result of the exploratory work, the escape of liquid is determined to be covered under insured event 'Escape of liquid' the exploratory costs will be paid under that event and not under this additional cover.



Note: a claim under this cover can be made independently of a claim for loss or damage to the home.



## Damage from physical injury or incident

### We cover

We cover damage to and/or soiling of your:

- home, if you have home cover;
  - contents, if you have contents cover,
- that happens during the period of insurance as a result of:
- physical assaults or death;
  - forensic or police investigations associated with the above.

Also included are the resultant costs of:

- specialist forensic and other cleaning services;
- removal of bio-hazard materials.

### We don't cover

- damage or soiling caused by incidents which are not the result of physical assaults or death;
- odour removal;
- anything in section 3 'Things we don't cover' see pages 27 to 40.

### Limit

Classic	Classic Extras	Platinum
The most we will pay for all claims for any one incident is <b>\$20,000</b> in total.	The most we will pay for all claims for any one incident is <b>\$20,000</b> in total.	The most we will pay for all claims for any one incident is <b>\$20,000</b> in total.



Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.



## Security attendance fees

**We cover**

We will pay the fees charged by your security provider to respond if during the period of insurance your monitored alarm at the insured address is activated during the period of insurance by:

- an illegal break in;
- an attempted break in;
- a malicious act or vandalism,

and you can provide supporting evidence that one of these incidents caused the alarm. If you make a claim under this additional cover no excess applies.

**We don't cover**

Fees charged following:

- a false alarm (e.g. a cat or dog has triggered the alarm);
- activation of the alarm for reasons unknown.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

**Limit**

	Classic	Classic Extras	Platinum
	 No cover provided	 No cover provided	The most we will pay for any one incident is <b>\$2,500.</b>



Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.



## Prevention of access when you have home cover

### We cover

If you cannot access the home because of one of the following incidents:

- damage to a home or unit, strata title property, road or street;
- burst water main;
- bomb threat or bomb damage;
- street riot;
- lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- emergency services refuse you access to the home or evacuate you for safety reasons,

then we will pay the reasonable temporary accommodation costs for you and your pets that normally live at the insured address.

Cover stops when the insured address becomes accessible.

### We don't cover

Any costs:

- if the insured address was not your principal place of residence at the time of the loss or damage;
- if you do not need to pay for temporary accommodation;
- caused by the threat of, or damage caused by, a nuclear or biological bomb;
- covered or excluded under the additional cover 'Temporary accommodation when you have home cover'.

Anything in section 3 'Things we don't cover' see pages 27 to 40.

### Limit

	Classic	Classic Extras	Platinum
	 No cover provided	 No cover provided	The most we will pay is <b>12</b> weeks temporary accommodation for any one incident.



Note: a claim under this cover can be made independently of a claim for loss or damage to the home.



## Prevention of access when you have contents cover

### We cover

If you cannot access the home or unit because one of the following incidents:

- damage to a home or unit, strata title property, road or street;
- burst water main;
- bomb threat or bomb damage;
- street riot;
- lift malfunction at the insured address (and you have a medical certificate stating you must use a lift);
- emergency services refuse you access to the home or unit or evacuate you for safety reasons,

then:

- if you own and live in the home or unit, we will pay the reasonable temporary accommodation costs for you and your pets that normally live at your insured address;
- if you are a tenant, we will pay any reasonable extra rent costs for your temporary accommodation for you and your pets that you normally keep at your insured address.

Cover stops when the insured address becomes accessible.

### We don't cover

- any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;
- any costs:
  - if the insured address was not your principal place of residence at the time of the loss or damage;
  - if you do not need to pay for temporary accommodation;
  - caused by the threat of, or damage by, a nuclear or biological bomb;
  - covered or excluded under the additional covers 'Temporary accommodation for tenants or strata title owners' or 'Prevention of access when you have home cover';
- anything in section 3 'Things we don't cover' on pages 27 to 40.

### Limit

	Classic	Classic Extras	Platinum
	 No cover provided	 No cover provided	The most we will pay is <b>12</b> weeks temporary accommodation for any one incident.



Note: a claim under this cover can be made independently of a claim for loss or damage to the contents.



## Matching undamaged parts

### We cover

When a claim for loss or damage to the home or contents is covered and new materials cannot be matched to undamaged parts, we will pay the extra costs to repair, replace or rebuild certain undamaged parts of the home or contents in order to achieve a uniform appearance where the loss or damage occurred, as set out below.

#### When you have home cover, we will pay extra:

- to replace undamaged wall tiles in the same room, stairs, hallway or passageway where the damage occurred so they match or complement new tiles used for repairs;
- to paint, wallpaper or replace undamaged wall coverings (but not tiles) in the same room, stairs, hallway or passageway where the damage occurred;
- so that continuously joined undamaged floor coverings (that are not contents items, such as carpet) of the same material in the same room, stairs, hallway or passageway where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged floor coverings. Sometimes a repair (e.g. sanding or other floor treatment) may be possible to achieve a uniform appearance;
- to replace undamaged parts of the same kitchen cabinet, cupboard, or benchtop so that they match the repaired parts.

#### When you have contents cover, we will pay extra:

- to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway where the damage occurred;
- so that continuously joined undamaged and matching carpets and other floor coverings (that are covered as a contents item) in the same room, stairs, hallway or passageway where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged carpets or other floor coverings. Sometimes a repair may be possible.

### We don't cover

Anything in section 3 'Things we don't cover' on pages 27 to 40.

Limit 	Classic	Classic Extras	Platinum
	The most we pay for any one incident is <b>\$1,000</b> if your claim is for home cover and <b>\$1,000</b> if your claim is for contents cover.	The most we pay for any one incident is <b>\$1,000</b> if your claim is for home cover and <b>\$1,000</b> if your claim is for contents cover.	The most we pay for any one incident is <b>\$1,000</b> if your claim is for home cover and <b>\$1,000</b> if your claim is for contents cover.

# 6

## **OPTIONAL COVERS THAT YOU CAN PAY EXTRA FOR**

Some optional covers are automatically included in the Classic Extras and Platinum levels of cover, others you can purchase as an extra on your policy. If an optional cover applies to your policy it will be shown on your certificate of insurance. All of the conditions of your policy and the 'Things we don't cover' in section 3 apply to the optional covers.



## Motor burnout

### We cover

The burning out or fusing of any electric motors, that happens in the period of insurance, in household equipment or appliances which are part of your:

- home, if you have home cover;
- contents, if you have contents cover,

and where the motor is equal to or less than **10** years old.

Cover includes the cost to repair or replace:

- the electric motor or compressor containing the motor;
- an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit;
- a swimming pool water pump, combined with its electric motor, if the replacement pump motor cannot be bought on its own.

We will engage a member of our supplier network to review your quote and/or inspect the motor to determine if it can be repaired or replaced.

### Repairing your motor

If the quoted cost to repair the electric motor or motor in an appliance is less than the cost of replacement, we will authorise the repairs through our repairer network or the repairer who provided your quote. If you do not accept the offer to repair, we will pay you the quoted cost.

### Replacing your motor

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement or the motor cannot be repaired, you have the option for a replacement of an equivalent motor or motor in a sealed unit of the same specification and standard available today at the time of the loss and damage.

If you do not accept the offer, you will be paid the value of our replacement motor. This may be less than what it would cost you to arrange the replacement in the market as we are able to secure supplier discounts from within our supplier network.

### Replacing the whole appliance

We will only replace the whole equipment or appliance when a member of our supplier network determines that the cost to repair or replace the motor is more than the cost to replace the whole equipment or appliance. For how we settle claims see 'How we settle home claims' on page 92 and 'How we settle contents claims' on page 93.

This optional cover has its own excess shown on your certificate of insurance. The standard excess does not apply.

### We don't cover

- the cost of extracting or reinstalling a submersible pump;
- any amount you can recover under a manufacturer's guarantee or warranty;
- loss or damage to motors forming part of equipment, appliance used in conjunction with your trade, business activity or occupation;
- loss or damage to a refrigerator or freezer caused by spoiled food (cover may be available under the optional cover 'Accidental damage at home' see pages 80 to 81);
- anything in section 3 'Things we don't cover' see pages 27 to 40.



## Motor burnout (continued)

Levels of cover	Classic	Classic Extras	Platinum
		Optional	Automatically included

**Limit** Reasonable costs to repair or replace the electric motor or equivalent motor.  
 § The limit is paid in addition to the home and contents sum insured (where relevant).



For examples of how we settle claims, see section 8 'How we settle claims – some examples' page 101.



## Safety net home protection (Available with Home cover only)

### We cover



When the home is damaged by an insured event during the period of insurance and the cost of repairing or replacing it exceeds the home sum insured, if your claim is covered we will pay up to a further percentage of the home sum insured to:

- repair or replace the home;
- pay you the amount quoted by a member of our builder supplier network to repair or replace the home.

### We don't cover



Anything in section 3 'Things we don't cover' on pages 27 to 40.

Levels of cover	Classic	Classic Extras	Platinum
	Optional We will pay up to a further <b>25%</b> of the home sum insured for any one incident.	Automatically included We will pay up to a further <b>25%</b> of the home sum insured for any one incident.	Automatically included We will pay up to a further <b>30%</b> of the home sum insured for any one incident.



Note: The cover in safety net home protection does not increase the home sum insured. Any additional cover based on a percentage of the home sum insured does not increase.



After you take out this policy, if you increase the size of the home or improve the quality of the home fixtures and fittings you need to tell us and review the home sum insured. If the increase to the size of the home is more than **10%** and you do not contact us, the most we will pay under this option for all levels of cover reduces to **12.5%** of the home sum insured.



## Accidental damage at home

### **We cover**

When you have home cover, we cover the home for accidental loss and accidental damage (e.g. breaking or damaging something) at the insured address during the period of insurance.

When you have contents cover, we cover your contents for accidental loss (e.g. accidentally dropping a ring down the drain and you are unable to retrieve it) and accidental damage (e.g. breaking or damaging something) at the insured address during the period of insurance.

### **We don't cover**

- loss or damage that is covered under an insured event listed on pages 41 to 52, as you can make a claim for loss or damage under the applicable insured event;
- loss or damage to the extent covered under an additional cover listed on pages 53 to 76;
- loss or damage if you are unable to establish an incident covered by your policy took place at a certain time and date;
- loss or damage caused by storm surge (limited cover is provided only under insured event 'Storm surge' see page 45);
- loss or damage:
  - to retaining walls, sea walls, revetments, garden borders and free standing outdoor walls;
  - to sporting surfaces or courts including a tennis court, squash court or multi court surface;
  - to boat jetties, pontoons, mooring poles and their attachments and accessories;
  - to swimming pool liners or covers;
  - to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
  - to the home caused by earthworks or construction undertaken by a neighbour;
  - arising from scorching or burning by cigars, cigarettes or pipes;
  - arising from animals or birds pecking, biting, clawing, scratching, tearing or chewing the home, or damage caused by their urine or excrement;
  - arising from pollution or vapour from a home heater or cooking appliance;
  - to driveways, paths, paving or underground services caused by road vehicles, cranes or earthmoving equipment;
  - caused by wear, tear, gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion and rot;
  - arising from insects, vermin or rodents;
  - caused by physical assaults or death, but cover is available under 'Damage from physical injury or incident' on page 72;
  - caused by tenants, paying guests or boarders;



## Accidental damage at home (continued)

### We don't cover



- arising from failure or shutdown of the electricity supply from any cause or spoilage of food relating from this but cover is available under 'Food and medication spoilage' on page 71;
- arising from leaks from agricultural pipe or overflow pipes;
- arising from animals or birds pecking, biting, clawing, scratching, tearing or chewing the home, or damage caused by their urine or excrement;
- arising from building, renovating or altering the home (except for spilling paint);
- cracking of sealed paths, sealed driveways and sealed roads;
- shower bases (tiled or otherwise), including loss or damage from leaking;
- the cost to modify any part of the home to fit replacement cooking or heating appliances if the dimensions differ;
- wear, tear and gradual deterioration, or loss or damage as a result of a gradual process of liquid leaking, splashing, dripping or overflowing over a period of time;
- the cost of repairing or replacing tanks or containers that burst or leak, such as a hot water tank bursting or leaking;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- sporting, recreational or leisure equipment while in use, but we will cover bicycles while in use, unless being used for racing or pace-making;
- anything in section 3 'Things we don't cover' on pages 27 to 40.

Levels of cover	Classic Home	Classic Extras	Platinum
	Optional	Automatically included	Automatically included

### Limit



Up to the home sum insured (if you have home cover) or contents sum insured (if you have contents cover).



For examples of how we settle claims, see section 8 'How we settle claims – some examples' page 101.



Note: Accidental loss or damage not excluded by your policy is an 'insured event' (see the meaning of insured event on page 118). If a claim under this optional cover is covered by your policy, the incident giving rise to the claim is an insured event. This means that you may be entitled to additional cover (see pages 53 to 76 for the additional covers).



## Excess-free Glass cover (Available with Home cover only)

### We cover

This optional cover will apply in addition to additional cover 'Accidental breakage of glass,' on page 65, which is included in the home cover.

#### When you have home cover

When your claim is only for accidental breakage of the following during the period of insurance:

- fixed glass in windows, doors, skylights, shower screens;
- mirrors fixed to the home;
- other fixed glass (including glass tint if fitted),

we cover the cost to replace that glass without you having to pay an excess.

#### Replacing glass

We will also cover the cost to repair or replace the frame of any window, door or shower screen, but only if this is necessary to enable the glass to be replaced.

### We don't cover

- sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- any glass that forms part of a:
  - fixed cooking or heating appliance;
  - cook top or cooking surface;
  - glass in a fixed light fitting in the home;
  - solar panel;
- any loss or damage caused by the broken item including the cost of cleaning;
- any accidental breakage of glass specific to contents cover;
- glass in a glasshouse, greenhouse or conservatory;
- ceramic tiles;
- shower bases (tiled or otherwise);
- the cost to remove broken glass from carpets or other parts of the home; and
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- anything in section 3 'Things we don't cover' on pages 27 to 40.

### Levels of cover

	Classic	Classic Extras	Platinum
	Optional	Optional	Optional

### Limit

Reasonable and necessary costs to repair or replace the glass.



Note: Under the Insured event 'Accidental breakage of glass' additional cover and the optional cover 'Accidental damage at home' (if it is shown on your certificate of insurance), there may be cover for some items that are not covered under this option.



## GIO Home Assist (Available with Home cover only)

For an additional premium you may be able to add 'GIO Home Assist' to your home insurance policy if GIO Home Assist is available at your insured address. If we agree, the option will be shown on your certificate of insurance.

GIO Home Assist is an emergency assistance service that provides you with selected trade services in the event of a home emergency. It is not a general maintenance or preventative service (e.g. it does not cover painting, replacing light bulbs or tap washers) or a disaster response service.

GIO Home Assist is provided in accordance with the 'GIO Home Assist Terms and Conditions' (HA Terms). Please read the HA Terms for the terms, conditions, limitations and exclusions that apply to this optional cover. The GIO HA Terms are available at [gio.com.au](http://gio.com.au) and are provided to you on purchase of the optional cover (unless already provided). Please call us to request a free copy.

After purchase, a waiting period applies which is set out in the HA Terms.

### What is a home emergency?

A home emergency is a sudden and unforeseen incident that occurs to the home (but not your contents) that requires the urgent attention of one of the following:

Plumber	Electrician	Locksmith	Carpenter
			

A maximum call-out period applies in addition to a limit on parts and materials. Please read the HA Terms for the terms, conditions, limits and exclusions.

### Maximum benefits

The HA Terms explain the maximum number of Emergency Call-outs, the maximum Emergency Call-out period and other limits (such as excluded parts and materials) that apply if this optional cover is purchased. GIO Home Assist only covers home emergencies within the boundaries of the insured address.

### Cancellation

This option cannot be removed from the policy during the period of insurance, unless you move to an area where GIO Home Assist is unavailable.

### Making a claim for GIO Home Assist

The wording in the section 'Making a claim' on pages 89 to 100 does not apply to the GIO Home Assist option. Please refer to the HA Terms for how to claim. No excess applies for a claim on GIO Home Assist.

### General exclusions

The general exclusions listed on pages 27 to 40 do not apply to GIO Home Assist.

Levels of cover	Classic	Classic Extras	Platinum
	Optional	Optional	Optional



## Injury to pet dogs and cats (Available with Contents cover only)

**We cover**

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay for necessary veterinary treatment.

**We don't cover**

Treatment for:

- any illness;
- harm caused by something the animal has eaten or any other digestive system ailment;
- coronary failure or coronary thrombosis (e.g. a heart attack);
- veterinary expenses incurred after your pet dies (e.g. autopsy or disposal costs);
- routine, elective or preventative veterinary treatment such as vaccinations, de-sexing or heart worm testing;
- any pre-existing condition or injury that existed before you took out this cover;
- insect bites or infestation by insects such as heart worm, fleas or mites, but we will cover tick bite and tick poisoning;
- injury caused by or arising from a business activity such as security, racing, farming or grazing, but we will cover dogs and cats kept or used for breeding or showing.

Anything in section 3 'Things we don't cover' see pages 27 to 40.

Levels of cover	Classic	Classic Extras	Platinum
	Optional	Optional	Optional

**Limit**

The most we pay for all treatment (initial and ongoing) resulting from any one incident is **\$2,000**, less the 'injury to pet dogs and cats' excess stated on your certificate of insurance. The standard excess does not apply.



## Strata title mortgage protection

**We cover**

**This optional cover is only available with contents insurance in a unit you own and is not available for new policies. For existing policies that have this optional cover shown on the certificate of insurance, 'Strata title mortgage protection' will continue to apply for no additional premium until you ask us to remove the optional cover.**

If your insured address is a strata title property and it suffers loss or damage caused by an insured event during the period of insurance and both of the following apply:

- the body corporate building insurance either does not extend to covering the insured event or does not fully cover the cost of repairing the unit; and
- the mortgagee on your strata title property makes a claim under your body corporate policy for repayment of the mortgage,

then we will pay the mortgagee the lower of these two amounts:

- where the cost of repairs is greater than the limit of cover under your body corporate insurance, the difference between the amount covered by the body corporate insurance and the cost of repairing the damage;
- the amount to fully repay your mortgage for the unit at the time of the loss or damage.

**We don't cover**

- loss or damage that is covered under an additional cover on pages 53 to 76;
- any incident not covered by your contents policy;
- anything in section 3 'Things we don't cover' on pages 27 to 40.



## Domestic workers compensation (Available with Home cover only)

**We cover**

Your legal liability to pay workers compensation to your domestic employee:

- if the employee is injured while working for you; and
- the incident causing the injury occurred in the period of insurance.

The terms and extent of cover are those set out in the relevant workers compensation laws of the state and territory of the insured address.

**We don't cover**

- workers compensation of your employees if you are a company;
- if your employees are engaged in:
  - any business activity;
  - building or renovating the home, other than routine maintenance at the insured address;
  - work in and around the home if the home is rented out to a tenant (you are a landlord).

If you employ someone for these activities, please contact us to see if we can provide a separate workers compensation policy or you can contact your state workers compensation authority to see what your options are.

The workers compensation laws are in the state or territory of the insured home or contents will state what is not insured.

Levels of cover	Classic	Classic Extras	Platinum
	Optional	Optional	Optional

## Domestic workers compensation (continued)



This option is only available in Australian Capital Territory and Western Australia. If you live in other states or territories and employ a domestic employee, you may need to arrange this cover with the WorkCover Authority or other insurance providers.



### Portable valuables – unspecified items (Available with Contents cover only)

#### We cover



Accidental loss or damage to Portable valuables – unspecified items at or away from the insured address during the period of insurance anywhere in Australia or New Zealand. Jewellery and watches only, are also covered anywhere in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe. For 'What we cover as portable valuables' see page 87.

Note: We offer varying levels of cover. If you have this optional cover, your chosen level of cover will be shown on your certificate of insurance.

#### We don't cover



Loss or damage to:

- sporting, recreational and leisure equipment while in use, but we will cover bicycles while in use, unless being used for racing or pace-making;
- portable valuables that are primarily used for any business activity;
- drones (see section 11 'Word with special meanings' on page 117);
- personal transportation vehicles (see section 11 'Words with special meanings' on page 119);
- any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery;
- contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover 'Contents in transit' on page 70;
- restoration of your electronic data or files unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- portable valuables you have insured under optional cover 'Portable valuables – unspecified items'.

Anything in section 3 'Things we don't cover' on pages 27 to 40.



## Portable valuables – unspecified items (Available with Contents cover only) (continued)

### Levels of cover

Classic	Classic Extras	Platinum
<p>Optional</p> <p>We pay up to <b>\$1,000</b> per item, pair, set or collection, up to the total sum insured shown on your certificate of insurance for this option.</p>	<p>Automatically includes <b>\$4,000</b> of cover in total. You can increase the level of cover for an extra premium and this will be shown on your certificate of insurance. We pay up to <b>\$1,000</b> per item, set or collection, up to the total sum insured shown on your certificate of insurance for this option.</p>	<p>Not available.</p> <p>'Platinum contents' provides cover for contents away from home. See page 67.</p>



### What we cover as portable valuables

items that are valuable personal belongings that are normally carried with you away from the insured address such as:

- jewellery, watches, handbags and wallets;
- mobile phones, laptops, electronic tablets (e.g. iPads);
- portable electronic and electrical items and their accessories;
- sporting, recreational and leisure goods and equipment, but not whilst they are being used. However, we will cover bicycles whilst in use providing they are not being used for racing or pace-making;
- photographic and optical equipment e.g. glasses (a drone is not photographic or optical equipment);
- drones (but only as a Portable valuable – specified items and not while in use) (see section 11 'Words with special meanings' on page 117);
- personal transportation vehicles (but only as a Portable valuable – specified item) (see section 11 'Words with special meanings' on page 119);
- a wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities or the elderly;
- a motorised golf cart with 4 wheels (but only as a Portable valuable – specified item).



## Portable valuables – specified items (Available with Contents cover only)

### We cover

Accidental loss or damage to a Portable valuables – specified item at or away from the insured address during the period of insurance anywhere in Australia or New Zealand. Jewellery and watches only, are also covered anywhere in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe.

### We don't cover

Loss or damage to:

- sporting, recreational and leisure and equipment while in use, but we will cover bicycles while in use, unless being used for racing or pace-making;
- portable valuables that are used primarily for a business activity;
- restoration of your electronic data or files unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- drones (see section 11 'Word with special meanings' on page 117) while in use;
- any contents on exhibit or up for sale, such as wine at an auction or artworks on display in a gallery;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection);
- contents being packed, carried or transported from your current address to a new address on a permanent basis, but some incidents are covered by the additional cover 'Contents in transit' on page 70.

Anything in section 3 'Things we don't cover' on pages 27 to 40.

### Levels of cover

Classic	Classic Extras	Platinum
Optional Up to the item's sum insured shown on your certificate of insurance.	Optional Up to the item's sum insured shown on your certificate of insurance.	Not available. 'Platinum contents' provides cover for contents away from home. See page 67.



Note: You must give us the full description and amount of insurance for each item you want us to insure. If you have this optional cover, the items covered are those individually listed on your certificate of insurance.



Portable valuables - unspecified items and Portable valuables - specified items have their own excess shown on your certificate of insurance. The standard excess does not apply.



Refer to the Home and Contents Insurance Additional Information Guide for further information



## **MAKING A CLAIM**

We want to be there for you in your times of need. In this section we set out how we help you when you make a claim.

# MAKING A CLAIM

## What you must do

- allow us to inspect the damaged home and/or contents;
- allow us to arrange for experts to assess the damaged home and/or contents and to quote on repair or replacement;
- arrange for all contents to be moved and stored in order to facilitate repairs to the home. Note: if you have contents cover with us, some cover may be available under 'Storage of undamaged contents' on page 60;
- provide us with a quote/s for repair or replacement if we ask for this;
- when requested, provide us with proof of loss, ownership and value;
- provide us with information, co-operation and assistance in relation to a claim (including attending an interview in person or over the phone or giving evidence in court if required);
- allow us, or a person nominated by us, to recover, salvage or take possession of the home and/or contents covered by the claim. When we ask, you must send any items to us, or cooperate in our collection or retrieval of such items.

## What you must not do

- do not dispose of any damaged parts or items of the home or contents without our consent unless it is necessary for health and safety reasons;
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect the home or contents or it is necessary for health and safety reasons;
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or it is necessary for health and safety reasons;
- do not admit liability or responsibility to anyone else unless we agree;
- do not negotiate, pay or settle a claim with anyone else unless we agree;
- do not accept payment from someone who admits fault for loss or damage to the home or contents. Refer them to us instead.

## If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse to pay your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

## Legal liability claims

You must tell us about any incident that has caused an injury to others or damage to other people's property.

You also must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim that is covered by your policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings. If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For more details on 'Legal liability' cover see pages 51 to 52.

### **If we decline a claim or do not pay your claim in full**

We will provide reasons for our decision to decline the claim or not pay it in full. We will send you written confirmation of our decision.

## **HOW TO ESTABLISH YOUR LOSS**

### **Establish an incident took place**

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

### **Describe your loss or damage**

You must also give us accurate and full details of what was lost, stolen or damaged.

### **Proving loss, ownership and value**

You must give us proof of loss, value and ownership of the items claimed when we request it. Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes though, we might ask you to produce a copy of the most recent plans and drawings for the home, photographs of the home or contents or other proof that supports the extent of the loss you have suffered.

For lost, damaged or stolen items that are no longer available for inspection (e.g. because they were stolen or destroyed in a fire) you must validate your claim by giving us details of when and where they were purchased and proof of ownership and value. The type of proof we might ask for includes proof of purchase (e.g. a sales receipt that has the item description or code, a purchase price, date purchased and where the item was purchased), a valuation from a qualified professional valuer in Australia before the loss or damage occurred, original operating manual, manufacturer's box, certificate of authenticity, close-up photograph, proof of inheritance and a full description of the item (e.g. brand, model etc.).

For more valuable contents items including jewellery, watches, paintings, pictures, works of art and sculptures, we will ask for more evidence to substantiate your claim than we might for less expensive items. For items over **\$3,000**, we will ask for proof of purchase (e.g. a sales receipt), a valuation from a qualified professional valuer in Australia before the loss or damage occurred and a close-up photograph of the item as a minimum.

Continued on next page.

## Proving loss, ownership and value (continued)

We do not consider that a statutory declaration of itself is acceptable proof of ownership and value. If you are unable to substantiate your claim, we might reduce or refuse your claim.

## HOW WE SETTLE HOME CLAIMS

We will aim to use a member of our builder supplier network to repair or rebuild the damage to the home. Sometimes this is not always possible e.g. if there is a building defect that prevents us from undertaking the repairs. This will determine how the home claim will be settled.

### When a member from our supplier network can complete the repair or rebuild

When your claim for loss or damage to the home is covered, we will engage a builder from our supplier network to prepare a scope of works and provide a quote on the cost to repair or rebuild the home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we will arrange for it to be assessed. This will involve reviewing the quote to make sure that the quote is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost.

If the amount of the assessed quote to repair or rebuild the home is less than the home sum insured, we will offer you the choice to have the home repaired or rebuilt (based on the recommendation of our builder).



If you accept the offer



The builder we engage will complete the repair or rebuild on a 'new for old' basis.



If you choose to not accept the offer



You will be paid the amount of the assessed quote to repair or rebuild on a 'new for old' basis. Note: this amount may be less than what it would cost you to arrange the repairs or rebuild with your own builder. We are able to secure supplier discounts from within our supplier network.

If the amount of the assessed quote to repair or rebuild is equal to or more than the home sum insured, the damage will not be repaired or rebuilt.



You will be paid the home sum insured

### When a member of our supplier network is unable to complete the repair or rebuild

When your claim for loss or damage to the home is covered and a member of our supplier network is unable to complete the repair or rebuild, we will ask you to engage a builder to provide

a scope of works and provide a quote on the cost to repair or rebuild the home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we will arrange for it to be assessed. This will involve reviewing the quote to determine it is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost effectiveness.

If the quote is appropriate and reasonable for the scope of works, we will then pay you the assessed amount. If it is not, the quote may be adjusted. This may include adjusting the scope of works or the quote. We will then pay you the adjusted amount of the quote.

If we pay you for the repair or rebuild, the Lifetime guarantee on home repairs does not apply, see page 97.

**When we settle the home claim we will not:**

- pay more than the relevant sum insured or policy limit;
- pay extra because you paid more for an item when it was originally purchased;
- pay extra to repair or rebuild the home to a better standard, specification or quality than it was before the loss of damage occurred, except as stated in the meaning of 'new for old' on page 94 or unless otherwise stated in your policy;
- fix inherent defects, structural defects, structural faults and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' on page 34), other than a defect or fault that we guarantee under this policy;
- pay extra to repair or rebuild undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 76);
- fix or pay to fix pre-existing damage (unless your policy provides otherwise).

## HOW WE SETTLE CONTENTS CLAIMS

When your claim for loss, theft or damage to your contents (including specified contents and portable valuables) is covered, your contents may be replaced, repaired or we may pay you. We will aim to use a member of our repairer and supplier network to repair or replace damaged contents.

How we will settle your claim depends on the circumstances of the claim including the cost of repair or replacement, your sum insured and any lower policy limits. If the cost of repair or replacement exceeds your contents sum insured, you will be paid your sum insured.

### Repairing your contents

We will engage a repairer within our supplier network who is able to complete the repairs to your contents to provide a quote. If the quoted cost to repair the item is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

Continued on next page.

## Replacing your contents

If the quoted cost to repair is more than the cost of replacement or the content item cannot be repaired, you have the option for a replacement on a 'new for old' basis sourced through our supplier network. See page 94 to 95 for what this means.

If you do not accept the offer, you will be paid the value of our replacement item. This may be less than what it would cost you to arrange the replacement in the market. We are able to secure supplier discounts from within our content supplier network. We will pay you cash or if available, you can choose to be paid this as a voucher, store credit or stored value card.

### When we settle contents claims we will not:

- pay more than the relevant sum insured or policy limit;
- pay extra to replace your contents to a better standard, specification or quality than it was before the loss or damage occurred, except as stated in meaning of 'new for old';
- fix or pay to fix pre-existing damage (unless your policy provides otherwise);
- fix inherent defects, structural defects, structural faults and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' on page 34), other than a defect or fault that we guarantee under this policy;
- pay extra because you paid more for that item when it was originally purchased;
- pay extra to repair or replace undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 76);
- pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

### 'New for old' means:

#### New materials, new items

We rebuild, replace or repair with new items or new materials that are reasonably and readily available at the time of replacement or repair from Australian suppliers.

#### New for old, regardless of age

We rebuild, replace or repair new for old regardless of age, with no allowance for depreciation.



For example, a leather lounge which was purchased **5** years ago for **\$5,000** and now worth **\$2,000**, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to **\$2,000**.

#### Same type, standard and specification as when new

We replace or repair to the same type, standard and specification (but not brand) as when new. If the same is not reasonably available from an Australian supplier, we replace or repair with items or materials of a similar type, standard and specification when new. We can replace with a different brand.



Note: This is important when insuring your jewellery. We will not pay more because of the brand of your jewellery. We will replace to the same type, standard and specification but this does not mean same brand.

## 'New for old' does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any item;
- mean of a better standard, specification or quality than when new;
- include paying to replace or match undamaged parts or materials (some limited cover is available under 'Matching undamaged parts' see page 76).

## When items may be replaced to a better standard

### **Refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating**

When these items are being replaced, 'new for old' means replacing with a new item of equal specification (but not brand) and if you agree, it means replacing with a minimum **3** star energy rating if this is available. It can be a different brand.

### **Obsolete electrical appliances**

For obsolete electrical appliances, such as outdated computers or TVs, 'new for old' means replacing or repairing to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It can be a different brand. We do not insure electrical or electronic items that are no longer able to be used for the purpose they were intended prior to the incident covered by your policy (e.g. a TV that can no longer be watched).

## Contents items that cannot or will not be replaced 'new for old'

### **Replacing CDs and DVDs**

When we replace or pay to replace CDs, DVDs or other devices that contain electronic files or data:

- domestically-produced (or 'burned') CDs or DVDs or other devices will be replaced as blank media, or we will pay the cost of blank media;
- commercially-produced CDs or DVDs or other devices will be replaced or we will pay the cost of purchasing replacement commercially-produced CDs or DVDs or other devices.

We do not cover the costs of replacing electronic files for which you do not have a licence.

## Paintings, pictures, works of art, sculptures, ornaments, art objects, collections, sets and memorabilia and antiques (not jewellery)

For these items 'new for old' means that if the item cannot be replaced 'new for old' or repaired, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, up to the relevant limit in your policy. We may engage an expert to help determine this.

## HOME CLAIMS

This section relates specifically to a claim made on the home cover and is in addition to the information in 'How we settle home claims' on pages 92 to 93.

## When we authorise the repair or rebuilding of the home

We may enter into any building contract with the selected repairer and/or supplier on your behalf.

Continued on next page.

## Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged in the incident covered by your policy. Apart from the limited circumstances where we will repair or rebuild undamaged parts (see 'Matching undamaged parts' on page 76) this policy does not cover you to replace undamaged parts, such as when:

- **one garage door is damaged**  
we will only replace or repair the damaged one, not other doors.
- **roof tiles are damaged**  
we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs.
- **roof sheeting is damaged**  
we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade, colour, finish, material or profile to the undamaged roof sheeting.
- **an external wall is damaged**  
we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of the home.

### When we cannot match materials to undamaged parts

If we cannot find new materials to match undamaged parts, we will offer to repair or rebuild using new materials of a similar type, standard and specification that are reasonably commercially available in Australia and compliant with current building regulations. It may not be the same brand, line or product.



If you are not satisfied with the materials we find, you have two further options before we commence the repair or rebuild:



You can pay the extra cost of replacing the undamaged parts to achieve a uniform appearance with the materials we have found. See also 'Matching undamaged parts' on page 76.



We can pay you the amount of the assessed quote for repairing or rebuilding using materials that are the closest match available that has been quoted by one of our suppliers based on the materials we have found. The assessed quote may be less than what it will cost you to arrange the repairs or rebuild within the building market. We are able to secure supplier discounts from our supplier network.

### How we deal with defects, faults and poor workmanship

There are different ways we manage defects, faults and poor workmanship during the repair or rebuilding process:

- if the home has a defect, fault or poor workmanship (see section 3 'Things we don't cover' on page 34), it is not covered and we will not pay to fix it. This is the case whether you knew about the defect or fault (or not). For example, we would not fix structural posts, beams or

load bearing walls that have been removed without taking into account structural engineering requirements;

- if a defect or fault (or poor workmanship) causes or contributes to loss or damage to the home, that resultant damage is not covered, but only if you knew about the defect or fault or should have reasonably known about it (see section 3 'Things we don't cover' on page 34). For example, your roof has a fault (and you knew about the fault because you have been told about it by a tradesperson) and this allows rain to enter during a storm, we will not pay to fix the resultant water damage;
- if a member of our supplier network is unable to complete the repairs or rebuild damage covered by your policy (e.g. because a defect or fault or poor workmanship in any building component will not support the repairs) we will pay in accordance with 'How we settle home claims' on page 92 as if the building component did not have the defect or fault. This is the case whether you knew about the defect or fault or not. For example, a defective load bearing wall will not support the repairs needed to the ceiling. We pay you the cost to repair the damage to the ceiling as if the home did not have the defective load bearing wall.

## **Changes to the home**

### **If you want to change the design of the home**

When repairing or rebuilding the home, if we agree, you can choose to change the design of the home or upgrade parts of it, provided you pay the extra costs of doing this including all costs related to the construction and all professional fees (e.g. architect's fees). If you want to downsize the home for less cost than you are entitled to claim, we will not pay more than the amount of the assessed quote from a member of our supplier network to rebuild the downsized home. For example, if your three bedroom home is damaged in a storm and has to be rebuilt, and you choose to downsize to a smaller two bedroom home, the most we will pay is the amount of the assessed quote for our builder to rebuild the smaller two bedroom home.

### **Choosing to rebuild on another site**

If the home is to be rebuilt following an incident covered by your policy you can choose to have the home rebuilt on another site providing you pay any extra costs involved.

### **Lifetime guarantee on home repairs**

When we repair or rebuild the home, we guarantee the quality of workmanship of that work for the lifetime of the home if we:

- authorise;
- arrange; and
- pay the builder or repairer directly for this work.

### **What we guarantee**

We guarantee the standard of the workmanship to be free of defects. If a defect arises in the lifetime of the home as a result of poor quality workmanship then we will rectify the problem. It is a condition of the guarantee that we reserve the right to decide who will undertake the rectification work.

### **This guarantee does not apply:**

- to repairs you authorise or make yourself;
- to loss, damage or failure of any electrical or mechanical appliances or machines;

- to wear and tear consistent with normal gradual deterioration of the home;
- where we agree with a repair quote and we give you payment for the cost of the repairs and you arrange the repairs.

## CONTENTS CLAIMS

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle contents claims' on pages 93 to 95.

### Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged in an incident covered by your policy. Apart from the limited circumstances where we will repair or replace undamaged contents (see 'Matching undamaged parts' on page 76) you cannot claim to replace undamaged contents. e.g. a lounge chair which is part of a suite is damaged beyond repair, we will pay to replace that chair, not the whole lounge suite.

### When we cannot match materials to undamaged parts

If we cannot find new materials to match undamaged parts, we will use new materials of a similar type, standard and specification that are reasonably and commercially available in Australia. It may not be the same brand, line or product.



If you are not satisfied with our selection, you have two options before we commence the repair or replacement:



You can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance. See also 'Matching undamaged parts' on page 76.



We can pay you the amount of the assessed quote for repairing or replacing using materials that are the closest match available as quoted by a member of our supplier network. The assessed quote may be less than what it will cost you to replace the item. We are able to secure supplier discounts from our supplier network.

## DEDUCTIONS FROM YOUR HOME CLAIM

If we pay you the full home sum insured, we will deduct the following where applicable, from the amount we pay you:

- any unpaid excesses;
- any unpaid premium including any unpaid or remaining instalments for the unexpired period of insurance (if any);
- any input tax credit entitlement, refer to page 109.

# AFTER WE PAY YOUR CLAIM

## Potential impact on cover and premiums

### After a home claim

If we only pay part of the home sum insured to you, the home policy continues for the period of insurance.

If we pay the full home sum insured to you, all cover under your policy stops on the day we pay or otherwise finalise your claim. There is no refund of premium.

Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

### After a general contents claim

If we pay part of, or the full general contents sum insured, the general contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You should reassess your general contents sum insured.

Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

### After claiming for specified contents items or Portable valuables – specified items

If we pay you the sum insured for a specified contents item or a Portable valuables – specified item (e.g. a **\$5,000** diamond necklace listed on your certificate of insurance), or pay to replace it, cover for that item stops and there is no refund of premium. If you want to cover any new replacement item as a specified content or Portable valuable – specified item, you will need to contact us and apply for cover for the new item.

### After claiming for Portable valuables – unspecified items

If we pay part of, or the full Portable valuables – unspecified items sum insured, the Portable valuables – unspecified items sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost.

### Salvaged home and contents items

If we replace or pay you the full sum insured or replacement value for an item, we then own the damaged or recovered item. We will need you to make the damaged or recovered item available to us.

# OUR RIGHT TO RECOVER FROM THOSE RESPONSIBLE

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

Continued on next page.

### **Our right to recover from those responsible (continued)**

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/ affidavit;
- providing us with any documents required to prove your loss;
- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.



## HOW WE SETTLE CLAIMS – SOME EXAMPLES

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide. Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are shown in Australian dollars and are GST inclusive;
- all examples assume that the policy holder is not registered for GST; and
- the excess amounts stated are examples only and may be different to your excess(es). Refer to your certificate of insurance.

## Example 1 – Total loss – Home claim

Your city has been hit by a major cyclone and the home was one of many that were destroyed during the event. The scale of the event caused an immediate surge in demand for building materials and tradespersons resulting in higher rebuilding costs. The home is insured under Classic Extras cover and has a home sum insured of \$380,000. Under Classic Extras cover, the safety net home protection option is automatically included.

In this example, a standard excess for home of \$500 applies.

What you are claiming		Additional information
Home sum insured	\$380,000	A member of our supplier network assesses the home as a total loss and the assessed quote to rebuild is \$440,000. This is more than your sum insured.
Safety net home protection option	$\$380,000 \times 25\%$ = up to \$95,000	Safety net home protection option provides up to 25% extra home cover if the home sum insured falls short of rebuilding costs. See page 79.
Home sum insured + safety net home protection option	$\$380,000 + \$60,000$ = \$440,000	This is now enough cover to rebuild the home.
Cost to rebuild the home	\$440,000	We pay this amount directly to the builder. The cost to rebuild is paid from the full amount of the home sum insured of \$380,000 plus \$60,000 provided under safety net home protection.
Removal of debris	\$40,000	We pay the reasonable and necessary cost for removal of debris under both the home and contents cover. Under the removal of debris additional cover we pay up to 15% of the home sum insured of \$380,000. Our supplier assesses the cost to remove debris and clear the site is \$40,000. This amount is paid in addition to the home sum insured. We pay our supplier directly for this work.
Temporary Accommodation	\$26,000	Under the 'Temporary accommodation when you have home cover' additional cover, you are covered for temporary accommodation costs you incur up to 10% of the home sum insured. In this case, you needed 40 weeks temporary accommodation (40 x \$650 per week). We will either pay the costs you incur direct to the accommodation supplier or reimburse you these costs.
<b>Claim so far</b>	<b>\$506,000</b>	
Less excess	-\$500	In this example, you pay this excess to us.
<b>Total claim</b>	<b>\$505,500</b>	

## Example 2 – Accidental damage to contents

You have a Classic Extras contents policy which automatically includes accidental loss or damage cover for the home contents. You have insured the home contents for \$60,000. A new entertainment unit for your television is delivered to your house. When carrying your television across the lounge room to put it on the new entertainment unit, you stumble on a floor rug and drop the television on the timber floor. Unfortunately, the television no longer works. In this example, a contents standard excess of \$500 applies.

What you are claiming		Additional information
Television	\$3,200	The television cannot be repaired. You choose to have a replacement on a 'new for old' basis sourced through our supplier network. It is the same type, standard and specification but is a different brand to the TV you damaged. Our supplier delivers and installs the replacement television for you. Although the retail price of the television is \$3,500 it costs us \$3,200 to replace the television for you through our supplier.
Less excess	-\$500	In this example, you pay this excess to us.
<b>Total claim</b>	<b>\$2,700</b>	

## Example 3 – Portable valuables – specified items claim

You have a Classic Extras contents policy. You have insured your engagement ring as a listed item under portable valuables – specified items and this is shown on your certificate of insurance. The sum insured for your engagement ring is \$10,000. While you were swimming at your local beach your ring slipped off your finger and you are unable to find it and it has not been handed into police.

In this example, a portable valuables – specified cover excess of \$100 applies.

What you are claiming		Additional information
Cost to replace your ring	\$8,000	You are able to provide us photos of your ring, proof of purchase (e.g. a sales receipt) and a professional valuation certificate from a qualified jeweller. A member of our supplier network determines that the quoted cost to replace your ring with one of the same standard and specification is \$8,000. We replace your lost ring within your sum insured.
Less excess	-\$100	You pay this excess to us.
<b>Total claim</b>	<b>\$7,900</b>	We pay this to the jeweller directly who supplies you with the replacement ring. As we have replaced your engagement ring this listed item is removed from your policy and there is no premium refunded. If you want to cover the replacement ring then you will need to apply for new cover.

## Example 4 – Portable valuables – unspecified items claim

You currently have a Classic contents policy. Your level of cover includes up to **\$4,000** of portable valuables – unspecified items cover in total. While bushwalking you accidentally drop your digital camera and it is damaged.

In this example your portable valuables – unspecified items cover excess is \$100.

What you are claiming		Additional information
Cost to replace your camera	\$1,200	A member of our supplier network determines that the quoted cost to repair your camera is more than the cost of replacing the camera. They determine the cost to repair your camera on a 'new for old basis' for \$1,200. Although the quoted cost to replace your camera is \$1,200, the most you can claim under Portable valuables – unspecified items cover for any one item is \$1,000. We pay this amount to you.
Limit of cover	\$1,000	
Less excess	-\$100	In this example, you pay this excess to us.
<b>Total claim</b>	<b>\$900</b>	

## Example 5 – Partial loss home

The home is insured under our Platinum level of cover and has a sum insured of \$470,000. A severe storm with gusty winds results in a tree falling onto your roof and damaging it significantly.

The home cannot be lived in because electricity cannot be connected until repairs are completed and you and your family move into temporary accommodation. In this example, a home standard excess of \$500 applies.

What you are claiming		Additional information
Cost to repair the home	\$89,000	We obtained an assessed quote for a member of our supplier network to repair the roof. The assessed quote is \$89,000. We pay \$89,000 direct to the builder for the repairs to the roof.
Temporary accommodation costs	\$2,000	Under the 'Temporary Accommodation' additional cover, you are covered for reasonable temporary accommodation costs up to 15% of the home sum insured. We will either pay the costs you incur direct to the accommodation supplier or reimburse you these costs.
Claim so far	\$91,000	
Less excess	-\$500	In this example, you pay this excess to us.
<b>Total claim</b>	<b>\$90,500</b>	

## Example 6 – Legal Liability Home cover

The home and contents are insured under the Classic level of cover.

During a dinner party at the home one of your guests was walking down the stairs, the area was dimly lit causing your guest to slip down the stairs and injure their ankle and lower back. Your guest has made a claim against you and it is determined that you are liable for the injury.

In this example, a home standard excess of \$1,000 applies.

What you are claiming		Additional information
Total amount of liability	\$14,800	We assess the claim of compensation from the third party and make this payment directly to them.
Less excess	-\$1,000	In this example, you pay this excess to us.
<b>Total claim</b>	<b>\$13,800</b>	

## Example 7 – Legal Liability Contents cover

While riding a push bike along the road, your son who lives with you accidentally rode into a parked car causing scratches to the vehicle. It is determined that he is liable for the damage.

In this example, a standard excess for contents of \$500 applies.

What you are claiming		Additional information
Repair cost to the vehicle	\$2,000	The costs to repair the damage to the vehicle is \$2,000. We pay this amount to the owner of the damaged vehicle.
Less excess	-\$500	In this example, you pay this excess to us.
<b>Total claim</b>	<b>\$1,500</b>	

## Example 8 – Partial Loss – Platinum Contents

You are insured on the Platinum level of cover with the 'Platinum contents' additional cover included. Whilst waiting for the bus at your local bus stop you accidentally leave your shopping bag containing a new dress, your mobile phone and sunglasses under the bench seat. When you returned to the bus stop you were unable to locate the bag and it has not been handed to the bus company or police. In this example, a contents standard excess of \$500 applies.

What you are claiming		Additional information
Cost to replace new dress	\$180	With the Platinum contents additional cover your contents are covered for accidental loss or damage anywhere in Australia or New Zealand for up to 180 days. It is assessed that on a 'new for old' basis our supplier network can replace the dress for \$180, the mobile phone for \$800 and the sunglasses for \$300.
Cost to replace mobile phone	\$800	
Cost to replace sunglasses	\$300	
Claim so far	\$1,280	
Less excess	-\$500	In this example, you choose to have this deducted from your claim.
<b>Total claim</b>	<b>\$780</b>	We pay this amount directly to you.

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# 9

## **IMPORTANT THINGS TO KNOW – OUR CONTRACT WITH YOU**

In this section, we set out more important information about your contract with us, including information about:

- your premium (including paying your premium and what happens when your premium is late);
- how your policy operates and responds where there are joint policyholders;
- how the GST affects this insurance; and
- what happens with cancellations.

# ABOUT YOUR PREMIUM

The amount you pay for this insurance is called the premium. The premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate of insurance as the total amount payable or if you pay by monthly instalments, as the instalment amount.

The amount of the base premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and the home and contents to calculate the premium.



Refer to the Home and Contents Insurance Additional Information Guide for further information

## Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your certificate of insurance.

If we agree you can pay the premium by instalments but it costs less to pay annually. If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

### Late annual renewal payments

If you do not pay the premium due on renewal by the due date, you have no cover from the due date.

### Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- by giving you at least **14** days advance notice; or
- without prior notice, once an instalment is **1** month (or more) overdue.

## Joint policyholders

When you insure the home and/or contents in the names of more than one person, and all of those people are named insureds on your certificate of insurance, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reasons for this is that these joint policyholders each have an interest or ownership in the home and/or contents.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before the purchase of this policy or during the period of insurance) as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your certificate.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

## Conduct of others

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances.

## How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur. Our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

## What happens with cancellations

### Cancellation by you

You can cancel this policy at any time. For each home and contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that home and contents cover (including GST if applicable) less any non-refundable government charges. We will not give a refund if the refund is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

### Cancellation by us

We can cancel your policy where the law allows us to do so. For each home and contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that home and contents cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

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# 10

## **WHAT TO DO IF YOU HAVE A COMPLAINT AND OTHER IMPORTANT INFORMATION**

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

# HOW TO CONTACT US WITH A COMPLAINT

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## Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

- By phone:** 13 10 10
- By fax:** 1300 724 872
- In writing:** GIO, Reply Paid 3999, Sydney NSW 2001
- In person:** By visiting one of our agencies
- By email:** [gioservice@gio.com.au](mailto:gioservice@gio.com.au)

Complaints can usually be resolved on the spot or within **5** business days.

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## Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist:

- By phone:** 1300 264 094
- By email:** [idr@gio.com.au](mailto:idr@gio.com.au)
- In writing:** GIO Customer Relations Team, PO Box 14180, Melbourne City Mail Centre, VIC, 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

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## Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

- By Phone:** 1800 931 678
  - By Email:** [info@afca.org.au](mailto:info@afca.org.au)
  - In writing:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
  - By visiting:** [www.afca.org.au](http://www.afca.org.au)
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## General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. You can get a copy of the Code from the Insurance Council of Australia website ([insurancecouncil.com.au](http://insurancecouncil.com.au)) or by phoning **(02) 9253 5100**.

## **Report insurance fraud**

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

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## **WORDS WITH SPECIAL MEANINGS**

Some words in this policy have a special meaning. It is important to read this section because it can impact how your policy is interpreted.



If a word does not have a special meaning then it just has its ordinary meaning.

**Accidental loss or damage**

means loss or damage that you did not intend or expect to happen.

**Actions or movements of the sea**

means:

- rises in the level of the ocean or sea;
- sea waves;
- high tides or king tides;
- any other actions or movements of the sea.

Actions or movements of the sea do not include a tsunami or storm surge.

**Aquarium**

means a large glass tank filled with water in which people keep animals (usually fish) and unlike a fishbowl, is not readily portable.

**Bicycle**

means a standard bicycle that can only be propelled by pedaling. It is not an e-bicycle.

**Business activity**

means:

- any activity specifically undertaken for the purposes of earning an income;
- any activity registered as a business and which you are obliged by law to register for GST purposes.

**Cannot be lived in**

means destroyed or made completely or partially unfit to live in. This might include if the utilities are not available or it is not safe to live in.

**Certificate of insurance**

means the latest certificate of insurance, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

**Collection**

means a set of objects, specimens, writings and the like, gathered together and which collectively have a special value above that of the items individually if separated.

**Common property**

means land or any areas at the insured address that both you and other people are entitled to use such as community title, strata title scheme or flats which is not part of your lot or tenancy unless it is secured and you have exclusive access to it under the regulations of your body corporate or tenancy agreement (includes storage areas, parking areas and garages shared by multiple units, walkways and stairways).

## **Communicable Disease**

means:

- Highly Pathogenic Avian Influenza in Humans;
- any Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency as defined in or declared under the Biosecurity Act 2015 (Cth).

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

## **Components (or building component)**

means a building element which is manufactured as an independent unit, that can be joined or blended with other elements to form a more complex item e.g. the roof (sheeting or tile) is a component, the fire wall within the roof space is another component.

## **Computer**

means any electronic digital device that stores, retrieves and processes data and can be programmed with instructions. It includes devices such as PC, laptop and electronic notebook. A computer is composed of hardware and software, including:

- CPU;
- monitor;
- processor;
- hard drive;
- keyboard and mouse.

## **Contents including general contents**

see 'What we cover as your contents' page 23 and 'What we don't cover as your contents' page 24.

## **Contents with fixed limits**

see the table on page 25.

## **Contents with flexible limits**

see the table on page 26.

## **Drone**

means an unmanned aircraft that can be remote controlled or fly autonomously for recreational or photographic purposes.

## **e-bicycle**

means a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.

## **Environmental improvements**

means an alteration or addition to the home which is intended to contribute to the protection or conservation of the environment. These may include items such as solar panels, rainwater tanks or compost equipment.

## **Words with special meanings (continued)**

### **Excess**

see page 16.

### **Family**

see page 22.

### **Fire (including bushfire)**

means burning with flames.

### **Fixtures and fittings**

means items used for domestic and residential purposes and which are permanently attached to the home.

### **Flood**

see page 43.

### **General contents sum insured**

means the amount stated on your certificate of insurance for general contents.

### **Home**

see 'What we cover as the home' and 'What we don't cover as the home' page 20.

### **Home and Contents Insurance Additional Information Guide**

see page 9.

### **Illegal drugs**

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to any form of methamphetamine.

### **Incident**

means a single event, accident or occurrence which you did not intend or expected to happen that is covered by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

### **Insured address**

see 'Where we cover - the insured address' page 22.

### **Insured event**

means:

- the insured events on pages 43 to 50; and
- if you have the Classic Extras or Platinum level of cover or the Classic level of cover with optional 'Accidental damage at home', it also means accidental loss or damage to the home or contents that is not excluded by your policy.

### **In use**

means when the item is being used for its designed and intended purpose.

### **Jewellery**

means personal ornaments such as necklaces, rings or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery but it does not include a jewellery box or uncut and unset gems, gold or silver nuggets, bullion and/or ingots.

### **Loss or damage**

means physical loss or physical damage unless specifically stated otherwise in your policy.

**Malicious act**

means a single intentional and wilful act characterised by malice. It is not wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping or neglect.

**Memorabilia**

means things saved or collected as souvenirs and/or for their historical interest.

**Open air**

means any area at the insured address not able to be enclosed on all sides and secured in such a way as to prevent access except by violent force.

**Period of insurance**

means when your policy starts to when it ends. It is shown on your certificate of insurance.

**Personal transportation vehicle**

means a battery driven or electric device that is a scooter, skateboards, e-bicycle, unicycle, hoverboard, one-wheel or Segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

**Planned to demolish**

means you planned to demolish the building, have lodged an application to do this, or a government authority has issued a demolition order for the building.

**Portable valuables**

means portable valuables – unspecified items and portable valuables – specified items.

**Portable valuables – unspecified items**

see page 86.

**Portable valuables – specified items**

see page 88.

**Policy**

means your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

**Retaining wall**

means a wall, which is not part of the residential home, that holds back or prevents the movement of earth.

**Scope of works**

means a list of repair works needed to meet your claim and is usually needed when major damage has occurred. It helps identify what repair or rebuilding work is necessary to resolve your claim.

**Set**

means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes.

**Specified contents**

see page 26.

**Sporting, recreational and leisure equipment**

means equipment used for sporting, recreational and leisure activities. For the avoidance of doubt, it does not mean a drone or a personal transportation vehicle.

**Storm**

means a storm, cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

**Storm surge**

means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface. Storm surge does not include actions or movements of the sea.

**Strata title**

means any form of land title which allows for multiple individual titles to exist in or on a block of land where the common property is held under a single separate title.

**Sum insured**

see page 14.

**Tools of trade**

means tools or equipment used for any business activity (but not home office equipment).

**Toy motor vehicle**

means a vehicle designed to be used by a child. It is not a motorbike, moped or motorcycle regardless of the power or description. It is also not a personal transportation vehicle.

**Unit**

means unit, villa, townhouse or apartment in a strata title development. It does not include common property.

**Unoccupied and occupied and furnished enough to be lived in**

'furnished enough to be lived in' means the home or unit contains at least:

- a bed; and
- a clothes and linen storage area; and
- an eating table or bench; and
- a refrigerator and a cooking appliance.

occupied means:

- the home or unit is furnished enough to be lived in; and
- someone is eating, sleeping and living at the home or unit; and
- the home or unit is connected to utilities.

unoccupied means:

- the home or unit is not furnished enough to be lived in;
- no-one is eating, sleeping and living at the home or unit;
- the home or unit is not connected to utilities.

**Vermin**

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

**We, our and us**

means AAI Limited ABN 48 005 297 807 trading as GIO.

**You/Your**

see page 22.

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## KNOW NOW



- For enquiries **13 10 10**
- For claims **13 14 46** – 24 hours a day – every day
- Report any suspected insurance fraud to our hotline on **1300 881 725**
- Visit one of our agencies
- Find us on the web at [gio.com.au](https://gio.com.au)

### Who we are

This insurance issued by AAL Limited

ABN 48 005 297 807

AFSL No. 230859 trading as GIO

