



Home and Contents Insurance

Product Disclosure Statement

Discover more:
raa.com.au/insurance

RAA

Your duty of disclosure and important things you should know

Your responsibility

You are responsible for providing us with correct information. Please check any Certificate of Insurance we send to you to make sure the information you have given us is correct.

Information you are required to give us

When you buy, renew, vary your insurance or make a claim with us, we will ask you specific questions. This information helps us to decide whether to insure you, how much your premium is and whether we need to apply any special conditions to your insurance cover.

Who must tell us?

You must answer our questions about you, your home and/or your contents and everyone who is insured under this insurance cover with honest and complete answers. If more than one person is named as the insured on the Certificate of Insurance, we will treat any statement, act, omission or claim made by any one of those people as a statement, act, omission or claim by all those persons.

You are responsible for keeping your details up to date

You must tell us immediately if there has been a change to any of the following:

- risk address
- ownership
- structure of the home
- occupancy
- use of the home

What happens if you (or they) don't tell us?

If the information you have provided is not correct, we may cancel your insurance or reduce or deny any claim you may make.

Some events are not covered

There are certain events and situations which are not covered. To ensure you fully understand your cover you should read this Product Disclosure Statement (PDS) carefully including the section 'General exclusions' on pages 28–33.

More than one named insured

If more than one person is named as the insured on the Certificate of Insurance, each person is a joint policy holder and is able to make any changes to the policy other than remove another insured.

21 day money back guarantee

Should you not be happy with the cover you have chosen, we offer you a cooling-off period of 21 days. This means you can cancel your insurance policy within the first 21 days of the policy by notifying us in writing and requesting cancellation. If you have not made a claim within this time, we will give you a full refund of any premium you have paid.

When this cover applies

For this Insurance Cover to be valid you must pay or agree to pay for the premium and observe the conditions set out in this PDS. This cover applies only for the period shown on your Certificate of Insurance.

Proof of ownership

Keep your PDS and Certificate of Insurance together along with any proof of ownership and value in a safe place so that you can refer to them at any time.

Sums insured

You are responsible for calculating the sum insured on the cost of replacing your home, contents and specified items, as new. If you do not have an adequate sum insured, you may be out of pocket if you suffer loss or damage to your home or its contents. We recommend that you seek expert advice to choose adequate replacement sums insured on your home, contents and personal effects. Our home and contents sum insured valuation guide on page 48 may assist you with this process. Remember, it is only to be used as a guide.

If you don't understand

Please contact us on 8202 4567 and thank you for trusting RAA with your Home & Contents insurance needs.

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Home and Contents Insurance

Insured events

We will cover you for loss or damage as a result of the following insured events:

1. Fire (including bushfire)
2. Explosion
3. Burglary, theft or attempted theft
4. Lightning
5. Earthquake or tsunami
6. Storm and rainwater runoff
7. Bursting, leaking, discharging or overflowing of water or liquid
8. Malicious damage, intentional damage or damage by vandals
9. Riot or civil commotion
10. Impact
11. Damage by an animal
12. Flood

See 'Insured events' on page 7 for details.

You may buy cover for these insured events for your:

- home only
- contents only, or
- both home and contents.

Additional benefits

These provide you with cover in addition to the insured events:

- Automatic sum insured adjustment
- Breakage of glass and sanitary fixtures
- Contents in the open air
- Contents while temporarily removed
- Credit card or ATM card cover
- Legal costs
- Loss of rent
- Motor burnout
- Moving to a new address in Australia
- Removal of debris and rebuilding costs
- Replacement of locks
- Spoilage of food
- Temporary accommodation
- Unfixed building materials

Home and Contents Insurance (continued)

Optional covers

You may request the following Optional covers:

- Premium Choice Home Benefit option
- Accidental Damage option
- Specified Items Away from Home option
- Specified Items Inside the Home option
- Fixtures and fittings option
- Pet Cover option

An additional premium is required for Optional covers to be included in your insurance cover.

Have you insured for the right amount? See page 48 for details.

Please read the appropriate section of the PDS for full details of the level of cover you have chosen.

What is insured as Home

If Home is shown on your Certificate of Insurance then we will cover you for loss or damage to your home as a result of an insured event occurring at the risk address shown on your Certificate of Insurance including:

- fixed aerials, satellite dishes and masts
- boat jetties and boat pontoons
- fixed clothes lines
- coverings fixed to:
 - ceilings,
 - walls, or
 - floors
- dishwashers that are housed in a purpose built cupboard or bench
- fixed electrical and gas appliances that are permanently wired or plumbed to the electricity or gas supply
- fixed light fittings
- fixed solar panels
- fixed external blinds, shade sails and awnings
- fixed barbecues
- garages and outbuildings
- garden borders, paved driveways, paths and paving

What is insured as Home (continued)

- fixed in ground pools, saunas, spas and their pump motors, their filters and any attachments that fit into their filters
- insulation
- pergolas, decking and fixed gazebos
- service pipes and cables that you own or are legally responsible for
- tennis courts
- unfixed home building materials and uninstalled home fittings
- walls, fences and gates that you own or are responsible for.

What is not insured as Home

The following items are not insured as Home under this insurance cover:

- a caravan, motor vehicle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- carpets and floating floors
- fences, sheds, stables and other structures used for agricultural purposes, other than a hobby farm
- homes under construction
- lawns (natural or artificial), trees, plants, shrubs and hedges
- temporary homes and structures.
- any part of the home that is used or occupied:
 - as a hotel, motel, boarding or guest house other than a home where fewer than 2 bedrooms are let to paying guests or boarders.
 - for any business activity other than an office or healthcare practice.

Limit for Home cover

The maximum we will cover you for any one insured event resulting in a claim, unless stated elsewhere in this policy, is up to the sum insured shown on your Certificate of Insurance.

What is insured as Contents

If Contents is shown on your Certificate of Insurance then we will cover you for loss or damage to your contents as a result of an insured event occurring at the risk address shown on your Certificate of Insurance including:

- above ground pools, spas and their pump motors, their filters and any attachments that fit into their filters
- carpets, floating floors and floor coverings (a floating floor is a floor that does not need to be nailed or glued to the subfloor)
- clothing and personal effects
- firearms and/or dangerous weapons registered and stored in accordance with the law
- fixtures or fittings in a residential flat, home unit, town house or villa, owned and occupied by you, which legally do not form part of the home building for insurance purposes
- furniture and furnishings in a surgery or an office in your home
- furniture, antique furniture, furnishings
- household electrical appliances and light fittings (not permanently wired to the electricity supply)
- internal blinds and curtains
- mobile dishwashers (not fixed into a cupboard space or bench)
- motorised wheelchairs, mobility scooters and medical equipment (not used for any business activity)
- potted trees, shrubs and plants
- ride-on mowers and other gardening equipment that do not require registration or compulsory insurance
- surfboards, sailboards, canoes, kayaks and surf skis.

What is not insured as Contents

The following items are not insured as Contents under this insurance cover:

- aircraft, watercraft, outboard motors or any of their spare parts or accessories (other than remote controlled model aircraft or watercraft)
- bullion, nuggets, precious metal (unless it is jewellery)
- coupons, travel tickets or tickets of any kind
- lawns (natural or artificial), trees, plants, shrubs and hedges in the ground

What is not insured as Contents

(continued)

- motor bikes, trail bikes, mini bikes, motorised go-karts, motorised golf karts or motorised scooters (other than mobility scooters) or their spare parts and accessories (except for protective clothing for these, including helmets)
- motor vehicles, caravans, mobile homes, trailers, tractors (other than remote controlled model vehicles) or any attached accessories
- pets, domestic animals and livestock
- precious or semi-precious gems (unless it is set in jewellery)
- shares, negotiable securities and/or instruments
- stock in trade
- unfixed home building materials and uninstalled home fittings.

Limits for Contents cover

The maximum we will pay for any one claim arising from an insured event or Accidental Damage claim, unless stated elsewhere in this PDS, is up to the sum insured shown on your Certificate of Insurance, or:

Antiques, art and curios

\$10,000 for each item or set of antiques, painting, picture, work of art or curio. (This limit does not apply to antique furniture, antique jewellery or antique watches.)

Bicycles

\$5,000 for any bicycle and its accessories including helmets, but this limit will not apply to bicycle clothing.

Cameras

\$10,000 in total for all cameras, video cameras and photographic accessories.

Car parts

\$500 in total for unattached accessories, spare parts or keys for vehicles, caravans, watercraft or trailers. (Theft of these items is only covered if they are in the home and the theft results from violent and forcible entry into the home).

Cash

\$500 in total for cash.

CDs, DVDs and digital media files

\$10,000 in total for all compact discs, DVDs, records, audio or video tapes, or legally obtained digital media files (e.g. music or movies purchased through an online store such as the iTunes Store or BigPond Music).

Limits for Contents cover (continued)

Collections

\$10,000 in total for all collections. This does not include current cash or currency.

Computer equipment

\$10,000 in total for all computer equipment, photocopiers, fax machines, medical, dental and health care equipment.

Computer software

\$10,000 in total for all legally obtained computer software or electronic game software.

Documents

\$10,000 in total for all documents.

Jewellery or fur

\$5,000 for any piece or set of jewellery, a watch or any fur, but no more than \$10,000 in total for all these items.

Rugs

\$10,000 for each hand woven carpet or rug.

Silver and gold

\$10,000 per item or set of silverware, silver plated or gold plated items. This does not include jewellery or watches.

Tools of trade

\$5,000 in total for tools of trade.

Specified Items inside the home

You may wish to specify certain contents items that have a value greater than the limits stated above. See 'Optional covers – Specified Items Inside the Home' on page 21 for details.

The total contents sum insured includes the sums insured for any specified items listed on your Certificate of Insurance.

If Contents and the optional cover Accidental Damage Cover is shown on your Certificate of Insurance, you cannot make a claim under both your Accidental Damage and your Contents cover for loss or damage to your contents arising from any one event or series of occurrences arising out of the one event; you must choose to make your claim under either your Accidental Damage or Contents cover. See page 19 for details regarding optional Accidental Damage cover.

Insured events

If Home and/or Contents is shown on your Certificate of Insurance we will cover you for:

1. Fire (including bushfire)

Loss or damage as a result of fire including bushfire.

But we will not cover you for loss or damage:

- caused by scorching or heat damage where there has been no ignition
- caused by cigarette/cigar marks or scorching
- to floor coverings caused by an open fire, combustion heater, pot belly stove, or stove
- for the cost of repairing an electrical breakdown or short-circuit (however we will pay for resulting fire damage)
- caused by bushfire for the first 48 hours of this policy unless:
 - your policy commenced immediately after another policy covering the same property, or
 - your policy expired without a break in cover, or
 - you have just purchased the home.

2. Explosion

Loss or damage as a result of explosion.

But we will not cover you for loss or damage to the tank or container that exploded.

3. Burglary, theft or attempted theft

Loss or damage as a result of burglary, theft or attempted theft.

But we will not cover you for loss or damage:

- caused by theft or attempted theft by you, or by a person who permanently lives in the home
- caused by theft or attempted theft by a person who, without violent and forcible entry, entered your home with your consent, including a boarder or tenant of yours
- caused by theft without violent and forcible entry from common areas of multiple occupancy residences such as flats, units, town houses or motels and the like.
For example, theft from a clothesline in a common area of a unit block
- caused by burglary, theft or attempted theft for the first 48 hours of this policy unless:
 - your policy commenced immediately after another policy covering the same property, or
 - your policy expired without a break in cover, or
 - you have just purchased the home.

Insured events (continued)

4. Lightning

Loss or damage as a result of lightning.

But we will not cover you for loss or damage where there is no evidence that lightning caused the loss or damage.

5. Earthquake or tsunami

Loss or damage as a result of earthquake or tsunami.

But we will not cover you for loss or damage:

- caused by earthquake or tsunami for the first 48 hours of this policy unless:
 - your policy commenced immediately after another policy covering the same property, or
 - your policy expired without a break in cover, or
 - you have just purchased the home.

6. Storm and rainwater runoff

Loss or damage as a result of storm or rainwater runoff.

But we will not cover you for loss or damage:

- caused by rain, hail or wind entering your home because of a defect, structural fault, design fault, wear, tear or gradual deterioration that you knew about or should have reasonably known about and did not fix before the loss or damage occurred. For example, you are not covered for rain, hail or wind entering the home:
 - via an existing cracked roof tile
 - under a door because of the slope of the land towards the house and there was insufficient ground drainage
 - via incorrectly installed or inadequate guttering, flashing or waterproofing
- caused by rain, hail or wind entering your home through open windows, open doors or open skylights
- caused by underground (hydrostatic) water (for example, you are not covered for swimming pool movement)
- caused by wind to gates or fences that are not structurally sound and damage that you expect or should have reasonably expected and was not fixed before the loss or damage occurred
- to a path, driveway, garden, paving, free standing or retaining walls
- to tennis courts
- to a wharf, jetty or pontoon
- to swimming pools or spas and their covers or liners
- to a glasshouse or greenhouse – whether or not constructed principally of glass

6. Storm and rainwater runoff (continued)

- loss or damage caused by storm and rainwater runoff for the first 48 hours of this policy unless:
 - your policy commenced immediately after another policy covering the same property, or
 - your policy expired without a break in cover, or
 - you have just purchased the home.

7. Bursting, leaking, discharging or overflowing of water or liquid

Loss or damage as a result of bursting, leaking, discharging or overflowing water or liquid from:

- a water main or fire hydrant at or near the home
- dishwashers or washing machines at the home
- drainage and sewerage systems at the home
- fixed baths, sinks, basins and toilets at the home
- pipes or plumbing apparatus fixed to pipes
- rainwater or hot water tanks, septic or fish tanks at the home
- roof gutters and their down-pipes at the home
- swimming pools or spas at the home
- waterbeds at the home.

But we will not cover you for loss or damage:

- caused by a leak that you knew about or should have reasonably known about and did not fix before the loss or damage occurred
- caused by underground (hydrostatic) water (for example, swimming pool movement)
- caused by leaking shower floors, bases or cubicle wall (for example, deteriorated grouting and/or cracked tiles)
- to a tank, pipe, part, container or waterbed that caused the damage
- to leaking shower floors, bases or cubicle walls
- of gas or liquid that escaped.

Exploratory costs

If Home is shown on your Certificate of Insurance, we will also pay for exploratory costs to find the source of the leak provided that:

- the source of the leak is unknown, and
- the leaking water or liquid is causing damage to the home or contents.

If necessary, we will cover you up to \$750 to replace undamaged tiles or other wall or floor materials, so they match or complement the new materials used for repairs.

Insured events (continued)

8. Malicious damage, intentional damage or damage by vandals

Loss or damage as a result of malicious damage, intentional damage or damage by vandals.

But we will not cover you for loss or damage:

- caused by you or a person who permanently lives in the home
- caused by a person who entered your home with the consent, implied or otherwise, of you or a person permanently living in the home
- caused by a boarder or tenant of yours.

9. Riot or civil commotion

Loss or damage as a result of riot or civil commotion.

But we will not cover you for loss or damage:

- caused by you or a person who permanently lives in the home
- caused by a person who entered your home with the consent of you or a person permanently living in the home
- caused by a boarder or tenant of yours.

10. Impact

Loss or damage as a result of impact at the home:

- caused by a falling tree or branch including the cost of removing a tree or branch off the home
- caused by a vehicle
- caused by falling debris from space, aircraft, rocket or satellite
- caused by a satellite dish, or television or radio aerial, which breaks or collapses.

But we will not cover you for loss or damage at the home:

- caused by removing fallen trees or branches that have not caused damage to the home
- caused by a road vehicle to a path, paving or underground service
- caused by lopping or felling trees
- caused by the roots of trees, plants, hedges or shrubs.

If Contents is shown on your Certificate of Insurance we will also cover you for loss or damage to your contents caused by ceiling collapse.

But we will not cover you for loss or damage caused by a ceiling collapse that you expected or should have reasonably expected and did not fix before the loss or damage occurred to your home.

11. Damage by an animal

Loss or damage by an animal.

But we will not cover you for loss or damage:

- caused by domestic pets in your care, owned or kept by you or a person permanently living in the home
- caused by domestic pets that entered your home with your consent or a person permanently living with you
- caused by birds pecking, biting, clawing or chewing the home or contents.

12. Flood

Loss or damage as a result of flood.

But we will not cover you for loss or damage:

- caused by Flood for the first 72 hours of this policy unless:
 - your policy commenced immediately after another policy covering the same property, or
 - your policy expired without a break in cover, or
 - you have just purchased the home.
- to any part of the home that is not fully built
- to a path, driveway, garden, paving, free standing or retaining walls, gates or fences
- to tennis courts
- to a wharf, jetty, pontoon or sea wall
- to water in a tank, swimming pool or spa, including the cost of cleaning mud or debris out of a tank, swimming pool or spa
- to swimming pools or spas and their covers or liners
- to paint when there is no structural damage caused by a Storm to other parts of the home
- caused by underground (hydrostatic) water
- to a glasshouse or greenhouse.

And we do not cover loss, damage or liability caused by deliberate or malicious damage to, or destruction of a reservoir or dam (or any looting or rioting following these incidents).

Additional benefits

Automatic sum insured adjustment

If Home, Contents and/or Fixtures and fittings is shown on your Certificate of Insurance, we will automatically adjust your sums insured each year, based on estimated movements in replacement costs.

For the purpose of calculating the payment amount for a total loss claim, we increase the sum insured for Home and Contents to take into account the increase in building costs since the starting date of the period of insurance.

It remains your responsibility to insure for the correct replacement costs. You do not have to accept the revised sum insured and we will change it on your request. Premiums will change accordingly.

Sums insured will not automatically be adjusted for Specified Items Inside the Home or Specified Items Away from Home. You will need to periodically revalue these items and ask us to increase sums insured if their values change.

Breakage of glass and sanitary fixtures

Home

If Home is shown on your Certificate of Insurance, and:

- fixed glass forming part of the home including windows
- fixed sinks, fixed basins, shower bases (not tiled bases), baths or toilets in the home,

are accidentally broken then we will pay for the cost of repairing or replacing them.

But we will not cover you for:

- repairing scratches (where the break does not extend through the entire thickness of the item)
- glass in a glasshouse or greenhouse
- repair or replacement of any tiles or tiled fixture forming part of the home
- toilet seats
- glass forming part of a stove, heater, oven or cook top as a result of the direct application of heat.

Contents

If Contents is shown on your Certificate of Insurance, and glass:

- in furniture
- in pictures, paintings, prints and mirrors designed to be hung from a wall or freestanding
- forming part of aquariums,

is accidentally broken or damaged then we will pay for the cost of repairing or replacing the glass.

Breakage of glass and sanitary fixtures (continued)

But we will not cover you for:

- repairing scratches (where the break does not extend through the entire thickness of the item)
- a picture tube or screen of a television or visual display unit
- glass forming part of a radio or clock, vase, ornament, lamp or photo frame.

Contents in the open air

If Contents is shown on your Certificate of Insurance, we will cover your contents for loss or damage caused by an insured event while they are:

- in the open air at the home
- in or on vehicles parked at the home.

But we will not cover you for loss or damage:

- caused by theft without violent and forcible entry from common areas, garages or storage areas of multiple occupancy residences such as flats, units, townhouses or motels and the like.
- from locked or unlocked motor vehicles parked in common areas of residential flats, units and the like.

The maximum we will cover you for Contents in the open air is \$3,000 for any one event.

Credit card or ATM card cover

If Contents is shown on your Certificate of Insurance and:

- your credit or ATM cards are lost or stolen anywhere in Australia, and someone other than you, or someone who permanently lives in your home illegally uses them to steal money from your account or buy goods for which you are liable,

then we will cover you for the theft of your money or misuse of your credit card.

But we will not cover you if:

- a person fraudulently using the credit or ATM card found or had access to your PIN or personal identification details
- you did not notify the financial institution or credit provider within 24 hours of the card being discovered lost or stolen
- the financial institution or credit provider provides indemnity for any loss
- you broke the terms and conditions under which the card was issued.

The maximum we will cover you for Credit card or ATM card cover is \$1,000 for any one event.

Additional benefits (continued)

Legal costs

If Home and/or Contents are shown on your Certificate of Insurance then we will cover you for all legal costs and expenses incurred with our prior agreement in defending any civil court proceedings arising from an insured event.

Loss of rent

If Home is shown on your Certificate of Insurance, and:

- the home becomes unfit to live in as a result of loss or damage covered by an insured event or an optional cover and we have agreed to pay for the loss or damage, and
- it was being let at the time of loss

then we will cover you for the loss of rent during the shorter of:

- the period that it remains unfit to live in, or
- 12 months.

This benefit is calculated on the rentable value of the home immediately prior to the loss or damage.

We pay this benefit in addition to the sum insured for the home.

The maximum we will cover you for Loss of rent is 10% of the home sum insured for any one event.

Motor burnout

If Home or Contents are shown on your Certificate of Insurance and a household electric motor burns out or fuses during the period of insurance, then we will cover you for:

- the repair or replacement of the motor
- the repair or replacement of the entire sealed unit if the electric motor is inside a sealed refrigeration or air-conditioning unit
- re-gassing a refrigeration or air-conditioning unit
- replacing switches, capacitors, condensers, bearings and seals fixed in the electric motor.

If we cannot repair or replace the motor or sealed unit we will cover you for the estimated cost of replacing the electric motor or sealed unit with an equivalent modern day motor or unit.

But we will not cover you for:

- burnout of an electric motor or electric motor in a sealed unit that is more than 10 years of age from the date of manufacture
- any amount recoverable under a guarantee or warranty
- pumps or electric motors forming part of submersible pumps

Motor burnout (continued)

- any radio, television, computer, printed circuit board, electronic component, video, sound or recording system, amplifying or electronic equipment
- any motor used in a business or occupation
- replacing a whole appliance if a motor or sealed unit for the appliance cannot be repaired or replaced.

Moving to a new address in Australia

If Contents is shown on your Certificate of Insurance and you are moving to a new address in Australia, we cover your contents while being transported for loss or damage caused by:

- fire
- collision or overturning of the vehicle carrying them.

When moving to a new home we will cover your contents in the home at your:

- new address, and
- old address,

for up to 14 days from the date you begin to move.

Removal of debris and rebuilding costs

Home:

If Home is shown on your Certificate of Insurance and it has been damaged as a result of an insured event or an applicable optional cover, then we will cover you for the costs of:

- a survey
- design
- related legal work
- demolition and removal of debris
- any additional costs necessary to comply with government or local government laws and by-laws introduced after the house was originally built or altered.

But we will not cover you for costs of compliance for more than the damaged part of the home.

We only pay these benefits if we accept a claim for the home.

We cover you for these benefits in addition to the sum insured for the home.

The maximum we will cover you for Removal of debris and rebuilding costs – Home is 10% of the contents sum insured for any one event.

Additional benefits (continued)

Removal of debris and rebuilding costs (continued)

Contents:

If Contents is shown on your Certificate of Insurance and the contents have to be replaced after loss or damage caused by an insured event or applicable optional cover, then we will cover you for the costs of removing the damaged items and any associated storage costs.

We only cover you for these benefits if we accept a claim for contents.

We cover you for these benefits in addition to the sum insured for the contents.

The maximum we will cover you for Removal of debris and rebuilding costs – Contents is 10% of the contents sum insured for any one event.

Replacement of locks

If Home and/or Contents is shown on your Certificate of Insurance, then we may choose to cover you for:

- the cost of re-barrelling/replacing house locks or changing the house key codes if:
 - a key for any external door to your home is lost or stolen anywhere in Australia, and
 - if stolen, you have reported the theft to the police, and
 - the keys had your address or other identifying information with them.

The maximum we will cover you for Replacement of locks is \$500 for any one event.

Spoilage of food

If Contents is shown on your Certificate of Insurance and food is spoiled inside a refrigerator or freezer as a result of:

- burnout of an electric motor or electric motor in a sealed unit that is not more than 10 years of age from the date of manufacture
- accidental breakdown or failure of the refrigerator or freezer
- the failure of commercial electricity supply,

then we will cover you for up to \$500 for the spoiled food.

But we will not cover you for loss or damage caused:

- by the burning out of a motor that is more than 10 years of age from the date of manufacture
- by an electricity supplier deliberately shutting off or restricting the electricity supply
- by an industrial strike causing electricity supply to be cut off

Spoilage of food (continued)

- by the power to the fridge being accidentally switched off or disconnected (including as a result of a safety switch)
- to a refrigerator or freezer by spoiled food (e.g. stain or odour).

The maximum we will cover you for Spoilage of food is \$500 for any one event.

Temporary accommodation

If Home and/or Contents is shown on your Certificate of Insurance and they are damaged by an insured event and:

- we agree that the home is unfit for you to live in as a result of this loss or damage,

then we will cover you for:

- the cost of temporary accommodation for you and any person permanently living in the home who is covered by this insurance during:
 - the time it takes to replace or repair the home or contents, or
 - the period that the home remains unfit to live in for a maximum of 12 months.

The cost of temporary accommodation will be based on the rentable value of your home immediately prior to the loss or damage.

We pay this benefit in addition to the sum insured for the home or contents.

The maximum we will cover you for Temporary accommodation is 10% of the sum insured for any one event.

Temporary removal of contents elsewhere

If Contents is shown on your Certificate of Insurance, we will cover your contents for loss or damage caused by insured event:

- fire

while they are temporarily removed from your home within Australia and are with you.

The maximum we will cover you for Temporary removal of contents elsewhere is 10% of the contents sum insured for any one event.

Additional benefits (continued)

Temporary removal of contents to a holiday home, unit or another home

If Contents is shown on your Certificate of Insurance, we will cover your contents for loss or damage caused by an insured event if they are temporarily in:

- a motel or hotel room
- a holiday apartment
- another person's home,

within Australia which you are – temporarily occupying for up to 60 days (unless we agree in writing to a longer period).

But we will not cover you for loss or damage caused by theft unless the theft results from violent and forcible entry into the building at your place of accommodation.

The maximum we will cover you for Temporary removal of contents to a holiday home, unit or another home is 10% of the contents sum insured for any one event.

Temporary removal of contents to college, university or boarding school

If Contents is shown on your Certificate of Insurance, we will cover your contents for loss or damage caused by an insured event if temporarily in:

- an apartment, flat, home unit or home
- a residential section of any boarding school, college or university during the school or college term, or university semester, within Australia.

But we will not cover you for loss or damage for:

- contents outside the duration of any school term or university semester (during holiday or vacation periods)
- jewellery, cash, tools of trade or unattached motor accessories
- theft unless the theft results from violent and forcible entry.

The maximum we will cover you for Temporary removal of contents to college, university or boarding school is 10% of the contents sum insured for any one event.

Unfixed building materials

If Home is shown on your Certificate of Insurance, we will cover you for loss or damage to unfixed home building materials and uninstalled home fittings.

The maximum we will cover you for Unfixed building materials is \$500 for any one event.

Optional covers

You may request the following optional covers. An additional premium is required for them to be included in your insurance cover.

Accidental Damage option Australia wide contents cover

If Contents and the optional cover Accidental Damage Cover is shown on your Certificate of Insurance we will cover your contents if they are accidentally lost, stolen or damaged anywhere in Australia and New Zealand.

But we will not cover you for loss or damage:

- of cash
- of contents which have been misplaced, mislaid or missing where you are unable to identify when and where the loss occurred
- of contents which have been away from your home for a continuous period of 60 days or more
- caused intentionally
- to tools of trade or sporting equipment whilst in use
- caused by theft or attempted theft by a person who, without violent and forcible entry, entered your home with your consent, including a boarder or tenant of yours
- caused by any general exclusion shown on pages 28–33.

Limits apply to certain contents items see 'Limits for Contents cover' on page 5 for details.

The maximum we will cover you for this option is the sum insured for Accidental Damage shown on your Certificate of Insurance for any one event.

If Contents and the optional cover Accidental Damage Cover is shown on your Certificate of Insurance, you cannot make a claim under both your Accidental Damage and your Contents cover for loss or damage to your contents arising from any one event or series of occurrences arising out of the one event; you must choose to make your claim under either your Accidental Damage or Contents cover.

Accidental Damage cover will not be offered where there have been 5 or more accidental damage claims in the past 5 years.

Fixtures and fittings

If the optional cover Fixtures and fittings is shown on your Certificate of Insurance we will cover you for loss or damage to fixtures and fittings as a result of an insured event or any optional cover shown on your Certificate of Insurance.

The maximum we will cover you for this option is the sum insured for fixtures and fittings shown on your Certificate of Insurance for any one event.

Optional covers (continued)

Pet Cover option

If Contents and the optional cover Pet Cover is shown on your Certificate of Insurance, and the pet dog or cat shown on your Certificate of Insurance:

▪ suffers a physical accidental injury or illness, then we will pay for the cost of necessary veterinary treatment.

But we will not cover you for:

- costs or expenses resulting from the loss or death of your pet dogs or cats
- routine, elective or preventative veterinary treatment such as, but not limited to, vaccinations, desexing, or heartworm testing
- treatment of any illnesses, condition or injury that existed before you took out this cover (pre-existing conditions)
- treatment of injury or illness arising from or connected with a business or occupation, or sporting event (other than dog and cat shows).

The maximum we will cover you for Pet Cover option is \$500 for all treatment for each injury or illness per pet per 12 month term.

If we pay the additional benefit of temporary accommodation under Home or Contents we also cover the cost of temporary accommodation of your pet dogs and cats shown on your Certificate of Insurance for the same period.

The maximum we will cover you for this benefit (for you and your pets) is up to 10% of the contents sum insured.

Specified Items Away from Home

If Contents and the optional cover Specified Items Away from Home is shown on your Certificate of Insurance we will cover your personal effects that you have specified and that we agree to cover if they are accidentally lost, stolen or damaged worldwide.

But we will not cover you for loss or damage:

- to sporting equipment whilst in professional or competitive use
- to fishing equipment, firearms or musical instruments whilst in use
- to tools of trade whilst in use.

The maximum we will cover you for Specified Items Away from Home is the sum insured for that item shown on your Certificate of Insurance for any one event.

Optional covers (continued)

Specified Items Inside the Home

You may wish to specify certain contents items that have a value greater than the limits stated in 'Limits for Contents cover' on page 5. We may agree to cover these items up to their replacement value for loss or damage as a result of an insured event in the home.

The maximum we will cover you for Specified Items Inside the Home is the sum insured for that item shown on your Certificate of Insurance for any one event.

Optional covers – Premium Choice Home Benefit Option

The following benefits form part of the Premium Choice Home Benefit Option.

Where limits of cover provided by the Premium Choice Home Benefit optional cover are higher than the standard RAA Home and Contents Insurance policy, this optional cover replaces the cover provided by the standard RAA Home and Contents policy.

Accidental Damage Australia wide contents cover If you already have Accidental Damage

If the optional cover Accidental Damage and the optional cover Premium Choice Home Benefit are shown on your Certificate of Insurance, we will increase the sum insured shown on your Certificate of Insurance for Accidental Damage by \$500.

If you do not already have Accidental Damage

If the optional cover Premium Choice Home Benefit is shown on your Certificate of Insurance and you do not have the optional cover Accidental Damage, we will cover your contents for up to \$500 in total if they are accidentally lost, stolen or damaged anywhere in Australia and New Zealand.

But we will not cover you for loss or damage:

- of cash
- of contents which have been misplaced, mislaid or missing where you are unable to identify when and where the loss occurred
- of contents which have been away from your home for a continuous period of 60 days or more
- caused intentionally
- to tools of trade or sporting equipment whilst in use

Optional covers – Premium Choice Home Benefit Option (continued)

Accidental Damage Australia wide contents cover

(continued)

- caused by theft or attempted theft by a person who, without violent and forcible entry, entered your home with your consent, including a boarder or tenant of yours
- caused by any general exclusion shown on pages 28–33.

Limits apply to certain contents items see 'Limits for Contents cover' on page 5 for details.

The maximum we will cover you for this benefit is \$500 for any one event.

Contents in a hospital or palliative care accommodation – up to 60 days

If Contents and the optional cover Premium Choice Home Benefit are shown on your Certificate of Insurance, we will cover your contents for loss or damage caused by an insured event whilst they are in:

- a hospital or
- accommodation providing palliative care, within Australia, which you are temporarily occupying for up to 60 days.

We also pay up to \$500 towards the cost of temporary accommodation of your pet dogs and/or cats in a professional boarding facility if there is no one living at the insured address whilst you are in:

- a hospital or
- accommodation providing palliative care.

The maximum we will cover you for this benefit is 20% of the contents sum insured for any one event.

Contents in a hospital or palliative care accommodation – more than 60 days

If Contents and the optional cover Premium Choice Home Benefit are shown on your Certificate of Insurance, we will cover your contents for loss or damage caused by an insured event whilst they are in:

- a hospital or
- accommodation providing palliative care,

within Australia, which you are occupying for more than 60 days.

We also pay up to \$500 towards the cost of temporary accommodation of your pet dogs and/or cats in a professional boarding facility if there is no one living at the insured address whilst you are in:

- a hospital or
- accommodation providing palliative care.

The maximum we will cover you for Contents in a hospital or palliative care accommodation (more than 60 days) is \$20,000 for any one event.

Guest's or Visitor's Contents

If Contents and the optional cover Premium Choice Home Benefit are shown on your Certificate of Insurance we will cover your guest's or visitor's contents for loss or damage caused by an insured event at the risk address.

The maximum we will cover you for this benefit is \$5,000 for any one event.

Medical Equipment

If Contents and the optional cover Premium Choice Home Benefit are shown on your Certificate of Insurance we will cover medical equipment, for which you are legally responsible, for loss or damage caused by an insured event.

The maximum we will cover you for this benefit is \$20,000 for any one event.

Mobility Scooter

Loss or damage

If the optional cover Premium Choice Home Benefit is shown on your Certificate of Insurance, we will cover your mobility scooter Australia wide for loss or damage to your mobility scooter caused by or arising from any of the following insured events:

- accidental loss or damage to your mobility scooter
- fire
- flood
- hail
- malicious damage
- storm
- theft or attempted theft.

Claims

If we agree to pay your claim for your mobility scooter, it will be our choice whether we will either:

- repair or pay you cash in lieu of repairing your mobility scooter to the condition it was in immediately before the incident, or
- replace or pay you cash in lieu of replacing your mobility scooter with one of the same or similar age, make, model and condition it was in immediately before the incident.

Optional covers – Premium Choice Home Benefit Option (continued)

RAA security patrol attendance

If the optional cover Premium Choice Home Benefit is shown on your Certificate of Insurance, and you have a RAA home security system at your home, we will pay any fees you incur as a result of a security patrol attending, if:

- your security system has been triggered, as a result of burglary, theft or attempted theft at the home, and
- we have agreed to pay a claim for loss or damage as a result of the burglary, theft or attempted theft.

Spoilage of medicine

If the optional cover Premium Choice Home Benefit is shown on your Certificate of Insurance and your medicine is spoiled as a result of:

- burnout of an electric motor or electric motor in a sealed unit that is not more than 10 years of age from the date of manufacture
- accidental breakdown or failure of the refrigerator or freezer
- the failure of commercial electricity supply,

then we will cover you for up to \$500 for the spoiled medicine.

But we will not cover you for loss or damage caused:

- by an electricity supplier deliberately shutting off or restricting the electricity supply
- by an industrial strike causing electricity supply to be cut off
- by the power to the fridge being accidentally switched off or disconnected (including as a result of a safety switch)

If you are eligible for a rebate or discount under any government or other rebate scheme, we will only pay the amount remaining after the rebate has been deducted.

The maximum we will cover you for this benefit is \$500 for any one event.

Modification of the home due to accident or poor health

If Home and the optional cover Premium Choice Home Benefit are shown on your Certificate of Insurance we will cover you for up to \$5,000 towards modification of your home if:

- you have an accident or suffer unexpected poor health that results in permanent impairment, and
- as a result of this impairment, your home requires modification to enable you to conduct your everyday living activities and remain independent.

If you are eligible for a rebate under any government or other rebate scheme, we will only pay the amount remaining after the rebate has been deducted.

The maximum we will cover you for this benefit is \$5,000 for any one event.

Legal liability cover

Home

If Home or Fixtures and fittings are shown on your Certificate of Insurance, we will cover what you have to pay for your legal liability as a result of an incident:

- at the home, and
- arising out of your ownership of the home which causes death, bodily injury or damage to property.

The maximum we will cover you for all legal liability claims arising from any one incident is \$20,000,000, including all associated legal costs that we have approved.

Contents

If Contents is shown on your Certificate of Insurance, we will cover your personal legal liability to pay compensation as a result of an accident within Australia and New Zealand, which causes death, bodily injury or damage to property.

The maximum we will pay for all legal liability claims arising from any one event is \$20,000,000, including all associated legal costs that we have approved.

Where you have both Home and Contents insured with us, the maximum we will cover you for all legal liability claims arising from any one event is \$20,000,000, including all associated legal costs that we have approved.

Legal liability exclusions

Asbestos

We will not cover your legal liability arising from or in connection with, or involving any loss or damage or personal injury arising directly or indirectly, out of or caused by, through or in connection with the inhalation of (including the fear of inhalation of, or exposure to) asbestos, asbestos fibres or derivatives of asbestos.

Breaching or failing to comply

We will not cover your legal liability arising from or in connection with, or involving breaching or failing to comply with any Commonwealth, State, Territory or Local Government law, ordinance or regulation including, but not limited to:

- pool fencing requirements
- dangerous goods and liquids
- firearms laws
- control and safekeeping of dangerous dogs, as defined by the Dog and Cat Management Act (1995).

Legal liability exclusions (continued)

Business activity

We will not cover your legal liability arising from or in connection with, or involving:

- death or bodily injury to your employees or damage to their property, while they are working for you
- a business, trade, profession, occupation or any other income earning activity or pursuit
- a boarding or guest house where more than 2 bedrooms are let to paying guests or boarders.

But we will cover your legal liability arising out of:

- death or bodily injury to a tenant or boarder
- the tenancy of a home or part of the home insured by this policy
- the tenancy of a unit where its Contents or Fixtures and fittings are insured by this policy
- part time casual babysitting by you where you do not need to be registered or licensed with any regulator or authority.

Coach, referee or official

We will not cover your legal liability arising from or in connection with, or involving your actions or duty as a coach, referee or official at a game or organised sporting activity other than actions that would have existed irrespective of the agreement.

Construction

We will not cover your legal liability arising from or in connection with, or involving the construction of the home.

Criminal act

We will not cover your legal liability arising from or in connection with, or involving committing or attempting to commit a criminal offence including, but not limited to:

- the manufacture, distribution and/or supply of illegal substances or drugs
- assault
- malicious damage
- libel or slander.

Deliberate act

We will not cover your legal liability arising from or in connection with, or involving any deliberate act or omission by you or anyone acting with your express or implied consent.

Diseases

We will not cover your legal liability arising from or in connection with, or involving the transmission of a disease, illness or sickness, where you knowingly spread the disease or fail to take due care after you become aware of the disease, illness or sickness.

Other entities not named

We will not cover your legal liability arising from or in connection with, or involving any liability of people or entities not named as the insured under this policy (such as the body corporate or other unit owners).

Persons living with you

We will not cover your legal liability arising from or in connection with, or involving death or bodily injury to you, your family or any person who lives with you in the home.

Property owned by you

We will not cover your legal liability arising from or in connection with, or involving:

- damage to property owned by or in the physical or legal control of you, your spouse (legal or de facto), your parents and parents in law, your children and your spouse's children or any person who permanently lives with you in the home, unless otherwise stated
- the ownership or occupancy of any building or land other than the building or land shown on your Certificate of Insurance.

Tenant

We will not cover your legal liability arising from or in connection with, or involving an agreement you enter into other than for fire damage to your landlord's residential building where you have your contents in that building insured under this policy.

But we will cover your legal liability for fire damage to a home or unit if you are renting it and you have contents insured by this policy and you are legally liable for this damage.

Transport

We will not cover your legal liability arising from or in connection with, or involving the use or ownership of:

- motor vehicles including, but not limited to, motor bikes, trail bikes, mini bikes, motorised go-karts, motorised golf carts, motorised scooters, aircraft

Legal liability exclusions (continued)

Transport (continued)

- watercraft
- caravans, trailers or mobile homes.

But we will cover your legal liability for loss or damage arising out of the use of:

- bicycles
- wheelchairs, mobility scooters, or gophers
- golf buggies
- mowers, ride on mowers or garden appliances
- sailboards, surfboards, canoes, kayaks or non-motorised surf skis that do not require registration or compulsory insurance.

You should also read 'General exclusions' on pages 28–33 for details.

General exclusions

Action of the sea

We will not cover you for loss, damage or liability caused by action of the sea, high water or tidal wave.

But we will cover you for:

- earthquake or tsunami – insured event 5.

Asbestos

We will not cover you for loss or damage or personal injury arising directly or indirectly, out of or caused by, through or in connection with the inhalation of (including the fear of inhalation of, or exposure to) asbestos, asbestos fibres or derivatives of asbestos.

Business activity

We will not cover you for loss, damage or liability to or for any part of the home which is used for any business activity except as a home office or health care practice.

Care

We will not cover you for loss, damage or liability:

- if the insured home and/or contents are not kept in good condition and reasonable care is not taken to protect or safeguard them from loss or damage
- if you did not take proper precautions to prevent further loss or damage following an event.

Compliant construction

General exclusions (continued)

We will not cover you for loss, damage or liability if the construction of the home does not comply with any Commonwealth, State, Territory or Local Government laws and by-laws.

But we will cover you if those laws were introduced after the home was originally built or altered.

Confiscation

We will not cover you for loss, damage or liability caused by confiscation, nationalisation or requisition of property by any government or local authority.

Consequential loss

We will not cover you for loss, damage or liability for consequential loss of any kind unless stated elsewhere in this PDS.

Criminal act

We will not cover you for loss, damage or liability:

- when the home or any part of the home is used by you or someone with your knowledge or consent, for a criminal or illegal act
- materially contributed to or caused by your own criminal or illegal act.

Dangerous goods

We will not cover you for loss, damage or liability caused by the discharge or escape of contaminants, pollutants or other dangerous goods from your home unless they are substances you are legally allowed to store.

Defects

We will not cover you for loss, damage or liability caused by, or as a result of:

- an inherent defect
- a defective or faulty part
- defective or faulty workmanship
- defective or faulty design, or
- defective or faulty manufacture or construction.

Deliberate act

We will not cover you for loss, damage or liability deliberately or intentionally caused by you or a person acting with your express or implied consent.

Earth movement

General exclusions (continued)

We will not cover you for loss, damage or liability caused by or arising out of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement.

But we will cover you for:

- explosion – insured event 2
- earthquake or tsunami – insured event 5
- bursting, leaking, discharging or overflowing of water or liquid – insured event 7
- flood – insured event 12.

Electronic information

We will not cover you for loss, damage or liability or for the cost of repairing, replacing or rectifying corrupted, lost, stolen or damaged electronic information however kept or stored.

But we will cover you for legally obtained digital media files.

Hydrostatic water pressure

We will not cover you for loss, damage or liability caused by lowering or raising of the water table or hydrostatic water pressure.

Illegal act

We will not cover you for loss, damage or liability resulting from, contributed to or caused by a criminal or illegal act by you or by a person acting with your express or implied consent.

Loss of value

We will not cover you for loss, damage or liability for any loss of value to your home and/or contents as a result of an event, theft or repairs being performed.

Mechanical or electrical breakdown

We will not cover you for loss, damage or liability or for the cost of repairing, replacing or rectifying mechanical or electrical breakdown, malfunction or failure to operate properly or correctly.

But we will cover you for damage which may result from motor burnout. See additional benefit 'Motor burnout' on page 14 for details.

Outside the period of insurance

We will not cover you for loss, damage or liability that occurs outside the period of insurance shown on your Certificate of Insurance.

Power surge

We will not cover you for loss, damage or liability caused by power surge other than damage directly caused by lightning.

Property not owned by you

We will not cover you for loss, damage or liability to or for property not owned by you or a person who permanently lives with you.

But we will cover you for property not owned by you for which you are legally liable.

Radioactive contamination

We will not cover you for loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.

Reconstructed or renovated

We will not cover you for loss, damage or liability if your home is being reconstructed or renovated and the reconstruction or renovation involves the removal of or interference with all or part of the roof or an external wall.

But we will cover you for loss or damage to the home or contents caused by the following insured events:

- fire (including bushfire) – insured event 1
- explosion – insured event 2
- lightning – insured event 4
- earthquake or tsunami – insured event 5
- riot or civil commotion – insured event 9
- impact – insured event 10
- damage by an animal – insured event 11
- flood – insured event 12.

All cover for loss or damage caused by any other insured event is suspended until the construction or renovations are completed.

General exclusions (continued)

We will not cover you for loss, damage or liability caused by the roots of trees, shrubs or plants.

But we will cover you for:

- bursting, leaking, discharging or overflowing of water or liquid at the insured address – insured event 7.

Seepage

We will not cover you for loss, damage or liability caused by seepage, directly or indirectly by any substance no matter how caused.

But we will cover you for:

- bursting, leaking, discharging or overflowing of water or liquid at the insured address – insured event 7.

Sporting goods, musical instruments and firearms

We will not cover you for loss, damage or liability of sporting goods whilst in professional or competitive use or musical instruments or firearms whilst in use.

Terrorism – pollution, contamination or explosion

We will not cover you for loss, damage or liability in regards to acts of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:

- biological contamination, explosion or pollution
- chemical contamination, explosion or pollution
- nuclear contamination, explosion or pollution
- radioactive contamination, explosion or pollution.

Unoccupied home

We will not cover you for loss, damage or liability if your home is ever unoccupied for more than 90 consecutive days. For the period immediately following the 90 days, all cover for loss or damage to the home or contents in and at the home suspends and ceases.

But we will cover you for loss or damage to the home or contents caused by the following insured events:

- lightning – insured event 4
- earthquake or tsunami – insured event 5
- storm and rainwater runoff – insured event 6
- impact occurring at the home – insured event 10
- damage by an animal – insured event 11
- flood – insured event 12
- motor burnout – additional benefit.

Unoccupied home (continued)

However, if you:

- tell us beforehand that the home will be unoccupied for more than 90 consecutive days
- are prepared to take actions for the safekeeping and security of the home and contents required by us
- pay us the extra premium for the increased risk,
- we may reinstate all or some of the suspended covers during the period of unoccupancy. If we do this, we will confirm this in writing and it will be shown on your Certificate of Insurance.

Vermin

We will not cover you for loss, damage or liability caused by vermin (such as rats, rabbits and mice), insects, birds or termites.

But we will cover you for fire damage caused by them.

War

We will not cover you for loss, damage or liability caused by war, other acts of foreign enemy (whether war is declared or not) or revolution. We will also not cover riot, looting or civil commotion following these incidents.

Wear, tear or gradual deterioration

We will not cover you for loss, damage or liability caused by wear, tear, gradual deterioration, mould, mildew, action of light, atmospheric or climatic conditions, rust, corrosion, wet or dry rot.

But we will cover you for:

- bursting, leaking, discharging or overflowing water or liquid at the insured address – insured event 7.

Claims – How to make a claim

How to make a claim

- Report any theft, burglary, loss of valuables or malicious damage to the police.
- Call us as soon as possible on 8202 4575 and advise us of the claim.
- You must not say you are guilty or admit liability, negotiate, pay, authorise or settle a claim with anyone else.
- Keep any damaged property and do not carry out repairs yourself, unless there is a hazard or security issue.
- We may choose to appoint an insurance representative to assist in the settlement of your claim.
- We will advise you regarding settlement of your claim.

Claims – Common questions

Will your premium go up on renewal because you made a claim?

Your premium will not be affected by any claim.

Will we cancel your policy if you make too many claims?

We may decline to renew your insurance policy depending on the number and type of claims you make. See the table below for details.

Type of claim	We may not offer renewal if, within the last 5 years:
Burglary, theft or attempted theft	You have made more than 4 claims
Storm and rainwater runoff	You have made more than 4 claims
Bursting, leaking, discharging or overflowing of water or liquid	You have made more than 4 claims
Breakage of fixed glass	You have made more than 4 claims
Optional covers: <ul style="list-style-type: none">▪ Accidental Damage – Contents cover▪ Pet Cover▪ Premium Choice Home benefit▪ Specified items away from home▪ Specified items inside the home	You have made more than 4 claims
Any combination of any insured event and or optional cover	You have made more than 6 claims

Claims – How much do we pay?

Home

If we accept your claim it will be our choice whether we either:

- repair or pay you what it will cost us to repair the damaged parts of the home with new materials which are available in Australia and are the nearest equivalent materials at the date of loss, or
- replace or pay you what it will cost us to replace the damaged parts of the home to as new condition (we may obtain the item from our supplier),

whichever is the lesser.

Claiming under more than one section

If we accept your claim we will only pay under one section of this policy.

Claims – How much do we pay? (continued)

Contents

If we accept your claim it will be our choice whether we will either:

- repair or pay you what it will cost us to repair the item to as new condition, or
- replace or pay you what it will cost us to replace the item with a new item which is available in Australia and is the nearest equivalent item at the date of loss (we may obtain the item from our supplier),

whichever is the lesser.

Contribution

If you want the home and/or contents repaired or replaced to a better standard, specification or quality, you must pay the extra cost of doing this.

If your home is totally destroyed by an insured event and you want to rebuild it on another site and we agree to this, you must pay any extra costs in doing this.

Credit provider's rights

If we decide to pay cash and your home is mortgaged or subject to finance, we may be required to pay some or all of this amount to the credit provider named on your Certificate of Insurance.

Demolition

We will only pay the demolition value of the home, if prior to the loss or damage, the home was intended to be demolished or is subject to a demolition order.

Depreciation

If you do not want the home or contents items repaired or replaced then we will only pay you the depreciated value of the item. Depreciated value is the as new replacement or repair cost less an amount for age, wear and tear.

Matching materials

We do not cover the cost of replacing undamaged parts to create a uniform appearance other than the repair or replacement of paint, wallpaper, internal blinds, carpets or permanently fixed floor coverings in the room, hallway or passageway where the damage occurred.

Pairs or sets

If an insured item consists of a pair (excluding earrings or cuff links), set or collection, we only pay for the repair or replacement of the part lost, damaged or stolen.

Claims – How much do we pay? (continued)

Pairs or sets (continued)

If we cannot repair or replace the part, we will pay the replacement value for that part only. We will not pay for any decrease in the value of the pair, set or collection.

Salvage

If we replace or pay the cost of replacement of your home and/or contents, the replaced item belongs to us.

Total loss

When a total loss payment has been made, cover on your home and/or contents is cancelled with no refund of premium. We will deduct any outstanding premiums or remaining monthly instalment premiums for the term of the insurance from the settlement amount.

Claims – Examples of how your claim is paid

Following are some examples of how we calculate claim payments. These examples do not form part of your policy terms and conditions and are intended as a guide only as not all scenarios are covered.

Example 1 – Total loss of building and contents due to fire

Your home and contents have been damaged by fire and consequently assessed and deemed a total loss. Your Certificate of Insurance shows the sum insured for the building as \$350,000 and contents as \$80,000. The Voluntary excess on your policy is \$300.

What we pay		Information
Building sum insured	\$360,000*	As your building is a total loss and you do not wish to re-build at the same address, RAA pay you up to the sum insured.
Contents sum insured	\$85,000*	As all your contents have been destroyed, RAA pay you up to the sum insured.
Less excess	- \$300	Your Voluntary excess is \$300 as the loss was caused by one event, therefore only one excess applies.
Total claim	\$444,700	

See 'Claims – How much do we pay?' on page 34 for details.

**For the purpose of calculating the payment amount for a total loss claim, we increase the sum insured for Home and Contents to take into account increase in costs since the starting date of the period of insurance.*

Claims – Examples of how your claim is paid (continued)

Example 2 – Storm damage to home

Your home has been damaged as a result of a storm. Your Certificate of Insurance shows the sum insured for the building as \$350,000. The damage to the building has been assessed and the cost to repair the damage is \$12,500. The Voluntary excess on your policy is \$300.

What we pay	Information
Repair cost	\$12,500 RAA pay this amount directly to the builder(s) responsible for undertaking the repairs to your home.
Less excess	- \$300 Your Voluntary excess is \$300 for Building.
Total claim	\$12,200

See 'Claims – How much do we pay?' on page 34 for details.

Example 3 – Specified items away from home

You accidentally lose your engagement ring whilst swimming and you are unable to locate it. When you insured your contents, you took the Optional cover – Specified Items Away from Home to cover your engagement ring and this is shown on your Certificate of Insurance with a sum insured of \$12,000. The Voluntary excess on your policy is \$300.

What we pay	Information
Cost to replace the ring	\$11,000 RAA is able to replace the ring with a new one, the same, for an amount less than the sum insured.
Less excess	Nil Optional cover – Specified Items Away from Home is subject to a nil excess.
Total claim	\$11,000

See 'Claims – How much do we pay?' on page 34 for details.

Claims – Examples of how your claim is paid (continued)

Example 4 – Theft of contents

Your home was broken into and some contents were stolen. The replacement cost of the stolen contents based on quotes you got and assessment by RAA was \$4,750. Your Certificate of Insurance shows the sum insured for your contents as \$65,000. The Voluntary excess on your policy is \$300.

What we pay		Information
Replacement cost of stolen contents	\$4,750	Paid to the suppliers who provide the replacement items to you.
Less excess	- \$300	Your Voluntary excess is \$300 for Contents.
Total claim	\$4,450	

See 'Claims – How much do we pay?' on page 34 for details.

Claims – Your obligations

What you must do

You must:

- establish that an insured event or incident has occurred
- do everything reasonable to limit and prevent further loss or damage
- provide us with all necessary assistance we may need in handling the claim and in our efforts to recover any money paid by us, which may include:
 - completing a claim form
 - providing written statements or any correspondence regarding the claim including notice of any pending court proceedings or offers of settlement
 - providing proof of ownership and value
 - cooperating with our assessors and investigators and attending court to give evidence.

You must not:

- carry out or authorise repairs
- dispose of any damaged property.

What may affect your claim

If you or any other insured person does not assist us with your claim or not comply with any condition of this insurance cover, we may reduce or refuse to pay your claim including:

- if you admit liability to anyone else
- if you negotiate, pay or settle a claim with anyone else

Claims – Your obligations (continued)

What may affect your claim (continued)

- if you or any other person makes a false or fraudulent claim. As permitted by law, we may also cancel this insurance cover.

Withdrawing your claim

If you withdraw your claim or we refuse to accept it, you may have to pay any costs you have incurred as a result of the incident as well as the investigation of the claim.

Legal rights

We have full discretion in the conduct, defence or settlement of any claim and to take any action in your name to recover any money paid by us.

Excess

An excess is the amount you may have to contribute towards each claim and is shown on your Certificate of Insurance. We will only provide insurance cover if the amount of the claim is more than the excess payable.

We will choose whether the excess is:

- paid by you to us when we request it
- deducted from the amount we pay you
- paid by you to a supplier or repairer on our request.

Where loss or damage caused by a single incident gives rise to a claim under more than one part of your cover we will only ask you to pay one excess. Where the excesses are different, you pay the highest excess.

Voluntary excess

Unless stated elsewhere in this PDS the Voluntary excess is payable for each claim you make.

You may choose to increase your Voluntary excess by selecting a lower premium. You may choose to decrease your Voluntary excess by selecting a higher premium. Your Voluntary excess is shown on your Certificate of Insurance.

Optional cover excess

- Accidental Damage has a Non-removable excess shown on your Certificate of Insurance.
- Fixtures and fittings has a Voluntary excess shown on your Certificate of Insurance.

Excess (continued)

Optional cover excess (continued)

- Pet Cover has a Non-removable excess shown on your Certificate of Insurance.
- Premium Choice Home Benefit does not have an excess.
- Specified Items Away from Home does not have an excess.

Non-removable endorsed excess

We may require you to pay an excess depending on your claims history, occupancy, storage of contents, or opening your home for inspection. The amount, if applicable, is shown on your Certificate of Insurance.

Non-removable Earthquake or Tsunami excess

In addition to your Voluntary excess, if you are claiming for loss or damage due to an earthquake or tsunami, an additional excess applies and is shown on your Certificate of Insurance.

About the cost of the product

Premium

The premium is the amount you pay to obtain the insurance cover. All premiums include any compulsory government statutory charges, levies, duties and taxes where applicable. Minimum premiums apply.

How to save money on the cost of insurance

The information you give us may affect how the risk is assessed and therefore the cost of the premium. Please check your Certificate of Insurance to ensure all information is correct. You may qualify for one or more of the discounts and rewards offered by us. If the information is not correct please call us immediately on 8202 4567.

Reduce your premium by increasing your Voluntary excess

Call RAA on 8202 4567 and we will explain the excess options available to you.

How do we calculate the cost of insurance?

The amount you pay for insurance depends on the type of cover and optional cover you choose along with the following rating factors:

About the cost of the product (continued)

How do we calculate the cost of insurance? (continued)

Rating factor	Possible impact
Sums insured	Higher sums insured will normally attract a higher premium.
Construction of your home	Homes made of materials of varying durability may attract different premiums.
Location of your home	If your home is in a high risk area (e.g. bushfire zone) you may attract a higher premium.
Discounts and rewards	You may qualify for one or more of the discounts and rewards offered by us.
Excess	You may choose to increase your Voluntary excess which will lower your premium. You may choose to decrease your Voluntary excess which will increase your premium.
Occupancy of your home	If you own and occupy your home you may attract a lower premium than if your property is tenanted, or is used as a holiday home.
Valuable contents	If we agree to cover contents items that you wish to select or specify for their full value, and that value exceeds the limits set out in this PDS, you will attract a higher premium.

Changes in premium

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by many factors including:

- the cost of claims we have paid to other customers
- the cost of claims we expect to pay in the future
- any changes in government taxes, levies or charges
- the cost of running our business.

Altering your policy

You may ask us to make a change to your policy at any time. We will not charge or refund any premium less than \$20.00.

Cancellation by you

You can cancel your insurance at any time. The cancellation takes effect on the date we receive your request. Please note:

- If you have paid an annual or 6 monthly premium, we will refund any unused premium (unless a total loss has been paid). We will not refund any premium less than \$20.00.
- If you have been paying monthly, we will not pay a refund.

About the cost of the product (continued)

Cancellation by us

We may cancel your insurance at any time as permitted by law. We will refund any unused premium (unless a total loss has been paid). In cases of fraudulent non-disclosure or fraudulent misrepresentation by you or any other person covered by this insurance cover, we may avoid the insurance cover from its inception in accordance with the Insurance Contracts Act 1984.

Goods and Services Tax (Government charge)

All amounts insured shown on your certificate of insurance include Goods and Services Tax (GST). If you make a claim you must tell us of any entitlements you may have to input tax credits on this policy. We will not cover any GST, fine, penalty or charge if you provide incorrect information to us. If you are or would be entitled to claim any input tax credits for the repair or replacement of insured property, we will reduce any settlement offer by the amount of that input tax credit.

Investigation fees

If your claim has been investigated and you withdraw your claim or we refuse to accept it, you may have to pay any costs incurred for the investigation of your claim.

Other Government charges

All premiums shown include any compulsory government statutory charges, levies, duties and taxes where applicable.

Payment of premium

Annually/6 monthly:

You must pay by the due date shown on your Certificate of Insurance. If you do not pay the premium by the due date the cover will not come into force.

If payment is received after the due date we may return the payment we receive or we may accept the payment and commence cover from the date we receive your payment.

Fee free monthly payments:

You must pay each instalment by the due date. We may deduct 2 payments in the first month depending upon your monthly payment date.

If an instalment remains unpaid for 14 days we may refuse your claim.

The instalments must not remain unpaid for more than 1 month or we will cancel your insurance.

Payment of premium (continued)

If we do not receive full payment of your premium together with all applicable charges and taxes then the term of the cover will be reduced in line with the amount you have paid.

Definitions

Accidental loss or damage means loss or damage to your contents as a result of an occurrence which is neither expected or planned by you. It includes a series of occurrences arising out of the one event. Accidental Damage is also an optional cover that can be purchased. See 'Optional covers' on page 19 for details.

Actions of the sea means any water from the sea or ocean except that caused by storm surge or tsunami.

As new means new for old regardless of age:

- of the same standard or specification or reasonably similar standard or specification as it was when new, or
- replacing or supplying items or materials of the same, or reasonably similar standard or quality that are available within Australia at the time of repair or replacement.

But

- not more extensive than it was when new.

At the home means within your home's domestic land boundaries at the risk address as shown on your Certificate of Insurance.

Business activity means a business, trade, profession, occupation or any income-earning activity.

Certificate of Insurance means the latest Certificate of Insurance we have given you. It sets out your details, the insurance covers you have chosen and any special conditions, which to understand the full extent of cover must be read together with the PDS and direct debit authority you give us for the payment of your premiums.

Collection means a number of items that have been gathered together according to some underlying principle, that when grouped together has a greater value than the sum of adding up the values of all the individual items.

Definitions (continued)

Compensation means money you are legally liable to pay as a result of:

- a judgement made against you by a court of law
- a settlement negotiated by us or with our consent.

Compensation does not include:

- fines, penalties, punitive, aggravated or exemplary damages.

Consequential loss means indirect loss i.e. not directly caused by loss, theft or damage to property, but arising as a result of such loss, theft or damage.

Contents means household goods, furnishings, valuables and personal effects owned by you or for which you are legally responsible.

Cost means:

- for repairs – what it costs us to repair, or
- for replacement – the retail price of the item as if it were new at the time of the loss or damage, less any discount available to us.

Cover you means to put you back into (so far as possible) the same financial position that you were in prior to the loss, without due allowance for wear and tear and depreciation.

Excess means the amount you have to contribute towards each claim.

Family means the following people who reside in your home:

- your spouse (legal or de facto)
- your and/or your spouse's children, parents, grandparents, grandchildren, brothers and sisters.

Fixtures and fittings means floor coverings, light fittings, window coverings and other fixtures and fittings.

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

- any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
- any reservoir, canal or dam.

Flood excludes water from actions of the sea, except that caused by:

- a storm surge if it occurs at the same time your home or contents are damaged by a storm or
- a tsunami.

Flood also excludes a mixture of water from actions of the sea and water from any other source.

Health care means a professional practice that involves caring or servicing people's health such as (but not limited to) a doctor's surgery, dentist surgery or masseur.

Hobby farm means a property used for agricultural purposes where income earned from these activities does not exceed \$5,000 per annum.

Home means your residential building and all fixtures and structural improvements within the domestic boundaries of the land on which it stands at the address shown on your Certificate of Insurance.

In the home means in an entirely roofed, entirely walled and lockable building.

In the open air means:

- in the open air at the home,
- in or under any part of the home which is not fully enclosed by walls and a roof, such as under a carport, veranda, pergola and the like, and in or on any vehicle (whether locked or not), within the domestic boundaries of the land on which your home stands at the address shown on your Certificate of Insurance.

Occupied means a person is living in the home (living means a person eats, sleeps and inhabits the home), and the home is connected to electrical power.

PDS means Product Disclosure Statement.

Power surge means an unexpected increased electrical current and/or voltage. This does include lightning.

Premium means the amount you pay to obtain the insurance cover. All premiums include any compulsory government statutory charges, levies, duties and taxes where applicable.

Rainwater runoff means rainwater rising, escaping, running or overflowing from roads, streets, pathways, road or street gutters.

Road vehicle means a vehicle that is registered and can be legally driven on a public road.

Set means a group of similar or complementary items that belong together.

Sporting goods means non-powered equipment used for recreational or leisure activities. This does not mean sporting equipment used as a tool of trade or for reward or compensation for recreational or leisure activities.

Storm means a violent disturbance of the atmosphere, including strong winds. It may be accompanied by lightning, rain, hail or snow.

Definitions (continued)

Storm surge means an increase in the level of the sea caused by a storm or cyclone.

Sum insured means the maximum amount you can claim. It is shown on your Certificate of Insurance or stated in this PDS.

Tools of trade means tools and equipment you would normally receive a tax deduction for and/or use for earning an income. This does not include home office and computer equipment.

Tsunami means a tidal wave caused by an undersea earthquake or volcanic eruption.

Unit means a home unit, flat, villa or town house subdivided under state or territory strata title, unit title legislation or other similar law.

Unoccupied means that no person is living in the home (living means a person eats, sleeps and inhabits the home) or the home is not connected to electrical power.

Violent and forcible entry means unlawful entry into your home including unlawful use of keys or lock picking. It does not mean opening an unlocked door or window.

Watercraft means a vessel designed for use on or in water.

We, our, us, RAA means RAA Insurance Limited (Incorporated in South Australia) ABN 14 007 872 602 trading as RAA Insurance.

You, your means the person, persons, company or companies shown as the insured on the Certificate of Insurance.

Customer care

If you have a complaint or query

We want you to be satisfied with your insurance. If you have a problem or are unhappy with something to do with an RAA insurance product or service, we would like to speak with you about it; **please contact us on 8202 4567.**

The matter will be referred to the relevant manager or, if necessary, to our Internal Dispute Resolution (IDR) Committee who both have the appropriate authority to deal with disputes. If the matter is referred to the IDR Committee you will be advised of the committee's decision within 15 working days.

If your problem or complaint can't be resolved directly with us, you will be referred to the Financial Ombudsman Service (FOS). This is a free service to you and is a totally independent and impartial body. You can contact them at **www.fos.org.au** or **phone 1300 780 808.**

Customer care (continued)

Before a complaint is investigated by the FOS, they will request that you first talk to us to give us the opportunity to resolve the matter.

General Insurance Code of Practice

RAA is committed to the General Insurance Code of Practice (the Code), which aims for the best standards of services possible and promotes better relations between customers and insurers. The Code describes standards in areas like buying insurance, responding to disasters, claims handling, complaints handling, monitoring and enforcement.

For more information on the General Insurance Code of Practice, you can access information via the Insurance Council of Australia Limited website at **www.insurancecouncil.com.au** or phone **(02) 9253 5100**.

Privacy of your personal information

RAA and RAA Insurance collect and use your personal information to process your membership application, service your membership, offer other RAA products or services to you and, in relation to insurance, to assess the risk you present to us and to deal with any claims. If you do not provide us with this information, we may not be able to process your application, give you the full range of membership benefits, provide insurance to you or process any claims. We may disclose your personal information to external service providers. Also, for insurance customers, we may collect from, and disclose information about you to, other insurers or any insurance reference bureau.

Our Privacy Policy can be found on the RAA website (**raa.com.au**). Please call us on **08 8202 4567** if you have any queries or if you wish to gain access to your personal information that we hold.

Consents

RAA has obtained the consents of the Insurance Reference Service Ltd and the Financial Ombudsman Service (FOS) for the references to them in this PDS. This consent was not withdrawn before the preparation of this PDS was completed.

Financial Claims Scheme

Your policy may be considered a 'protected policy' under the Financial Claims Scheme (FCS). This means that if in the unlikely event we become insolvent, you may be entitled to payment under the FCS should you meet certain eligibility criteria. Information about the FCS can be obtained from the Australian Prudential Regulation Authority (APRA) website at **www.apra.gov.au** or by calling **1300 13 1060**.

What are your home and contents really worth?

Your home is probably your biggest single investment so it's of vital importance that you insure it for its true value. It is always best to ask a qualified builder or valuer to advise you on the correct value for insurance purposes.

The following simple guide will help you calculate the cover you need for your home and contents, however figures quoted should be used as a guide only. Your individual values should be carefully assessed as there are many and varied factors that can influence the cost of rebuilding your home, including the type of access available to your land, the cost of removing debris, the cost of rebuilding to satisfy new council or government requirements and the cost of temporary accommodation while rebuilding – among other things. Your sums insured should also include GST.

How to value your home

Building replacement value:

While the exact figures will depend on the standard of finish and area of dwelling, these figures are a handy guide in estimating the rebuilding cost of your home per square metre.

Medium standard: Brick veneer = \$1050–\$1130

Full brick = \$1085–\$1170

High standard: Brick veneer = \$1505–\$1620

Full brick = \$1560–\$1685

Your calculation

Your building value = m²

x \$

= \$

To estimate the value of your home, measure the length of your outside walls (house only) and calculate the area then multiply the area by the appropriate value above.

Please note: These costs were current as at March 2011 and are based on building a single storey house, including standard fixtures and fittings.

When calculating the value of your home, do not include the land value. As homes can be built in many different shapes, levels and designs with various values for fittings, it is always best to ask a qualified builder or valuer to advise you about the correct value for insurance purposes. Then add your own estimates of other items shown in the table.

Building value as calculated	\$
Outbuildings – garage, carport etc.	\$
Fences, gates, walls etc.	\$
Swimming pool	\$
Total replacement value for Building Insurance	\$

How to value your contents

When calculating the value of your contents, simply estimate how much it would cost to replace all contents items in each of the rooms of your house, including sheds and outbuildings. For this, use full replacement value (new for old) for all furniture, furnishings and home electrical appliances and other items, regardless of age. Go to raa.com.au for a checklist to help you with this.

Direct Debit Request Service Agreement

The agreement

By completing a Direct Debit Request you are authorising RAA (User ID number 046 548) to debit amounts due from your nominated account for the product/service specified below. Payments will be debited from your account as authorised in the Direct Debit Request form.

Changing the agreement

Change by us: We will provide 14 days notice if there are any changes to these arrangements.

Change by you: If you wish to alter, delay or cancel your direct debit please contact us at least 10 days prior to your next debit date. Alternatively you may contact your financial institution.

Renewal: You will be sent a renewal certificate prior to the expiry of your contract. Instalments will continue to be debited from your account unless you notify us.

Account details

Please be aware:

- Direct debiting is not available on all accounts
- Account details should be checked against a recent statement to ensure they are correct.

If there is any doubt please check with your financial institution before completing this application.

Direct Debit Request Service Agreement (continued)

Weekends or public holidays

Payments falling due on a weekend or public holiday will be debited the next business day.

Ensure you have funds available

You are responsible for ensuring your account has sufficient cleared funds to pay each debit on the day it is due.

If there are insufficient funds in your account and your financial institution dishonours the debit RAA may pass on to you any fees and/or costs incurred. Please tell us if you change or close your account or if you will not have funds available on the day your debit is due.

Overdue payments

- If a direct debit is returned unpaid by your financial institution we will attempt to debit again the original amount and any fees charged to us or we will contact you to make alternative arrangements.
- If any instalment payment is overdue by one month or more, your cover will be cancelled.
- We may cancel the Direct Debit arrangement if 3 or more debits are returned unpaid.

Your privacy

We will keep all information relating to your account confidential. You consent to us using or releasing your account information to investigate any enquiries relating to possible incorrect debits.

If you have a complaint regarding a direct debit transaction

If you wish to dispute a debit which has been made from your account please contact us. If you are not satisfied with our response you may also contact your financial institution.

Definition

In this agreement, 'RAA' means if the product/service specified below is:

An insurance product, RAA Insurance Limited
(ABN 14 007 872 602, AFSL No. 232 525); or

Not an insurance product, Royal Automobile Association of
South Australia Inc (ABN 90 020 001 807).

Membership Terms and Conditions

By holding an insurance product with RAA you automatically qualify for RAA membership. Below are the terms and conditions that relate to your membership.

- a. By purchasing a qualifying RAA product, you agree to become a member of RAA and to be bound by the Constitution of RAA (**available at raa.com.au**).
- b. You authorise any officer of RAA to execute any document on your behalf necessary or desirable to facilitate you becoming a member of RAA.
- c. You acknowledge that if you cease to be a member of RAA, RAA may terminate this Agreement in accordance with clause 31 of the Constitution.
- d. If you cease to hold a relevant RAA product that qualifies you to remain a member of RAA and otherwise do not qualify to be a member of RAA, pursuant to the Constitution of RAA or the regulations made under that Constitution, you irrevocably agree to immediately resign as a member of RAA and acknowledge that you cease to be entitled to any rights and privileges associated with that membership.
- e. In the event of the circumstances set out in paragraph (d) above, and in order to secure RAA's rights under paragraph (d), in consideration for RAA admitting you as a member, you irrevocably authorise any officer of RAA to execute on your behalf any document necessary or desirable to effect your resignation as a member of RAA, including giving a notice of resignation under clause 6.2 of the Constitution of RAA.

Visit a local

raa.com.au > 8202 4567

Metropolitan shops

Adelaide 41 Hindmarsh Square

Colonnades Shop 25, Centro Colonnades

Elizabeth Shop 147, Elizabeth Shopping Centre

Marion Shop 2042, Westfield Marion

Mile End 101 Richmond Road

Modbury 33 Smart Road

West Lakes Shop 31, Westfield West Lakes

Talk to a local

Phone

To obtain a quote or to make a change **8202 4567**
to your policy or country freecall **1300 88 4567**

Claims  **8202 4575**

Fraud Hotline  **8202 4780**

Call in to any RAA Shop

See inside back cover for shop listings.

Payment options



BPAY biller code

575902



Pay by mail

GPO Box 1499
Adelaide SA 5001



Pay by the month

Have your premium deducted by direct debit from your bank, building society, credit union or credit card account.

Call 8202 4567



Pay by phone

1300 729 722



Pay on-line

raa.com.au



raa.com.au



8202 4567

The Home and Contents Insurance products in this PDS are prepared, issued and underwritten by RAA Insurance.

Prepared 10 November 2015. Effective date 1 January 2016.

RAA Insurance Limited (trading as RAA Insurance) ABN 14 007 872 602
AFSL 232525

101 Richmond Road, Mile End SA 5031