



Home and Contents Insurance

Product Disclosure Statement



We are here to help

To get a quote or to make a change to your Policy, call **8202 4567** or free call from the country on **1300 884 567**.

Claims 8202 4575

Fraud Hotline 8202 4780

About this PDS

This Product Disclosure Statement (**PDS**) contains important information to give you a better understanding of Home and Contents Insurance. This is to be read together with your Certificate of Insurance to ensure the product you are buying is right for you. When you purchase a Home and Contents Insurance Policy, this PDS and your Certificate of Insurance form an agreement between us and you, and we enter a contract which is called a Policy (**Policy**).

It is important to know that we may make changes to the PDS that do not negatively affect your Policy without telling you. If needed, we will issue a supplementary or replacement PDS. If you would like to be updated of any changes to this PDS, you can request a free copy of our PDS by calling us on **8202 4567** or you can obtain a PDS online by visiting **raa.com.au**

The Policy and this PDS are prepared, issued and underwritten by RAA Insurance Limited ABN 14 007 872 602 AFSL 232525 (**RAA Insurance**).

Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807 (**RAA Group**) arranges the issue of RAA Insurance products on behalf of RAA Insurance.

Prepared 30 August 2021. Effective date 30 September 2021.

All capitalised terms, and some others, used throughout this PDS are defined in the Glossary on page 72.

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Customer care

General Insurance Code of Practice

RAA Insurance is committed to following the General Insurance Code of Practice (**The Code**), which aims to achieve the best standards of service 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 Code, contact the Insurance Council of Australia at insurancecouncil.com.au or by calling **02 9253 5100**.

Privacy of your personal information

RAA Insurance handles personal information in accordance with the *Privacy Act 1988 (Cth)*, including the Australian Privacy Principles, and we will deal with personal information in accordance with the RAA Privacy Policy.

RAA Insurance, its agents (including RAA Group) and third-party service providers may collect information from you or our agents.

RAA Insurance will use your personal information to issue and manage your Policy, to assess the risk you present to us, to process and settle claims, to offer other products and services to you (including from RAA Group or other service providers and intermediaries), to manage our ongoing relationship with you, to provide you with marketing and promotional communications in accordance with your preferences, and otherwise as necessary for our business purposes.

If you do not provide us with this information, we may not be able to issue your Policy or provide our other products and services to you, give you the full range of membership benefits, or process any claims under your Policy.

We may disclose your personal information for such purposes to third parties who provide services to RAA Group or RAA Insurance, and as otherwise required or permitted by law. This may include disclosure of your personal information to recipients located overseas (including the United States or Europe).

Our Privacy Policy contains information about how you may seek access to or provide correct personal information that RAA Insurance holds about you. It also sets out how you may complain about a breach of the Australian Privacy Principles by RAA Insurance, its agents (including

RAA Group) or service providers, and how we will handle such a complaint.

If you provide us the personal information of another person, we will assume you have the appropriate consent or authorisation to give this information to us.

By providing personal information, you, and any other person you give personal information for, consent to the uses and disclosures set out in our Privacy Policy. If you wish to withdraw your consent, please contact us.

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.

You can get information about the FCS from the Australian Prudential Regulation Authority (**APRA**) at apra.gov.au or by calling **1300 558 849**.

Support for our members

We understand that you might need extra support at certain times in your life. This could be due to physical or mental health issues, family violence, language, literacy or cultural barriers, living in a remote location or financial distress. We are committed to being there for our members, which is why our staff are trained to identify and assist those who find themselves in vulnerable situations.

If your Policy is held jointly with another person and you suffer loss from an Incident due to the mental illness, substance abuse, or malicious conduct of that other person we will take this into account when we assess your claim. In these circumstances we may make an ex-gratia payment to you even if we are not legally required to meet your claim.

If you are experiencing difficulties, please let us know, so that we can help support you. Further information about the support we provide is available at raa.com.au

Customer care (continued)

How to resolve a complaint or dispute

We want you to be happy with your insurance. If you have a complaint or dispute and are unhappy with something to do with your Policy or our service, we would love to hear from you.

To make a complaint please call us on **8202 4567** (Policy) or **8202 4575** (Claims) and speak with one of our consultants, as they may be able to resolve your complaint. You can also make a complaint at one of our shops or by writing to us at **membersupport@raa.com.au** or 101 Richmond Road, Mile End, SA 5031.

Your complaint will be handled by a person with appropriate authority, knowledge and expertise. We will tell you the name and the contact details of the person assigned to liaise with you about your complaint.

We will keep you informed about the progress of your complaint at least every 10 Business Days, unless it is resolved earlier, or you agree to a different timeframe.

If your complaint cannot be resolved directly with us or remains unresolved 30 days from when you first lodged the complaint, we will tell you the reasons for the delay and the contact details for the Australian Financial Complaints Authority (**AFCA**). You can seek an external review by contacting AFCA. Before a complaint is investigated by AFCA, they will ask that you first talk to us, so that we will have an opportunity to resolve the matter.

AFCA is a free service and is an independent and impartial body. You can contact AFCA at:

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Fax: 03 9613 6399

Mail: Australian Financial Complaints Authority Limited,
GPO Box 3 Melbourne, VIC 3001

Further information about our processes for handling complaints is available at **raa.com.au**

Important things you should know

Your duty to take reasonable care not to make a misrepresentation

We will ask you questions before we agree to insure you or renew, extend, or vary your Policy. When answering those questions and providing information to us you have a legal duty to take reasonable care not to make a misrepresentation to us.

You have this duty until we agree to insure you or until we agree to renew, extend, or vary your Policy.

The answers and information you provide to us are relevant to our decision to insure you so it is very important that you answer all of the questions fully, honestly and accurately.

We may consider that you have breached your legal duty if any of the answers or information you provide to us are inaccurate, false or misleading, or if you withhold information from us.

When you receive an insurance renewal, we will ask you if any of the information you have previously provided for your Policy has changed. We will ask you to tell us about any change to this information or confirm that there is no change. At that time you also have a duty to take reasonable care not to make a misrepresentation to us.

Again, the answers and information you provide when you receive an insurance renewal are relevant to our decision to insure you so it is very important that you answer them fully, honestly and accurately and that you provide the correct information.

If you breach your duty to take reasonable care not to make a misrepresentation

It is very important that you answer all of our questions fully, honestly and accurately as there can be significant consequences if you fail to do so.

If you breach your duty to take reasonable care not to make a misrepresentation, we may cancel your Policy or reduce the amount we will pay you if you make a claim, or both.

If your breach is fraudulent, we may refuse to pay a claim and treat the Policy as if it never existed.

Your responsibility

It is your responsibility to take reasonable care to give us the correct information.

Please check any Certificate of Insurance we send you to make sure the information you have given us is correct.

Important things you should know (cont.)

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 of those persons.

Joint Holders of a Policy

If more than one person is named as the Insured on the Certificate of Insurance, each person is a joint holder of the Policy and referred to as a Co-Insured.

Each Co-Insured authorises us to share their personal information and information regarding the Policy with the other Co-Insured(s). You may revoke this authorisation at any time during the term of the Policy by contacting us.

Each Co-Insured may make changes to the Policy, but they are not allowed to remove the other Co-Insured(s) from the Policy without consent of the other Co-Insured(s). If you seek to cancel or make changes to a Policy, we may consult with any other Co-Insured but we are not obliged to.

Delegated Authority

A Delegated Authority is someone who is appointed by an Insured to act on your behalf. Delegated Authorities are authorised to enquire about and make adjustments to a Policy and to lodge and manage claim(s) on behalf of you. **Delegated Authorities are not permitted to initiate or cancel a Policy.** Delegated Authorities can only be appointed by written or verbal authority of the Insured, and the authority will continue until a written or verbal request is made to remove the authority.

Information which may affect your Policy

During the term of your Policy, you must tell us immediately if there has been a change to any of the following:

- the address of the Home;
- the structural integrity of the Home, including whether it is or will be materially renovated or subject to demolition;
- wall and roof materials used In the Home;
- use of the Home;
- any security systems or monitoring At the Home;
- ownership of the Home;
- occupancy of the Home (e.g. Unoccupied);

- criminal history relating to you, any Co-Insured or Occupier (including any new offences, charges or convictions);
- condition of the Home including any existing or subsequent damage or loss; or
- claims history relating to you and any Co-Insured (including where any subsequent claims are denied under a different policy).

If a change to any of these factors occurs:

- you may need to make a change to your Policy;
- you may need to pay an additional Premium and/or Excess;
- we may cancel your Policy; and/or
- we may decide not to renew your Policy.

If you do not advise us of these changes and we find out, we may cancel your Policy or reduce the amount we will pay for a claim under this Policy.

Is this Policy right for you?

We have made a target market determination for this product. It is a document that describes who this product is suitable for. You can view it at raa.com.au

Please consider the terms of this PDS and our target market determination to ensure this Policy is right for you.

Cooling-off Period

If you are not happy with the cover you have chosen, we offer a Cooling-off Period of 21 days. This means you can cancel your Policy within 21 days of the Inception Date set out on your Certificate of Insurance (Cooling-off Period) by telling us and requesting cancellation. If you cancel during the Cooling-off Period, and you have not made a claim within the Cooling-off Period, we will give you a full refund of any Premium you have paid. If you make a claim during the Cooling-off Period, you are deemed to have waived your right to cancel the Policy.

If you do not tell us of your decision to cancel within the Cooling-off Period, the Policy will remain active from the Inception Date and you must pay your Premium. Failure to pay your Premium, if due within the Cooling-off Period, will not constitute a request to cancel your Policy.

The Cooling-off Period is only applicable for new business and does not apply to renewal of a Policy.

Important things you should know (cont.)

Term of your Policy

Your Policy will start on the Inception Date and continue for a term of either 6 or 12 months at your election. The Inception Date and Expiry Date are shown on your Certificate of Insurance. Before your Policy expires, we will send you information about the next term of insurance.

When this Policy comes into effect

The Policy (i.e. the contract between you and us) is formed when you receive your Certificate of Insurance. The Policy applies from the Inception Date shown on your Certificate of Insurance.

Insured Property

Your Policy will apply to:

- Home;
- Contents; or
- Home and Contents.

This will be set out on your Certificate of Insurance. A description of what is included and excluded in the definitions of Home or Contents is set out on pages 23–26.

What is covered by this Policy

The Policy applies to the Insured Property At the Home and will apply for the benefit of you and any Co-Insured. The Policy covers you and any Co-Insured for Insured Events, Legal Liability, Additional Benefits and Optional Covers (if shown on your Certificate of Insurance). There are specific exclusions set out in the descriptions of each element of the Policy, which are additional to the General Exclusions of the Policy (see pages 53–60). Depending on your circumstances, there may also be some specific variations/exclusions or additional Excess requirements set out on your Certificate of Insurance. Carefully read the details listed on your Certificate of Insurance to make sure you are comfortable with the information you have provided, together with any variations/exclusions or additional Excess requirements.

What is not covered by my Policy?

There are certain Incidents that are not covered by your Policy.

These are either:

- excluded from the definitions or descriptions of Insured Events, Legal Liability, Additional Benefits, Optional Cover in the relevant section of this PDS; or
- set out in the section 'General Exclusions' on pages 53–60.

What is the cost to me?

When you take out the Policy, you will need to pay the Premium.

The amount of the Premium will depend on a number of factors including, for example, details of your Insured Property. This is described further on pages 11–12.

If you make a claim under the Policy you may be required to contribute to the cost of the claim by paying what is known as an Excess. This is described further on pages 15–17.

If you make a claim, and you then withdraw your claim or we refuse to accept it, you may be required to pay any costs we have incurred in connection with processing the claim. This is described further on page 63.

Will the Policy cover a strata title?

If the Home is under strata title, we can provide a policy, however the strata title will be named as the Insured for the Home on your Certificate of Insurance. You will need a separate policy in your own name to cover Contents. For a strata title we recommend you confirm your insurance requirements including those under the relevant *Strata Titles Act 1988 (SA)* and the applicable regulations.

Important things you should know (cont.)

Does my Policy cover Business Activity?

If there is any Business Activity conducted At the Home you must disclose this information to us as we may not offer a Policy to cover this, or additional conditions may apply to your Policy (for example, exclusions or additional Excess requirements). This includes situations where you or an Occupier operates a Business Activity At the Home. You must make reasonable enquiries of any Occupier of your Home to determine whether they use or intend to use the Home for a Business Activity.

If we agree the Business Activity At the Home is acceptable, it will be noted on your Certificate of Insurance and this may affect your Premium.

Sum Insured

The Policy will Cover you for damage or loss to the Insured Property for an amount up to the Sum Insured stated on your Certificate of Insurance, subject to the limits set out in this PDS.

You are responsible for calculating the Sum Insured on the cost of replacing your Insured Property 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 Insured Property.

Our Sum Insured valuation calculator tool on our website raa.com.au may assist you with calculating your Sum Insured. This calculator is to be used as a guide only, it does not constitute personal advice and will not take into account individual circumstances or preferences.

We recommend that you seek expert advice to determine an adequate replacement Sum Insured for your Insured Property.

When we provide you with a renewal notice for your Policy we may recommend an increase to your Sum Insured in line with claims cost inflation trends. An increase to your Sum Insured may result in an increase to your Premium. your renewal notice will specify the current Sum Insured and any recommended increase to the Sum Insured for renewal. However, you need to consider whether the Sum Insured is sufficient for your situation. If you do not wish to apply the recommended increase to your Sum Insured, just notify us and we will apply your original Sum Insured to your renewal. It is your responsibility to satisfy yourself that you have an adequate Sum Insured for your Insured Property.

Even though you have a Sum Insured, the value of actual loss or damage you may suffer will be determined at the time of the claim and will include the application of various principles as set out in the claim section on pages 61–67.

If you over-insure and your Sum Insured is greater than the cost of repairing, replacing or rebuilding your Home and/or Contents we will not refund any Premium, so it is important that you make sure your Sum Insured is right for you.

Waiting Period

A Waiting Period may apply in relation to certain types of Insured Events. If a Waiting Period applies to an Insured Event you cannot make a claim for loss or damage you have suffered in connection with that Insured Event if it occurred during the Waiting Period. Where a Waiting Period applies it is specified in the description of the Insured Event (on pages 29–36).

The Waiting Periods will not apply if your Policy commenced immediately after:

- the expiry of another Policy that insured the same Insured Property, (regardless of the occupancy type); or
- your purchase of the Insured Property.

Credit provider's rights

If we decide to pay cash for a claim and your Home is mortgaged or subject to any finance, we may be required to pay some or all of this amount to the credit provider shown on your Certificate of Insurance.

Defined Terms

All capitalised terms used throughout this PDS have the definition as set out in the Glossary on page 72. We have also included definitions for 'you', 'your', 'we', 'our' and 'us' in the Glossary.

We are here to help

If you have any questions, give us a call on **8202 4567**.

About the Premium

Premium

The Premium is the amount you pay for the Policy.

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

A minimum Premium applies for every Policy.

The information you give us may affect how the risk is assessed, and therefore the amount of the Premium payable. Check your Certificate of Insurance to make sure all information is true and correct. If the information is not true and correct, call us immediately on **8202 4567**.

How we calculate the Premium for insurance

The base Premium that you pay for your Policy will depend on the following factors (among others):

Premium Factor	Possible Impact
Sum Insured	A higher Sum Insured will normally attract a higher Premium.
Discounts	You may qualify for one or more of the discounts offered by us.
Construction materials used for your Home	Properties made of materials of varying costs and durability may attract different Premiums.
Amount of Basic Excess selected	Your Premium may be affected by the amount of Basic Excess selected.
Location of your Insured Property	The location of your Insured Property may affect your Premium (e.g. a high bushfire or Flood zone).
Occupancy of your Home	The occupancy status or periods of occupancy of your Home may attract different Premiums.
Specified Contents	If the value of a Contents item exceeds the limits set out in this PDS and you wish to specify the item's full value and we agree, this may attract a higher Premium.

Premium Factor	Possible Impact
Age of Insured(s) and Co-Insured(s)	The age of Insured(s) and Co-Insured(s) may affect premium.
Claim History of Insured(s) and Co-Insured(s)	Claim history of Insured(s) and Co-insured(s) may attract different Premiums.
Whether your Home is subject to finance	Your Premium may be affected if you have taken out a loan for your Home.
Year your Home was built	The year your Home was built may affect your Premium.

You will pay an additional Premium if you select an Optional Cover:

- Accidental Damage;
- Fixtures and Fittings;
- Pet Cover;
- Specified Items Away from Home;
- Specified Items In the Home; and/or
- Premium Choice Home Benefit.

Changes in Premium

Each time you renew your Policy, your Premium is likely to change, even if the details of your Insured Property or your personal circumstances have not changed. This is because Premiums are affected by many factors including:

- new and updated data we use to calculate the Premium;
- the cost of claims we have paid and expect to pay in the future;
- any changes in government taxes, levies or charges; and
- the cost of running our business.

About the Premium (continued)

Payment of Premium

You may elect to pay your Premium up-front or by instalments.

Upfront payment

You must pay your Premium in full by the due date shown on your Certificate of Insurance. If you do not pay the Premium by the due date, we may cancel the Policy by written notice to you.

Pay by instalments

If you have a 12 month Policy term you can pay your Premium by instalments via a monthly direct debit from your bank account or credit card.

You are responsible for ensuring your account/credit card has sufficient clear funds to pay each debit on the day it is due. We may deduct two payments in the first month, depending on your monthly payment date.

If you fail to pay an instalment and it remains unpaid for:

- 14 days, we may refuse or limit our liability to pay your claim until you pay the outstanding instalments; or
- more than 1 month, we may cancel your Policy with immediate effect by written notice to you.

A copy of our Direct Debit Request Service Agreement is available from raa.com.au

Outstanding Premium following Total Loss

If your Insured Property is a Total Loss, then following settlement of your Claim:

- this Policy will be cancelled with no refund of your Premium; and
- you will be required to pay the applicable Excesses and any outstanding Premium (including any remaining monthly instalments for the term of the Policy).

Alteration or cancellation of your Policy

Altering your Policy

You may ask us to change your Policy at any time.

Where that change results in a change to your Premium, We will not charge or refund any amount unless it results in a change to your total Premium of \$20 or more.

Cooling-off

You can cancel your Policy during the Cooling-off Period provided you have not made a Claim. If you cancel your Policy during the Cooling-off Period, we will cancel the Policy on the date you tell us that you are Cooling-off.

We will refund all Premium paid by you, however we will not Cover you under this Policy.

If you cancel your Policy

You can cancel your Policy at any time after the Cooling-off Period.

If you cancel your Policy after the Cooling-off Period, the cancellation takes effect on the date you tell us or any future date you give us. We will continue to Cover you under this Policy until the effective date of your cancellation. If you have paid your Premium up front, we will refund any Premium applicable to the term following cancellation, as long as it is \$20 or more. If you have been paying by instalments, we will cancel any further direct debits, but we will not refund your Premium.

If we cancel your Policy

We may cancel your Policy at any time by written notice to you as permitted by law or this PDS, including where you fail to make payments, or fail to disclose important information to us. We will continue to Cover you under this Policy until the date of cancellation notified to you.

If you have paid your Premium up front, we will refund any Premium applicable to the term following cancellation, as long as it is \$20 or more. If you have been paying by instalments, we will cancel any further direct debits, but We will not refund any Premium paid.

If your Policy is void

If you or any Co-Insured or anyone acting on your or their behalf has fraudulently failed to disclose or misrepresented information to us at the time of taking out your Policy, we may void the Policy from its inception (treat the Policy as if it never existed) in accordance with the *Insurance Contracts Act 1984*. If we void the Policy, we will refund any Premium paid in respect of the Policy and we Will not Cover you under this Policy.

Excess

If you make a claim, you may be required to pay a contribution towards the claim. This is known as an Excess. There are different types of Excess which may apply at the time of the claim. The type(s) of Excess which apply to your Policy will be shown on your Certificate of Insurance.

Basic Excess

A Basic Excess is the amount you have agreed to pay as a contribution if you make any claim. Unless otherwise specified in this PDS, the amount payable as your Basic Excess will be the same for all claims and is shown on your Certificate of Insurance. We may increase your Basic Excess on renewal of your Policy. Any change will be stated on your renewal notice and as RAA provides flexible Excess options, you may change the amount of your Basic Excess by contacting RAA.

For an explanation of the Basic Excess options available to you, call **8202 4567**.

No Excess

There is no Excess payable for claims made for Spoilage of food only (see page 42).

Optional Cover Excess

If you have elected an Optional Cover, set out below is the Excess which applies to that Optional Cover.

Optional Cover	Excess Applicable
Accidental Damage	Non-removable Excess
Fixtures and Fittings	Home Basic Excess
Pet Cover	Non-removable Excess
Premium Choice Home Benefit	No Excess Applicable
Specified items Away from Home	No Excess Applicable
Specified items In the Home	Contents Basic Excess

The applicable Excess will be as shown on your Certificate of Insurance.

Additional Excess

Earthquake Excess

If you claim for loss or damage arising from an earthquake, an Excess in addition to your Basic Excess will apply and is shown on your Certificate of Insurance.

Non-removable Excess

Other Non-removable Excess(es) may apply to your Policy. These are an additional Excess which may apply to your Policy as a result of an individual risk review, or information relating to:

- your Insured Property;
- your or a Co-Insured's claims history; and/or
- the Occupancy of the Home.

A Non-removable Excess may apply on inception. It may also be added upon renewal of your Policy to reflect any change to the above information.

The amount of any Non-removable Excess will be shown on your Certificate of Insurance, together with a description of the reason for the Excess. A Non-removable Excess applies to all claims unless noted in the description that it only applies to certain claims.

Each Non-removable Excess is in addition to any Basic Excess you are required to contribute.

Excess per Incident

If you make a claim for loss or damage that is caused by separate Incidents, you will need to make a claim for each Incident and pay the applicable Excess(es), even if they are connected in some way. For example, if a tree falls and breaks a window at your Home and later a thief uses that broken window to enter your Home, you will need to make separate claims and pay separate Excesses for the broken window and stolen items.

In circumstances where an Incident results in multiple Insured Events you will need to pay only the higher of your Home or Contents Basic Excess. In addition, you will need to pay any applicable Non-removable Excess. For example, if a car impacts your Home and causes damage to the walls and subsequently catches on fire resulting in fire damage to both your Home and Contents, you will only need to make one claim and pay one Basic Excess.

Excess (continued)

Payment of Excess

We only provide cover under this Policy if the amount of the claim is more than the Excess payable.

You will only be required to pay an Excess if your claim is accepted. Where an Excess is payable, we will tell you the options for payment of the Excess, which may include:

- payment by you to us;
- deducting it from the amount we pay you under the claim; or
- payment by you to a supplier or repairer assisting with the claim.

Your Policy

Subject to the General Exclusions (see pages 53–60) and other terms and conditions set out in this PDS, under this Policy you can make claims for:

- Insured Events causing loss or damage to your Insured Property (Insured Events);
- Legal Liability (Legal Liability Cover)
- Additional Benefits applicable to your Insured Property (Additional Benefits); and/or
- Optional Covers – Accidental Damage, Fixtures and Fittings, Pet Cover, Specified Items Away from Home, Specified Items In the Home and/or Premium Choice Home Benefit (If selected and shown on your Certificate of Insurance).

Unless specified otherwise in this PDS, each claim for any Incident is limited to the Sum Insured for the Insured Property under the Policy.

In addition, for some Incidents there will be a Specific Limit on the amount you can claim under this Policy (Specific Limit). Where a Specific Limit applies it is specified in the description of the relevant benefit. A Specific Limit overrides the general limit of the Sum Insured and may result in the amount you can claim being below the minimum amounts prescribed by the *Insurance Contracts Act 1984*.

Your Policy (continued)

Summary of Insured Events

The following table provides a summary of Insured Events applicable to your Insured Property. A more detailed explanation, including specific inclusions, exclusions and any additional limits is set out on pages 29–36.

General Exclusions also apply.

Insured Events	Insured Property		Limits (up to)	Waiting Period	Page
	Building	Contents			
1. Fire (including bushfire)	✓	✓	Applicable Sum Insured	48 hours (bushfire only)	29
2. Explosion	✓	✓	Applicable Sum Insured	N/A	29
3. Burglary, Theft or attempted Theft	✓	✓	Applicable Sum Insured	48 hours	30
4. Lightning	✓	✓	Applicable Sum Insured	N/A	30
5. Earthquake or Tsunami	✓	✓	Applicable Sum Insured	48 hours	30
6. Storm or Rainwater Runoff	✓	✓	Applicable Sum Insured	48 hours	31
7. Bursting, leaking, discharging or overflowing of water or liquid	✓	✓	Applicable Sum Insured	N/A	32

Insured Events	Insured Property		Limits (up to)	Waiting Period	Page
	Building	Contents			
8. Malicious Damage, Intentional Damage or damage by vandals	✓	✓	Applicable Sum Insured	N/A	33
9. Riot or civil commotion	✓	✓	Applicable Sum Insured	N/A	34
10. Impact	✓	✓	Applicable Sum Insured	N/A	34
11. Damage by an animal	✓	✓	Applicable Sum Insured	N/A	35
12. Flood	✓	✓	Applicable Sum Insured	72 hours	36

Summary of Legal liability

The following table provides a summary of Legal Liability. A more detailed explanation, including specific inclusions, exclusions and limits is set out on page 37.

General Exclusions also apply.

Legal Liability	Building	Contents	Limits (up to)	Page
Legal Liability (At the Home)	✓		\$20,000,000 in total	37
Legal Liability (in Australia or New Zealand)		✓	\$20,000,000 in total	37

Your Policy (continued)

Summary of Additional Benefits

The following table provides a summary of Additional Benefits applicable to your Insured Property. A more detailed explanation, including specific inclusions, exclusions and Specific Limits is set out on pages 38–45. General Exclusions also apply.

Additional Benefits	Building	Contents	Limits (up to)	Page
Accidental breakage of glass and sanitary fixtures	✓	✓	Applicable Sum Insured	38
Credit card or ATM fraud		✓	\$1,000	39
Legal Costs	✓	✓	No limit but pre-approval required	39
Loss of Rent	✓		10% of the Home Sum Insured	40
Motor burnout	✓	✓	Applicable Sum Insured	40
Moving address		✓	Up to 14-days from the date you begin to move	41
Replacement of locks	✓	✓	\$1,000	42
Spoilage of food		✓	\$500	42
Sum Insured safety net	✓	✓	10% of the applicable Sum Insured	43

Additional Benefits	Building	Contents	Limits (up to)	Page
Temporary accommodation	✓	✓	10% of the applicable Sum Insured	44
Temporary removal of Contents		✓	10% of the Contents Sum Insured	45
Unfixed Home building materials	✓		\$1,000	45

Summary of Optional Covers

The following table provides a summary of Optional Covers that you may choose to add to your Home & Contents Policy for an additional Premium. A more detailed explanation, including specific inclusions, exclusions and Specific Limits is set out on pages 46–52.

General Exclusions also apply.

Optional Covers	Building	Contents	Limits (up to)	Page
Accidental Damage to Contents		✓	As shown on your Certificate of Insurance	46
Fixtures and Fittings	✓		Applicable Sum Insured	47
Pet Cover		✓	\$500	47
Premium Choice Home Benefit Option		✓	Refer to pages 49–52	49
Specified Items Away from Home		✓	Applicable Sum Insured	48
Specified Items In the Home		✓	Applicable Sum Insured	48

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 and all fixtures and structural improvements within the property boundaries on the land on which it stands at the address shown on your Certificate of Insurance as a result of an Incident occurring At the Home 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 and fixed solar battery storage systems;
- fixed external blinds, shade sails and awnings;
- fixed barbecues;
- garages and outbuildings, including shipping containers;
- garden borders, paved driveways, paths and paving;
- fixed in-ground pools, saunas, spas, permanently attached hard pool covers, 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;
- walls, fences and gates that you own or are responsible for; and
- rainwater tanks.

When we Cover you for the Cost of rebuilding your Home, we will Cover the Cost of demolition, debris removal, designs, surveys and legal costs incurred as part of the rebuild.

What is excluded from 'Home'?

Despite the inclusions listed above, we will not Cover you for loss or damage to any of the following items and are excluded from and do not form part of the Home under the terms of this Policy:

- a caravan, motor vehicle, trailer, mobile home, tent, rail carriage, tram, aircraft or Watercraft;
- uninstalled light fittings;
- floor coverings (including rugs, runners and floor mats);
- internal blinds and curtains and/or;
- mobile dishwashers (not fixed into a cupboard space or bench);
- carpets and floating floors (a floating floor is a floor that does not need to be nailed or glued to the subfloor);
- fences, sheds, stables and other structures used for any agricultural purposes other than a Hobby Farm;
- Homes under construction;
- lawns (natural or artificial), trees, plants, shrubs and hedges;
- temporary homes and structures; and/or
- any part of the Home including within the domestic land boundaries that is used or occupied:
 - for any Business Activity not previously agreed to by us and listed on your Certificate of Insurance; or
 - as a hotel, motel, boarding or guest house other than a Home where no more than one bedroom is let to paying Guests or boarders.

Limits for 'Home'

Unless stated elsewhere in this PDS, the maximum we will Cover you for any one Incident resulting in a claim under Insured Events in respect of, or in connection with loss or damage to your Home, is the lower of:

- the cost to repair, replace or rebuild your Home; and
- the Sum Insured for your Home shown on your Certificate of Insurance.

What is insured as ‘Contents’?

If Contents is shown on your Certificate of Insurance then, subject to the terms and conditions of this PDS, we will Cover you for loss or damage to the following types of Contents which are located At the Home as a result of an Insured Event occurring At the Home, provided they are owned by you or Contents you are legally responsible for:

- above ground pools, spas and their pump motors, their filters and any attachments that fit into their filters;
- carpets, floating floors (a floating floor is a floor that does not need to be nailed or glued to the subfloor) and floor coverings (including rugs, runners and floor mats);
- clothing and personal effects;
- drones and remote-control model craft or Watercraft (except for those used in conjunction with any Business Activity);
- firearms and/or dangerous weapons registered and stored in accordance with the law;
- furniture, antique furniture and household furnishings;
- fixtures or fittings in a residential flat, Unit, town house or villa, owned by you or a Co-Insured, which legally do not form part of the Insured Property under this PDS;
- household electrical items and uninstalled 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, lawn mowers and gardening equipment that do not require registration or compulsory insurance; and
- surfboards, sailboards, canoes, kayaks and surf skis.

When we Cover you for the cost of repairing or replacing your Contents, we will Cover the cost of removing the items and any associated storage costs.

What is excluded from 'Contents'?

Despite the inclusions listed above, we will not Cover you for loss or damage to any of the following items as a result of an Incident occurring At the Home or Away from Home (if Optional Cover selected) and are excluded from and do not form part of the Contents under the terms of this Policy:

- 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;
- motor bikes, trail bikes, minibikes, quad bikes, trikes, motorised go-karts, motorised golf karts or motorised scooters (other than mobility scooters) and any spare parts or accessories of any of these (except 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;
- unfixated Home building materials and uninstalled Home fittings; and
- any item not owned by you.

Limits for 'Contents'

Unless stated elsewhere in this PDS, the maximum we will Cover you for any one Incident resulting in a claim under Insured Event, Additional Benefits, Accidental Damage or Optional Cover in respect of, or in connection with loss or damage to your Contents, is the lower of:

- the cost to repair or replace your Contents; and
- the Sum Insured for your Contents shown on your Certificate of Insurance.

In addition, the following limits will apply to claims in relation to specific types of Contents:

We will only Cover you for loss or damage to your Contents as a result of an Insured Event, Additional Benefit and, if selected, Accidental Damage or Optional Cover, subject to the following limits.

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. This limit does 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 & Gift Cards

\$500 in total for cash and gift cards.

CDs, DVDs and digital media files

\$10,000 in total for all compact discs, DVDs, records, audio or videotapes, or legally obtained digital media files (e.g. music or movies purchased through an online store).

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.

Contents In the Open-Air

\$3,000 in total per Incident.

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. (See above for the limit for jewellery and watches).

Tools of Trade

\$5,000 in total for Tools of Trade.

Specified Items In 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 In the Home' on page 48 for details. your Specified Items Sum Insured is excluded from your Contents Sum Insured.

Insured Event

Under this Policy we will cover your Insured Property in respect of loss or damage caused by the events listed below (each an Insured Event).

Specific exclusions for each Insured Event are set out in this section and are in addition to the General Exclusions on pages 53–60. Waiting Periods will also apply where indicated below (see also page 10).

1. Fire (including bushfire)

What we provide	Cover for loss or damage to the Insured Property as a result of fire, including bushfire. This includes damage caused by smoke, scorching or heat arising from a fire.
Exclusions	This cover does not apply to loss or damage: <ul style="list-style-type: none">• caused by scorching or heat damage where there has been no fire;• caused by gradual exposure to fire, heat, ash, soot and smoke due to recurring incidents over an extended period of time;• caused by cigarettes/cigar marks or scorching;• to floor coverings caused by an open fire, combustion heater, pot belly stove or stove; and/or• for the cost of repairing an electrical breakdown or short-circuit (however we will pay for resulting fire damage).
Waiting Period	48 hours after Inception Date of the Policy for loss or damage caused by bushfire.

2. Explosion

What we provide	Cover for loss or damage to the Insured Property as a result of explosion.
Exclusions	This cover does not apply to loss or damage to the tank or container that exploded including gas cylinders and solar battery storage systems.

3. Burglary, Theft or attempted Theft

What we provide Cover for loss or damage to the Insured Property as a result of burglary, Theft or attempted Theft.

Exclusions This cover does not apply to loss or damage caused by Theft or attempted Theft:

- By you, your Guest, an Occupier or any Co-Insured;
- By a person who without Violent or Forcible Entry entered your Home with the express or implied consent of you, your Guest, an Occupier or any Co-Insured; and/or
- Without Violent or Forcible Entry from common areas of multiple occupancy residences such as flats, Units or town houses. For example, Theft from a clothesline in a common area of a Unit block.

Waiting Period 48 hours after Inception Date of the Policy.

4. Lightning

What we provide Cover for loss or damage to the Insured Property as a result of lightning.

Exclusions This cover does not apply to loss or damage where there is no evidence that lightning caused the loss or damage.

5. Earthquake or Tsunami

What we provide Cover for loss or damage to the Insured Property as a result of earthquake or Tsunami.

Waiting Period 48 hours after the Inception Date of the Policy.

Insured Event (continued)

6. Storm and Rainwater Runoff

What we provide	Cover for loss or damage to the Insured Property as a result of Storm or Rainwater Runoff.
Exclusions	<p>This cover does not apply to loss or damage that you knew about or should have reasonably known about and did not fix before the loss or damage occurred and loss or damage:</p> <ul style="list-style-type: none">• caused by rain, hail or wind entering your Home because of a defect, structural fault, design fault, wear, tear or gradual deterioration over a period of time. For example, you are not covered for rain, hail or wind entering the Home:<ul style="list-style-type: none">– via an existing cracked roof tile;– under a door because of the slope of the land towards the Home where there was insufficient ground drainage; or– 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 or were not maintained in a reasonable manner prior to the loss or damage occurring;• to tennis courts;• to a wharf, jetty or pontoon;• to swimming pools or spas and their covers or liners except for permanently attached hard lid style pool covers;• to a glasshouse or greenhouse – whether or not constructed principally of glass;• to unsealed paths or driveways, such as gravel or constructed with any loose materials; and/or• to any of the following if they were not structurally sound or were not maintained in a reasonable manner prior to the loss or damage occurring:<ul style="list-style-type: none">– a path;– a driveway;– garden borders, paving; or– free standing or retaining walls.

6. Storm and Rainwater Runoff (continued)

Waiting Period 48 hours after the Inception Date of the Policy.

Specific Limit 10% of the Sum Insured for the relevant Insured Property for loss or damage to paths, driveways, garden, paving, freestanding and retaining walls.

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

What we provide Cover for loss or damage to the Insured Property as a result of bursting, leaking, discharging or overflowing water or liquid from:

- a water main or fire hydrant near the Home or At 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 At the Home;
- 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; or
- waterbeds At the Home.

If Home is part of your Insured Property, 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 or has caused damage to the Home or Contents.

If necessary, we will replace undamaged tiles or other wall or floor materials within the area explored, so they match or complement the new materials used for repairs.

Insured Event (continued)

7. Bursting, leaking, discharging or overflowing of water or liquid (continued)

- Exclusions** This cover does not apply to the 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; or
 - from gas or liquid that escaped.

If we do not find evidence of an Insured Event, we will not pay the Costs to reinstate any tiles, wall or floor materials to the state they were in prior to the exploratory works.

Specific Limit Up to \$750 to replace undamaged tiles or other wall or floor materials within an area explored, so they match or complement the new materials used for repairs.

8. Malicious Damage, Intentional Damage or damage by vandals

What we provide Cover for loss or damage to the Insured Property as a result of Malicious Damage, Intentional Damage or damage by vandals.

- Exclusions** This cover does not apply to:
- chips, scratches, dents or any superficial markings to the Insured Property;
 - wear and tear, or damage caused over a period of time;
 - loss or damage caused by you, your Guest, an Occupier or any Co-Insured;
 - loss or damage caused by a person who entered your Home with the consent, implied or otherwise, of you, your Guest, an Occupier or any Co-Insured; or
 - loss or damage that has not been reported to the police.

9. Riot or civil commotion

What we provide Cover for loss or damage to the Insured Property as a result of riot or civil commotion.

Exclusions This cover does not apply to loss or damage caused by:

- you, your Guest, an Occupier or any Co-Insured; or
- a person who entered your Home with the consent, implied or otherwise, of you, your Guest, an Occupier or any Co-Insured.

10. Impact

What we provide Cover for loss or damage to the Insured Property as a result of impact At the Home caused by:

- a falling tree or branch (which would include the cost of removing a tree or branch off the Home);
- a vehicle (includes caravan and Watercraft);
- falling debris from space, aircraft, rocket or satellite; or
- a satellite dish, or television or radio aerial, which breaks or collapses.

If your Insured Property includes Contents, we will also Cover you for loss or damage to your Contents caused by ceiling collapse.

Exclusions This cover does not apply to:

- loss or damage caused by the lopping or felling of trees by or at the request of you, your Guest, an Occupier or any Co-Insured;
- the costs of removing fallen trees or branches that have not caused damage to the Home;
- loss or damage caused by a Road Vehicle to a path, paving or underground service e.g. underground pipes; and/or
- loss or damage caused by the roots of trees, plants, hedges or shrubs.

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 collapse occurred.

Insured Event (continued)

11. Damage by an animal

What we provide	Cover for loss or damage to the Insured Property by an animal.
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Exclusions	<p>This cover does not apply to loss or damage:</p> <ul style="list-style-type: none">• caused by Domestic Pets in the care of, owned or kept by either you, your Guest, Co-Insured or Occupier;• caused by Domestic Pets that entered your Home with your consent, or the consent of a Guest, Co-Insured or Occupier; and/or• caused by vermin (such as rats, rabbits and mice), insects, spiders, reptiles, birds and/or termites.
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12. Flood

What we provide	Cover for loss or damage to the Insured Property as a result of Flood.
Exclusions	<p>This cover does not apply to loss or damage:</p> <ul style="list-style-type: none">• to any part of the Home that is not fully built;• 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 except for permanently attached hard lid style pool covers;• to paint when there is no structural damage caused by a Flood to other parts of the Home;• caused by underground (hydrostatic) water;• to a glasshouse or greenhouse;• to unsealed paths or driveways, such as gravel or constructed with any loose materials;• caused by Flood which arises from deliberate or Malicious Damage to, or destruction of a reservoir or dam; and/or• to any of the following if they were not structurally sound or were not maintained in a reasonable manner prior to the loss or damage occurring:<ul style="list-style-type: none">- a path;- a driveway;- garden borders, paving;- freestanding or retaining walls, or- gates and fences.
Waiting Period	72 hours after the Inception Date of the Policy.
Specific Limit	10% of the Sum Insured for the relevant Insured Property for loss or damage to paths, driveways, garden borders, paving, freestanding and retaining walls, gates or fences.

Legal Liability cover

This cover is subject to the General Exclusions (see pages 53–60) and other terms and conditions of this PDS.

Legal Liability for death, bodily injury or damage to someone else's property

What we cover

If Home is shown on your Certificate of Insurance:

we will cover what you are legally liable to pay as Compensation as a result of an Incident occurring during the term of the Policy:

- At the Home; and
- arising out of your ownership of the Home, which causes death or bodily injury to, or damages property owned by, someone who does not normally reside At the Home.

If Contents is shown on your Certificate of Insurance:

we will cover what you are legally liable to pay as Compensation as a result of an Incident occurring in Australia or New Zealand during the term of the Policy which causes death or bodily injury to, or damages property owned by, someone who does not normally reside At the Home.

Specific Limit

The maximum we will pay under this Policy for all Legal Liability claims arising from any one Incident is \$20,000,000 in total, including all associated Legal Costs that we have approved.

Additional Benefits

Under this Policy, we will make the Additional Benefits listed below available when you make a claim which is covered by this Policy. The Additional Benefits are subject to the General Exclusions (see pages 53–60) and other terms and conditions of this PDS.

Specific exclusions for each Additional Benefit are set out in this section.

Accidental breakage of glass and sanitary fixtures

What we provide

If Home is shown on your Certificate of Insurance:

we provide the cost of repairing or replacing any part of any:

- fixed glass forming part of the Insured Property including windows; and
- fixed sinks or basins, shower bases (not tiled bases), baths or toilets forming part of the Insured Property,

if accidentally broken.

If Contents is shown on your Certificate of Insurance:

we provide the cost of repairing or replacing any part of any glass in:

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

if accidentally broken.

Exclusions

This cover does not apply to:

- 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 or splashback (whether tiled or glass) 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;
 - a picture tube or screen of a television or visual display unit; or
 - glass forming part of a radio or clock, vase, ornament, lamp or photo frame.
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Additional Benefits (continued)

Credit card or ATM fraud

What we provide Cover you for the Theft of your money from your bank account or misuse of your credit card if your credit or ATM cards are lost or stolen anywhere in Australia, and someone other than you or, an Occupier illegally uses them to steal money from your bank account or buy goods for which you are liable.

Exclusions This does not apply if:

- Contents is not shown on your Certificate of Insurance;
- the person using the credit or ATM card found or had access to your PIN or personal identification details;
- you did not notify your 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; or
- you broke the terms and conditions under which the card was issued.

Specific Limit **\$1,000 for any one Incident.**

Legal Costs

What we provide If you have our express prior agreement, we will reimburse all Legal Costs and legal expenses incurred by you arising from an Incident covered by the Policy.

Exclusions This does not apply to reimbursement of Legal Costs and legal expenses incurred by you, without our express prior agreement.

Specific Limit **There is no limit as long as you have our express prior agreement.**

Loss of rent

What we provide	<p>Your loss of rent if your Home becomes unfit to live in as a result of an Insured Event and was let at the time of loss until the earlier of the date when:</p> <ul style="list-style-type: none">• the Home becomes fit to live in;• your Home has been unfit to live for 12 months; or• the Specific Limit is reached. <p>This benefit is calculated on the rentable value of the Home immediately prior to the loss or damage.</p>
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Exclusions	<p>This does not apply if:</p> <ul style="list-style-type: none">• Home is not shown on your Certificate of Insurance;• the Home was not let at the time of loss; or• the loss or damage is not as a result of an Insured Event.
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Specific Limit	<p>10% of the Sum Insured for any one Incident. This benefit is in addition to the Sum Insured for the Home.</p>
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Motor burnout

What we provide	<p>If a household electric motor forming part of the Insured Property burns out or fuses during the term of the Policy, Cover for:</p> <ul style="list-style-type: none">• 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; or• replacing switches, capacitors, condensers, bearings and seals fixed in the electric motor. <p>If we cannot repair or replace the motor or sealed unit, we will provide you the estimated Cost of replacing the electric motor or sealed unit with an equivalent modern day motor or unit.</p>
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Additional Benefits (continued)

Motor burnout (continued)

Exclusions	<p>This does not apply to:</p> <ul style="list-style-type: none">• the Cost of repairing, replacing or rectifying mechanical or electrical breakdown, malfunction or failure to operate properly or correctly;• 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;• any radio, television, computer, printed circuit board, electronic component, video, sound or recording system, amplifying or electronic equipment;• any motor used for a Business Activity; or• replacing a whole appliance if a motor or sealed unit for the appliance cannot be repaired or replaced.
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Moving address

What we provide	<p>Cover for loss or damage to your Contents whilst located at your old and new address if you are moving to a new address within Australia and whilst being transported to your new address.</p>
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Exclusions	<p>This does not apply to loss or damage whilst Contents are being transported other than caused by:</p> <ul style="list-style-type: none">• fire; or• collision or overturning of the vehicle carrying them.
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Specific Limit	<p>Up to 14 days from the date you begin to move.</p>
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Replacement of locks

What we Provide	<p>The Cost of re-barrelling/replacing house locks or changing the house key codes if:</p> <ul style="list-style-type: none">• a key for any external door to the Home is lost or stolen anywhere in Australia;• if stolen, you have reported the Theft to the Police; and• the keys had the address of the Home or other identifying information with them.
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Specific Limit	\$1,000 for any one Incident.
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Spoilage of food

What we Provide	<p>If Contents is shown on your Certificate of Insurance, reimbursement costs of spoiled food and medicine inside a refrigerator or freezer if the refrigerator or freezer accidentally breaks down, commercial electricity supply fails or burnout of an electric motor or electric motor in a sealed unit occurs.</p>
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Exclusions	<p>This does not apply to loss or damage caused:</p> <ul style="list-style-type: none">• by 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;• by 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); or• to refrigerator or freezer by spoiled food (e.g. stained or odour).
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Specific Limit	\$500 for any one Incident.
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Additional Benefits (continued)

Sum Insured safety net

What we provide

Home:

If:

- Home is shown on your Certificate of Insurance; and
- your Home has been damaged as a result of an Insured Event; and
- the Cost of replacing, repairing or rebuilding your Home exceeds your Sum Insured,

we will provide additional Cover to replace, repair or rebuild your Home.

Contents:

If:

- Contents is shown on your Certificate of Insurance; and
- your Contents have been damaged as a result of an Insured Event; and
- the Cost of replacing or repairing your Contents exceeds your Sum Insured,

we will provide additional Cover to replace or repair your Contents.

Specific Limit

We only pay these benefits if we accept a claim for the Insured Event causing loss or damage to the relevant Insured Property, in which case we will Cover you for these benefits in addition to the Sum Insured for the relevant Insured Property.

10% of Sum Insured for Home for any one Insured Event.

10% of the Sum Insured for Contents for any one Insured Event.

Temporary accommodation

What we provide The cost of temporary accommodation for you and any Occupier who is covered by your Policy if the Home becomes uninhabitable until the earlier of the date when:

- the property becomes fit to live in;
- you have been in temporary accommodation for 12 months; or
- the Specific Limit is reached.

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

Exclusions This does not apply if the loss or damage is not as a result of an Insured Event.

Specific Limit We only pay these benefits if we accept a claim for the Insured Event causing loss or damage to the relevant Insured Property, in which case we will Cover you for these benefits in addition to the Sum Insured for the relevant Insured Property.

10% of Sum Insured for any one Incident.

Additional Benefits (continued)

Temporary removal of Contents

What we provide	Cover for loss or damage caused by an Insured Event to your Contents that have been temporarily removed from your Home to: <ul style="list-style-type: none">• a new residential address or storage facility for a period of no more than 60 days; or• a residential section of any boarding school, college or university within Australia.
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Exclusions	This does not apply: <ul style="list-style-type: none">• if the Contents are outside of Australia;• to Theft, unless the Theft results from Violent and Forcible Entry;• to Contents located at a residential section of any boarding school, college or university outside the duration of any school term or university semester. For example, during school holidays or holiday periods;• to jewellery, cash, Tools of Trade or unattached motor accessories in a residential section of any boarding school, college or university; or• to Contents stored in a storage facility unless caused by fire (Insured Event 1).
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Specific Limit	10% of the Sum Insured for Contents for any one Incident.
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Unfixed Home building materials

What we provide	Cover for loss or damage to unfixed Home building materials and uninstalled Home fittings if Home is shown on your Certificate of Insurance.
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Exclusions	This does not apply for loss or damage to unfixed building materials and uninstalled fittings that are not intended to form part of the Home.
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Specific Limit	\$1,000 for any one Incident.
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Optional Covers

You may elect to have an Optional Cover added to your Policy. These covers are subject to the General Exclusions (see pages 53–60) and other terms and conditions set out in this PDS. In addition, specific exclusions are set out in this section.

An additional Premium will apply for this Optional Cover.

Accidental Damage

What we provide	Cover for your Contents if they are accidentally lost, stolen or damaged anywhere in Australia and New Zealand.
Exclusions	<p>This cover does not apply to loss, damage or Theft:</p> <ul style="list-style-type: none">• if this Optional Cover is not selected and shown on your Certificate of Insurance• 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 whilst in use;• to Sporting Equipment whilst in use for example damage to a bicycle whilst in use; and/or• caused by Theft or attempted Theft by a person, boarder or tenant who, without Violent and Forcible Entry, entered your Home with your consent.
Specific Limit	<p>The maximum we will Cover you for any one Incident under this Optional Cover is the Sum Insured for Accidental Damage as shown on your Certificate of Insurance.</p> <p>You cannot make a claim under both your Accidental Damage Optional Cover and Contents arising from one Incident.</p>
Requirement	Optional Cover only available in conjunction with Insured Property – Contents cover.

Optional Covers (continued)

Fixtures and Fittings

What we provide	Cover for loss or damage to Fixtures and Fittings owned by you or a Co-Insured which are not covered under Insured Property – Home Cover. These are: <ul style="list-style-type: none">• uninstalled light fittings;• carpets, floating floors (a floating floor is a floor that does not need to be nailed or glued to the subfloor) and floor coverings (including rugs, runners and floor mats);• internal blinds and curtains and/or;• mobile dishwashers (not fixed into a cupboard space or bench).
Exclusions	This cover does not apply to loss or damage if it is not a result of an Insured Event.
Specific Limit	The maximum we will Cover you for any one Incident under this Optional Cover is the Sum Insured for Fixtures and Fittings as shown on your Certificate of Insurance.
Requirement	Optional Cover only available in conjunction with Insured Property – Home cover.

Pet Cover

What we provide	The cost of necessary veterinary treatment to your pet dog(s) or cat(s).
Exclusions	We will not Cover you: <ul style="list-style-type: none">• if the pet dog(s) or cat(s) are not listed on your Certificate of Insurance;• for Costs or expenses resulting from the loss or death of your pet dog(s) or cat(s);• for routine, elective or preventative veterinary treatment such as, but not limited to, vaccinations, desexing or heartworm testing;• for treatment of any pre-existing illnesses, condition or injury prior to taking out this Optional Cover; and/or• for treatment of injury or illness arising from or connected with Business Activity, or sporting event (other than dog or cat shows).
Specific Limit	The maximum we will Cover you in each 12 month period for all treatment for each injury or illness arising out of an Incident is \$500 per pet.
Requirement	Optional Cover only available in conjunction with Insured Property – Contents cover.

Specified Items Away from Home

What we provide Cover for your Contents that we have agreed for you to have specified if they are Accidentally lost, stolen or damaged worldwide.

Exclusions This does not apply to loss or damage to:

- Tools of Trade, Fishing equipment, firearms or musical instruments whilst in use;
- sporting Equipment whilst in professional or competitive use; and/or
- bicycles, if being used for reward or compensation.

Specific Limit **The maximum we will Cover you for any one Incident under this Optional Cover is the Sum Insured for the specified item as shown on your Certificate of Insurance.**

Requirement **Optional Cover only available in conjunction with Insured Property – Contents cover.**

Specified items In the Home

What we provide Loss or damage to your specified Contents At the Home.

Exclusions If the loss or damage:

- is not as a result of an Insured Event; and/or
- is not At the Home.

Specific Limit **The maximum we will Cover you for any one Incident under this Optional Cover is the Sum Insured for the specified item as shown on your Certificate of Insurance.**

Requirement **Optional Cover only available in conjunction with Insured Property – Contents cover.**

Optional Covers – Premium Choice Home Benefit

Premium Choice Home Benefit

You may elect to have the Premium Choice Home Benefit added to your Policy. This benefit is subject to the General Exclusions (see pages 53–60) and other terms and conditions set out in this PDS. In addition, specific exclusions are set out in this section. An additional Premium will apply for this Optional Cover.

The following benefits form part of Premium Choice Home Benefit:

- Accidental Damage Cover;
- Computer Medical Equipment benefit;
- Contents in a hospital or palliative care accommodation;
- Guest or Visitor’s Contents;
- Mobility Scooter benefit;
- Modification of the Home; and
- Temporary accommodation for your Domestic Pet.

A more detailed explanation, including specific inclusions, additional exclusions and limits are set out below.

Accidental Damage Cover

What we provide	Cover for your Contents if they are accidentally lost, stolen or damaged anywhere in Australia and New Zealand.
Exclusions	This does not apply to loss, damage or Theft: <ul style="list-style-type: none">• 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 whilst in use;• to Sporting Equipment whilst in use for example damage to a bicycle whilst in use; and/or• caused by Theft or attempted Theft by a person, boarder or tenant who, without Violent and Forcible Entry, entered your Home with your consent.
Specific Limit	Up to \$500 for any one Incident. If you also have Optional Cover Accidental Damage, this is in addition to the Sum Insured for Accidental Damage as shown on your Certificate of Insurance.

Computer Medical Equipment benefit

What we provide Cover for loss or damage to computer medical equipment, for which you are legally responsible caused by an Insured Event At your Home.

Exclusions This does not apply if the loss or damage is not as a result of an Insured Event

Specific Limit **The maximum we will Cover you for this benefit is \$20,000 for any one Incident.**

Contents in hospital or palliative care accommodation

What we provide Cover for loss or damage to your Contents caused by an Insured Event whilst they are with you in a hospital or accommodation providing palliative care.

Exclusions This does not apply if the loss or damage:

- is not as a result of an Insured Event; or
- occurs outside of Australia.

Specific Limit **The maximum we will Cover you for this benefit is 20% of the Contents Sum Insured for any one Incident if you are temporarily occupying this accommodation.**
The maximum we will Cover you for this benefit is \$20,000 for any one Incident if you are occupying this accommodation for more than 60 days.

Guest's or Visitor's Contents

What we provide Cover for loss or damage to your Guest or Visitor's Contents caused by an Insured Event at your Home.

Exclusions This does not apply if the loss or damage is not as a result of an Insured Event.

Specific Limit **The maximum we will Cover you for this benefit is \$5,000 for any one Incident.**

Optional Covers –

Premium Choice Home Benefit (continued)

Mobility scooter benefit

What we provide Cover for loss or damage to your mobility scooter arising from an Insured Event or caused by Accidental Loss or Damage Australia wide.

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.

Exclusions This does not apply if:

- the loss or damage is not caused by an Insured Event or Accidental Loss or Damage; and/or
- it did not occur in Australia.

Specific Limit **The maximum we will Cover you for this benefit is the replacement value of your mobility scooter.**

Modification of the Home

What we provide The Cost you incur if your Home requires modifications to enable you to conduct your everyday living activities and remain independent as a result of an accident or Unexpected Poor Health that has resulted in permanent impairment.

Exclusions This does not apply to any costs you are eligible for under a rebate or discount from any government or other rebate scheme. We will only pay the amount remaining after the rebate has been deducted.

Specific Limit **Up to \$5,000 for any one Incident**

Temporary accommodation for your Domestic Pet

What we provide The cost of temporary accommodation of your domestic cat(s) and/or dog(s) in a professional boarding facility if you are in a hospital or accommodation providing palliative care.

Exclusions This does not apply to temporary accommodation for:

- any other type of Domestic Pet; and/or
- your pet dog(s) and/or cat(s) if someone is living At the Home whilst you are in hospital or accommodation providing palliative care.

Specific Limit up to \$500 for any one Incident.

General Exclusions

In addition to the specific exclusions set out in the explanation of what is covered by this Policy, we may not Cover you for any claim, or may reduce the amount we will pay you for a claim, to the extent the loss, damage or liability caused by, contributed to or arising from any one or more of the following:

Acts or omissions while under the influence

We will not Cover you for an Incident that causes death, bodily injury or damage to someone else's property if the Incident is caused or contributed to by you (or a person for whom you are legally responsible) being under the influence of alcohol or drugs.

Actions of the Sea

We will not Cover you for loss, damage or liability caused by Actions of the Sea, high water or tidal wave unless it arose from an Insured Event (e.g. earthquake).

Asbestos

We will not Cover you for loss, damage or liability 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 you for loss, damage or liability arising from or in connection with, or involving a breach or failure by you, a Co-Insured or by an Occupier with your consent, 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; and/or
- control and safekeeping of Dangerous Dogs.

Business Activity

We will not Cover you for loss, damage or liability to your Home or arising At the Home where it is used for any Business Activity except for a Business Activity that has been agreed to by us and listed on your Certificate of Insurance. This exclusion does not apply if the Business

Activity is limited to you or any Occupier working from your Home in circumstances where:

- the only equipment used in that work is normal office equipment;
- no goods are manufactured from the Home; and
- no colleagues, customers, clients, or other visitors visit the Home in connection with that work.

We will not cover you for loss, damage or liability relating to the Business Activity itself.

Care

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

- if reasonable care is not taken by you to maintain your Insured Property in a Good Condition and/or protect or safeguard it from loss or damage; and/or
- if you did not take proper precautions to prevent further loss or damage following an Insured Event,

to the extent that any such failure caused or contributed to such liability.

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.

Compliant construction

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, regulations and by-laws to the extent that any non-compliance caused or contributed to such liability unless those laws were introduced after the Home was originally constructed or altered.

Consequential loss

We will not Cover you for loss, damage or liability for Consequential Loss of any kind suffered by you or any third party, unless specifically stated elsewhere in this PDS. For example, we will not Cover you for loss of profit.

Construction

We will not Cover you for loss, damage or liability arising from or in connection with, or involving the construction of the Home.

General Exclusions (continued)

Contamination

We will not Cover you for loss, damage, liability, or expense directly or indirectly caused by or contributed to or arising from any nuclear, radioactive, biological, chemical, or toxic material.

Cyber

We will not Cover you for loss or damage of, or liability caused by:

- any computer, hardware, software, communications system or other electronic device or data connected to or used in connection with your Insured Property; or
- any cyber outage, computer virus, hacking or other form of cyber attack to the computer systems of any third party (including utilities service providers), unless those circumstances cause an Insured Event.

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 Insured Property, unless they are substances you are legally allowed to carry.

Death or bodily injury of persons At the Home

We will not Cover you for loss, damage or liability arising from or in connection with, or involving death or bodily injury to you, your Family or any person who Occupies the Home.

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; and/or
- defective or faulty manufacture or construction,

in the Home or in any way related to the Insured Property that you were aware of or should reasonably have been aware of prior to the loss, damage or liability occurring.

Earth movement

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 other than in connection with an Insured Event.

Electronic information

We will not Cover you for loss, damage or liability arising from or in connection with repairing, replacing or rectifying corrupted, lost, stolen or damaged electronic information however kept or stored (other than, if Contents is shown on your Certificate of Insurance, the Cover provided for digital media files and computer software on page 27).

Existing Damage

We will not Cover you for the Cost of repairing Damage or poor repairs that existed before the Incident occurred.

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 (which may include an Occupier). This includes, but is not limited to:

- the manufacture, distribution and/or supply of illegal substances or drugs;
- your possession or consumption of any illegal substances;
- assault; and/or
- Malicious Damage

Lawful Seizure

We will not Cover you for loss, damage or liability caused by confiscation, sale, compulsory acquisition, nationalisation or requisition of any Insured Property by any government, local authority, or any party exercising their right of security over the Insured Property.

General Exclusions (continued)

Loss of use

We will not Cover you for loss, damage, or liability because you cannot use your Insured Property.

Loss of value

We will not Cover you for loss, damage or liability for any:

- loss of value to your Insured Property as a result of an Insured Event, or a result of repairs being performed, other than as specifically provided for in this PDS; and/or
- loss of sentimental value of any item.

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 or operate properly or correctly other than as specified under the benefit “Motor Burnout”.

Occupancy

We will not Cover you for any loss, damage or liability if the Home is used for share accommodation or an arrangement in which more than one bedroom or space are let to paying Guests or boarders, such as but not limited to a boarding house, student accommodation or share house. We will not Cover you if more than three Unrelated people are occupiers of the Home.

Other entities not named

We will not Cover you for loss, damage or liability arising from or in connection with, or involving people or entities not named as the Insured under this Policy, for example a body corporate or other Unit owners.

Outside the term of insurance

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

Overhead transmission/distribution lines

We will not Cover you for loss, damage or liability that occurs as the result, or indirect result of overhead transmission/distribution lines and their supporting structures.

Pandemic and communicable diseases

We will not Cover you for loss, damage or liability arising from any disease which can be transmitted by means of any substance or agent from any organism to another organism.

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 arising from or in connection with property not owned by you for which you are not legally liable.

Property owned by you or property in your physical or legal control

We will not Cover you for loss, damage or liability arising from or in connection with, or involving:

- loss or damage to property in the physical or legal control of you, your Family or any Occupier of your Home, unless specifically stated elsewhere in this PDS;
- loss or damage to property owned by someone else and in the physical or legal control or custody of you, your Family or any Occupier of your Home, unless specifically stated elsewhere in this PDS; and/or
- the ownership or occupancy of any Home or land other than your Home as shown on your Certificate of Insurance.

Reconstructed or renovated

We will not Cover you for loss, damage or liability caused by or arising from:

- Burglary, Theft, attempted Theft,
- Storm and Rainwater Runoff, and/or
- Malicious Damage,

if the 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.

Seepage

We will not Cover you for loss, damage or liability caused by seepage, directly or indirectly by any substance other than in connection with an Insured Event.

General Exclusions (continued)

Sporting Equipment, musical instruments and firearms

We will not Cover you for loss, damage or liability of Sporting Equipment whilst in professional or competitive use or musical instruments or firearms whilst in use.

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 Home insured under this Policy.

Terrorism – pollution, contamination, explosion or cyber attack

We will not Cover you for loss, damage or liability for 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; or
- computer virus, hacking or other form of cyber attack, unless those circumstances cause an Insured Event.

Transport

We will not Cover you for loss, damage or 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, Watercraft, caravans, trailers, mobile homes, battery powered recreational items or transport which are not insured as Contents.

Unlawful purpose

We will not Cover you for loss, damage, or liability if your Insured Property is being used for any unlawful purpose by you, any Co-Insured or someone acting with your given or implied consent. For this purpose of this exclusion, an Occupier is not deemed to have your consent merely as a result of occupying the Home.

Unoccupied Home

We will not Cover you for loss, damage or liability caused by or arising from Theft or Malicious Damage if the Home has been Unoccupied for more than 90 consecutive days and remains Unoccupied at the time of the Theft or the Malicious Damage you will not be covered for Theft or Malicious Damage until it is Occupied again.

Vermin and other animals

We will not Cover you for loss, damage or liability caused by vermin (such as rats, rabbits and mice), insects, spiders, reptiles, birds or termites At the Home except to the extent they give rise to fire damage.

War

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

Wear, tear or deterioration over a period of time

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

Wilful, reckless, deliberate or illegal act

We will not Cover you for loss, damage or liability that is caused by, arises from, or involved any act by you or by someone acting with your given or implied consent that:

- is deliberate or intentional;
- is a deliberate lack of action;
- is wilful or reckless; and/or
- is in breach of any law or regulation.

For this purpose of this exclusion, an Occupier is not deemed to have your consent merely as a result of occupying the Home.

Claims – Information

When you want to make a claim under this Policy, we recommend that you:

- do everything reasonable to prevent or limit further loss or damage; and
- if applicable, report any Theft, burglary or Malicious Damage to the Police.

And we recommend that you do not:

- carry out or authorise repairs yourself;
- dispose of any damaged property;
- admit liability or guilt, or negotiate to settle any claim with anyone else, including the insurer of any other party involved in the Incident; and/or
- make a false or fraudulent claim.

We can only process a claim when we have all the information, we need to process the claim, including information from an Occupier, Delegated Authorities and/or Co-Insureds.

Contribution

In addition to any applicable Excess, you may be required to contribute to the Cost if you want the Insured Property repaired or replaced to a better standard, specification or quality. In the event of a Total Loss if you want to rebuild your Home on another site and we agree to this, you must pay any extra costs in doing this. The amount you may be required to pay is dependent on whether additional repair or replacement work is necessary to complete the repairs arising from an accepted claim. We will let you know if you need to make a contribution prior to settlement of the claim and tell you how it needs to be paid.

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.

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 give us incorrect information. If you are or would be entitled to claim any input tax credits for the repair or replacement of your

Insured Property, we will reduce any settlement offer by the amount of that input tax credit.

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. You must seek our consent before you can agree to settle, compromise your claim or make any admission of liability or payment for loss or damage to any third party in respect of your claim. If you do not seek our consent, subject to the law we may reduce or refuse to pay your claim.

Matching materials

We do not cover the Cost of replacing undamaged parts of Insured Property 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 the Insured Property consists of a pair or Set, we will only pay for the repair or replacement of the part that is lost, damaged or stolen. 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 or Set.

Pay for other benefits

If you are entitled to any Additional Benefits in connection with your claim, these will form part of your settlement.

Salvage of parts

If we replace or pay the Cost of replacement of any part of your Insured Property, the replaced item belongs to us.

Total loss

If your Insured Property is a Total Loss:

- when settling your claim, we will increase your Sum Insured for Building and Contents to take into account the increase in CPI since the commencement of the current term of your Policy; and
- following settlement of your claim, cover on your Insured Property is cancelled with no refund of Premium. We will deduct any outstanding Premium for the term of the insurance from the settlement amount.

Claims – Information (continued)

Withdrawing your claim/Refusal to accept your claim

If you withdraw your claim or we refuse to accept it, you will have to pay the costs you have incurred as a result of the Incident.

Reimbursement

You will be required to reimburse us for any costs we have incurred in advance of the acceptance of your claim or the costs of any investigation of the claim if:

- you withdraw the claim, or fail to provide the information required to be provided under pages 64–66, after we have incurred investigation costs; or
- your claim is denied because it is fraudulent or because you provided false or misleading information.

This includes but is not limited to any cost incurred for the investigation of your claim and payments made by RAA in advance of the acceptance of your claim, such as those shown in the benefits sections on pages 29–52. You will only be required to reimburse us for investigation costs where we have informed you in advance that the costs would be incurred.

If we accept your claim by mistake, you will need to reimburse us for any amounts we have paid you in relation to the claim.

Emergency cash payments

We may make emergency cash payments to repair or replace items covered by your Policy to ease your urgent financial need. Emergency cash payments made by us will be deducted from any amount payable by us when settling your claim.

Claims – Making a claim

Here is how to make a claim under your Policy, including important factors we consider when working out how to pay for your claim.

Step 1 – Lodge your claim

Call us Monday to Friday 8.30am-5pm on **8202 4575**, or claim online 24/7 at **raa.com.au**

When you make a claim, we will:

- ask you to give us relevant information to support your claim to make sure that an Incident has occurred, and we may ask you to:
 - establish proof of ownership by giving us details of when and where items were purchased, plus reasonable proof of ownership and reasonable proof of value;
 - give us written statements or any correspondence relating to the claim, including notice of any pending court proceedings or offers of settlement; and
 - meet with our investigators to be interviewed or give us access to relevant documents.
- tell you if an Excess is applicable and how to pay it
- give you a claim number; and
- give you information on next steps.

So we can follow this process, you must:

- cooperate with RAA and our representatives including our investigators and loss adjusters; and
- help us with your claim and/or comply with any condition of this Policy, including if you need to go to court to give evidence.

Step 2 – Assessing your claim

When assessing your claim, we consider and determine the following:

- does your Policy cover the loss, damage or Theft?
- has the damage occurred as described and consistent with the Incident?
- is your claim affected by any Specific Limits, exclusions and conditions applicable to the Policy?

Claims – Making a claim (continued)

Step 3 – Settling your claim

When repair or replacement is available

If we accept your claim, subject to the below, we will repair your Insured Property. If we repair your Insured Property we will repair it with materials which are:

- new;
- available in Australia; and
- the nearest equivalent materials at the date of loss.

We will replace your Insured Property with As New items if the cost of repair would exceed our cost of replacing the property.

Cash payments when replacement or repair is available

At our discretion, we may offer to pay you cash instead of replacing or repairing your Insured Property in circumstances where repair or replacement is available. If you agree to accept our offer we will pay you in cash or vouchers:

- the amount it will Cost to repair the Insured Property with new materials which are available in Australia and are the nearest equivalent materials at the date of loss, less any discount available to us; or
- the amount it will Cost to replace the damaged Insured Property with As New items, less any discount available to us and adjusted for Depreciation,

whichever is the lesser. If you do not accept our offer we will repair or replace your Insured Property in accordance with this PDS.

When repair or replacement is not available

If:

- we determine the repair or replacement would require the replacement of a part and a suitable like-for-like part is not available;
- we determine the safety, quality or reliability of repairs may be affected by the condition of the Insured Property before the Incident or damage to the Insured Property that arose before the Incident;
- a repair or replacement of your Insured Property authorised by us is not available within a reasonable timeframe;

- Your claim is for:
 - the replacement of food or medicine;
 - Pet Cover (see page 47) or temporary accommodation for your domestic pet (see page 52); or
 - the repair or replacement of a fence that adjoins another person’s property;
- the cost to repair or replace your Insured Property exceeds your Sum Insured or any specified limit for that Insured Property; or
- You have already replaced or repaired the Insured Property, where replacement or repair by you is authorised under this Policy or otherwise approved by us,

We will pay you in cash or vouchers:

- the amount it will Cost to repair the Insured Property with new materials which are available in Australia and are the nearest equivalent materials at the date of loss; or
- the amount it will Cost to replace the damaged Insured Property with As New items,

whichever is the lesser. However if the Insured Property is a Contents item and you have specified a higher Sum Insured for that item, we will pay you the Sum Insured for that item as shown on your Certificate of Insurance.

If your Insured Property comprises multiple items, we may in some circumstances repair or replace some of the items and pay cash for the remainder.

All cash payments made by us are subject to the limits specified in this PDS.

Claims – Making a claim (continued)

Your Obligations

You are required to:

- pay any Excess or other contribution that applies;
- pay any outstanding Premium (including any remaining monthly instalments for the term of the Policy); and
- if applicable, help with any recovery action.

If you make a claim for loss or damage that is caused by separate Incidents, you will need to make a claim for each Incident and pay the applicable Excess(es), even if they are connected in some way. In circumstances where an Incident results in multiple Insured Events you will need to pay only the higher of your Home or Contents Basic Excess. In addition, you will need to pay any applicable Non-removable Excess. See page 16 for examples.

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 Policy depending on the number and type of claims you make. On renewal of your Policy we may decline to provide certain types of Optional Cover(s) and/or apply a Non-Removable Excess to your Policy. We will not cancel your Policy during the term, unless your Insured Property is a Total Loss or one of the circumstances set out in page 62 applies.

Would you like more information?

If you have any questions or require information about your claim (including a transaction confirmation) you can call us on **8202 4575**.

Claims – How your claim is paid

Here are some examples to demonstrate how we calculate claim payments. These 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 Home 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 Home as \$350,000 and Contents as \$80,000. The Basic Excess on your Policy is \$300. A Non-removable Excess does not apply to your Policy. Your outstanding premium is \$700 for the term of insurance.

What we pay		Information
Home Sum Insured	\$350,000	As your Home is a Total Loss and you do not wish to rebuild at the same address, RAA pay you up to the Sum Insured.
Contents Sum Insured	\$80,000	As all your Contents have been destroyed, RAA pay you up to the Sum Insured.
Less Excess	-\$300	Your Basic Excess is \$300 as the loss was caused by one Incident, therefore only one Excess applies.
Less outstanding premium	-\$700	You are required to Pay any outstanding Premium (this includes any remaining monthly instalments for the term of your Policy).
Total claim	\$429,000	

If you have paid your Premium in full, there will no refund of Premium.

See 'Claims – Information' on pages 61–63 for details.

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 Home as \$350,000. The damage to the Home has been assessed and the Cost to repair the damage is \$12,500. The Basic Excess on your Policy is \$300. A Non-removable Excess does not apply to your Policy.

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 Basic Excess is \$300 as the loss was caused by one Incident, therefore only one Excess applies.
Total claim	\$12,200	

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 Basic Excess on your Policy is \$300. A Non-removable Excess does not apply to your Policy.

What we pay		Information
Cost to replace the ring	\$11,000	RAA is able to replace the ring with a new one that is the same for an amount less than the Sum Insured.
Less Excess	\$0	Optional Cover Specified Items Away from Home does not have an Excess.
Total claim	\$11,000	

See 'Claims Information' on pages 61–63 for details.

Claims – How your claim is paid (cont.)

Example 4 – Theft of Contents

Your Home was broken into by someone other than you, a Co-Insured or an Occupier, and some Contents were stolen. The replacement Cost of the stolen Contents based on quotes you got and an assessment by RAA was \$4,750. Your Certificate of Insurance shows the Sum Insured for your Contents as \$65,000. The Basic Excess on your Policy is \$300. A Non-removable Excess of \$500 applies to your Policy.

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 Basic Excess is \$300 for Contents.
	-\$500	Your Non-removable Excess is \$500.
Total claim	\$3,950	

See 'Claims Information' on pages 61–63 for details.

Glossary

Accidental Loss or Damage means loss or damage as a result of an Incident and which occurs without intent.

Actions of the Sea means any water from the sea or ocean except that is caused by Storm Surge or Tsunami.

As New means:

- 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 of quality that are available within Australia at the time of repair or replacement.

At the Home means within your Home's property land boundaries at the risk address shown on your Certificate of Insurance.

Away from Home means any location that is not At the Home.

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 the terms and conditions of the direct debit authority you give us for the payment of your Premium.

Co-Insured means any person who jointly holds the Policy with you, as detailed on your Certificate of Insurance.

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.

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

- a judgement made against you by a court of law; and/or
- 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, that is, not directly caused by loss, Theft or damage to your Insured Property, but arising as a result of such loss, Theft or damage.

Glossary (continued)

Contents has the definition provided as on pages 25–26.

Cooling-off Period means as described on page 6 of this PDS.

Cost means:

- for repairs – what it costs to repair; or
- for replacement – the retail price of the item as if it were new at the time of the loss or damage.

Cover you means to return you (so far as possible) to the same financial position that you were in prior to the loss, without allowance for Depreciation.

CPI means a relevant Consumer Price Index published by the Australian Bureau of Statistics and selected by us.

Dangerous Dogs means dogs for which a relevant authority has made a control order (or equivalent).

Depreciation means the reduction in value of an item due to age, wear and tear.

Domestic Pet means various animals (including but not limited to cats and dogs) domesticated or tamed which live in a property as a human companion.

Excess means the amount you need to contribute towards each claim we accept.

Existing Damage means, Damage to your Insured Property which already existed at the time of the Incident.

Expiry Date means the date your Policy expires and is shown on your Certificate of Insurance.

Family means the following people who reside in your residential Home:

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

Fixtures and Fittings means as described under Optional Cover – Fixtures and Fittings (see page 47).

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 caused by:

- a Storm Surge if it occurs at the same time your Insured Property is 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.

Good Condition means your Insured Property:

- is structurally sound;
- has no faults, defects or damage that might result in damage to the property or injury to people;
- has no unrepaired damage, including damage previously caused by fire, Flood or Storm;
- is able to be secured, with no boarded up or broken doors and windows;
- is weatherproof and the roof does not leak when it rains;
- is not under any government-imposed order relating to its condition;
- does not have any wood rot, white ant or termite damage; and
- is not infested with any Vermin.

Guest or Visitor means a person who visits, uses or attends At the Home with consent of an Insured, Co-Insured or an Occupier and is expected to stay with you for less than 90 consecutive days.

Home means your residential building at the risk address shown on your Certificate of Insurance, including the inclusions set out on page 23 but excluding the exclusions set out on page 24.

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

Inception Date means the date your Policy commences and is shown on your Certificate of Insurance.

Incident means an event or occurrence arising out of one action that gives rise to a right to claim under the Policy.

In the Home means in an entirely roofed, entirely walled and lockable building located At the Home.

Glossary (continued)

In the Open-Air means outside 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 property boundaries of the land on which your Home stands at the address shown on your Certificate of Insurance.

Insured means the interested party who takes out the Policy and who has an economic interest in the Insured Property and who is named on the Certificate of Insurance.

Insured Event means any of the Incidents described as an Insured Event set out on pages 29–36 of this PDS.

Insured Property means Home, Contents or Home and Contents as set out on your Certificate of Insurance.

Legal Costs means the costs of legal representation, which have been previously agreed to by us and are for the purposes of reducing our liability.

Legal Liability means any of the Incidents described under Legal Liability set out on page 37 of this PDS.

Malicious Damage means damage motivated by intent to cause damage to property. This does not include negligence, wear and tear, neglect, or lack of care.

Intentional Damage also has a corresponding meaning.

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 or a self-sustaining power source.

Occupier means a person who is living In the Home (living means a person eats, sleeps and inhabits the Home for more than 90 days) this includes a boarder or tenant of yours.

PDS means this Product Disclosure Statement.

Policy means your contract of insurance with RAA Insurance, the terms and conditions of which are set out in this PDS, and your Certificate of Insurance.

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

Premium means the Premium shown on your Certificate of Insurance and as further described on pages 11–13.

RAA Group means Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807.

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

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

Room means an area separated by walls, opening, doorway or archway. This definition extends to changes in floor or wall coverings in open plan living areas.

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

Specific Limits means Specific Limits on the various elements of cover provided under the Policy (refer pages 27–52).

Sporting Equipment means non-powered equipment used for recreational or leisure activities. This does not mean Sporting Equipment used as a Tools 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.

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 under the Policy and is shown on your Certificate of Insurance or stated in this PDS.

Theft means the act or crime of stealing which has been reported to the Police and proven to have occurred.

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.

Total Loss means your Insured Property are damaged and the repair or replacement Cost exceeds the Sum Insured as shown on your Certificate of Insurance.

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

Unexpected Poor Health means an illness or impairment that was not reasonably expected to occur.

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

Glossary (continued)

Unoccupied means 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.

Unrelated means someone who is not part of your Family

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.

Waiting Period means the period of time specified in this PDS that you must wait until cover under the Policy commences for certain specified Insured Events.

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 or Co-Insured on the Certificate of Insurance.

Membership Terms and Conditions

By holding an insurance Policy with RAA Insurance you are automatically entitled to become a member of RAA Group. Below are the terms and conditions that relate to your membership.

- (a) By purchasing this Policy, you agree to become a member of RAA Group and to be bound by the Constitution of RAA Group (available at raa.com.au).
- (b) You authorise any officer of RAA Group to execute any document on your behalf that enables you to become a member of RAA Group.



We are here to help

Call 8202 4567 or visit us at an RAA Shop
raa.com.au

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