



Contents Insurance

Combined Financial Services Guide and Product Disclosure Statement

For renters
For owners that live in a strata property



Australia Post

This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹੋ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

About Australia Post

Australia Post is at the heart of Australian communities, connecting people to each other and the world. Over its long history, its social purpose and commitment to the community has remained the same; to create connections and opportunities that matter to every Australian. Australia Post is invested in *your* success and offers a range of flexible insurance products that provide protection for when the unexpected happens.

About QBE

QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE) is a member of the QBE Insurance Group, which is Australia's largest international general insurance and reinsurance group. QBE has been helping Australians protect the things that are important to them since 1886. *Our* purpose is to give people the confidence to achieve their ambitions.

Relationship between the parties

This Australia Post Contents Insurance is issued and underwritten by QBE. Australian Postal Corporation (ABN 28 864 970 579, AR No: 338646) (APC) is an authorised representative of Australia Post Services Pty Limited (ABN 67 002 599 340, AFSL 457551) (APS) which is acting (under its own AFSL) on behalf of QBE when distributing Contents Insurance. For details on how APC and APS are remunerated please see the Financial Services Guide (FSG) at the end of this booklet.

For queries or claims relating to you Australia Post Home Insurance, you can call 13 70 11. This number is operated by the product issuer, QBE.

QBE in the community

Premiums4Good™

We are committed to giving back to the communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into investments that have additional social or environmental features. So, when *you* choose *us* as *your* insurer, *your* premium automatically does some good.

Who this product is designed for

This product is designed for:

- ✓ renters of a residential home, which may include a house, unit, flat, apartment or townhouse, used as their primary residence
- ✓ owners of a lot in a residential strata title, similar community strata scheme or company title which may include a unit, flat or apartment, used as their permanent residence or as a holiday home, unless the holiday home is rented out at any time.

Under this policy, *you* can insure *your contents*. *You* can also insure *fixtures you own* or *fixtures* for which *you* are responsible, as part of *your contents*. *You* could be responsible for *fixtures* if *you* installed them for *your own* use, or, if *you* are responsible for them under *your* lease agreement that complies with the relevant residential tenancy law. If *you* are a *strata lot owner*, *you* could be responsible for *your fixtures* where the *strata body corporate* is not required by law or its constitution to insure *your fixtures*.

Who it is not designed for

This policy is not designed for:

- ✗ building owners. *You* cannot insure any buildings under this policy.
- ✗ a property that *you* partially or entirely rent out to someone else at any time (including if *you* sub-let, let out a room or a granny flat, or let out a holiday home). This product is not designed for where *you* have boarders, tenants or paying guests. There is no cover for any loss of rental income.
- ✗ *contents* contained in any property that is used to earn any income or where a business of any kind is being operated. Doing office work in a home office, including working from home for *your* employer, is not considered to be operating a business.

Continued next page...

Who it is not designed for (continued...)

There is no Workers' Compensation cover available under this policy.

 The product is not available if *your contents* are permanently kept in any of the following:

- hotels, motels, nursing homes, boarding houses;
- hostels, guest houses or backpacker accommodation, farm stays, share houses, serviced apartments, resorts, dormitories, halfway houses or similar;
- caravans, mobile homes, portable homes;
- houseboats;
- shipping containers;
- sheds (where there is no other residence at the *property address*);
- display homes;
- buildings in the course of construction;
- buildings in the course of being demolished or that are vacant pending demolition;
- condemned buildings;
- a temporary building or structure; or
- homes located outside of Australia.



If *you* purchase this product and it is not designed for *your* circumstances, *you* may not get:

- the value from it that *you* expected; or
- any value from the product at all.

This PDS does not consider *your* objectives, financial situation or needs. Before deciding to buy this policy and whether the cover is right for *you*, please consider both the PDS and *your* particular circumstances.

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Part A: Product Disclosure Statement



About your policy

Our agreement

When you pay or agree to pay your premium, we agree to provide you with insurance cover under the terms and conditions set out in this policy.

Your policy documents

When you buy your policy, it will be made up of:



this Product
Disclosure
Statement (PDS)



any applicable
Supplementary Product
Disclosure Statement
(SPDS)



*your Certificate
of Insurance*

Information in this PDS might change. If the change is adverse then we'll issue an SPDS or a new PDS at renewal. All updates (whether adverse or not adverse) will be made available at auspost.com.au/homeinsurance or you can request an up-to-date paper copy at no charge by us.

Receiving your policy documents

We'll normally email *your* policy and other related documents. We'll consider an email to be received by *you* when it enters *your* mail server, but in any event no later than 24 hours from the time it's sent out of *our* data system. *You* can choose to receive *your* policy documents by post and *you* can change *your* preference at any time. It's *your* responsibility to make sure we have *your* current email and mailing address on record, so *you* must let *us* know as soon as these change.

About this PDS

This PDS tells *you* about the Australia Post Contents Insurance policy we provide including the conditions and exclusions of the cover.

Words in italics have special meanings that are explained in **Definitions** located at the back of this PDS.

The amounts stated in this policy include GST unless stated otherwise.

When there is more than one insured

When there is more than one *insured* on *your* policy, we may treat what any one of them says or does in relation to *your* policy or any claim under it, as said or done by each of the *insureds*. We may rely on a request from one *insured* to change or cancel *your* policy or tell *us* where a claim payment should be paid.

Interests in the policy

You must not transfer any interests in *your* policy without *our* written consent.

Any person whose interests *you've* told *us* about and *we've* noted on *your Certificate of Insurance* is bound by the terms of *your* policy in relation to any claim they make.

If *you* have used all or part of *your contents* as security for a loan from a lender, *we* may pay the lender all or part of the payment made when settling *your* claim. For more information, see **Lender's rights**.

Cooling off period

If *you* change *your* mind about *your* policy and haven't made a claim, *you* can cancel it within 21 days of the start or renewal date and *we'll* give *you* a full refund. If *you* cancel *your* policy in these circumstances, *you* will have no cover under the policy.

You can also cancel *your* policy outside the cooling off period, see **Cancelling your policy**.

Tell us when these things change

You must tell us as soon as reasonably possible if any of the following information on your *Certificate of Insurance* is incorrect or has changed.

Things you must tell us	If you are a renter	If you are a strata lot owner
You move into a new <i>home</i>	✓	✓
Your <i>home</i> will be <i>unoccupied</i> for any period longer than 90 consecutive days	✓	✓
The occupancy of <i>your home</i> changes, for example, you plan to rent all or part of it out to boarders, tenants or paying guests (including if you sub-let).	✓	✓
Someone else moves in so that there are 3 or more unrelated people living at the <i>property address</i>	✓	✗
You start operating a business or generating a regular income from the <i>property address</i> other than a home office taking up less than 20% of the <i>home</i>	✓	✓
Note: Doing office work in a home office, including working from home for <i>your employer</i> is not considered to be operating a business		
You're planning renovations, alterations, additions or repairs at the <i>property address</i> with a commercial value greater than \$20,000	✗	✓
For example, you're planning on installing a new kitchen.		
You want to increase <i>your</i> sum(s) insured	✓	✓
You want to add <i>Specified Contents</i> or <i>Portable Contents</i> or increase any specified limit	✓	✓

If you don't tell us, we may reduce or refuse to pay a claim.

When you tell us about something that has changed or request a change to your policy, we will assess the change to the risk in accordance with our underwriting rules and processes.

Changes to your cover

If *you* request any change to cover (e.g. *you* choose to add an optional cover or *you* increase *your* sum(s) insured) then, if we agree to the change, we will issue a new *Certificate of Insurance* and ask *you* for any additional premium. If an additional premium is required, the change will only be effective when:

- if *you're* paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
- *you* have paid the additional premium by the due date we give *you*. If *you* don't pay the additional premium by the due date then we will make reasonable efforts to contact *you* using the latest contact details *you* provided *us*. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement *Certificate of Insurance*.

If *you* request any change to cover and we don't agree to the change, then we will let *you* know and the policy will continue unchanged.

Contact 13 70 11 to discuss potential changes in circumstances when *you* know the details of the timing and nature of the changes before they happen, to find out in advance whether we will be able to continue to insure *your contents*.

Changes to your circumstances

If *you* tell *us* about a change in *your* insured *property's* address then we will consider it under *our* underwriting rules and processes, and depending on the underwriting assessment:

- If we do not agree to the change then we will cancel *your* policy and refund the unused portion of the premium.
- If we agree to the change, we will issue a new *Certificate of Insurance* and ask *you* for any additional premium, inform *you* of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:

Changes of these kinds sometimes alter the risk to *us* in such a significant way that it is no longer within *our* underwriting rules, and we would not have issued the policy if the request had been made before the start of the policy.

- if *you're* paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
- *you* have paid the additional premium by the due date we give to *you*.

Changes to your circumstances (continued...)

If *you* don't pay the additional premium by the due date then we will make reasonable efforts to contact *you* using the latest contact details *you* provided *us*. If we don't receive payment of the additional premium owed, then we will cancel *your* policy. We will use the latest contact details *you* provided *us* to notify *you* of the cancellation date, which will depend on factors including:

- the amount of the additional premium payable for the change;
- the premium *you* have already paid on *your* policy; and
- the remaining *period of insurance*.

You will not receive a refund as we will use the premium *you* have already paid to delay the cancellation date by as long as possible. If *you* pay the additional premium after we notify *you* but before the cancellation date, then we will no longer need to cancel *your* policy.

← If relevant, please see our Financial Hardship policy available at qbe.com/au

If *you* tell *us* about any of the following changes then we will cancel *your* policy and refund any unused portion of the premium:

- *you* start operating a business or generating a regular income from the *property address* other than a home office taking up less than 20% of the home;
- the occupancy of *your home* changes, for example, *you* plan to rent all or part of it out to boarders, tenants or paying guests; or
- *you* are a **renter** and someone else moves in so that there are 3 or more unrelated people living at the *property address*.

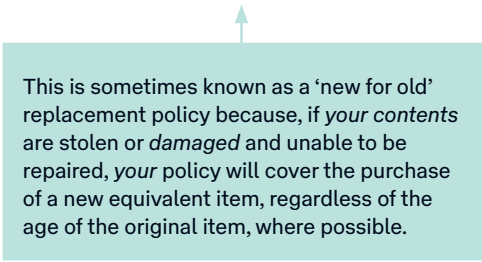
← Doing office work in a home office, including working from home for *your* employer, is not considered to be operating a business.

If *you* tell *us* about any other change, we will consider it under *our* underwriting rules and processes at the time.

Your contents sums insured

It's important to insure for the right *contents* sum insured because, if *you* underinsure, it could be financially devastating. For example, if *your contents* were *damaged* significantly in a fire, and *your* sum insured wasn't enough to fully replace *your contents*, *you'd* have to pay the shortfall yourself.

Your contents sum insured, should be the cost to replace all *your contents* at today's prices so that *you* have adequate cover in the event of a *total loss*.



This is sometimes known as a 'new for old' replacement policy because, if *your contents* are stolen or *damaged* and unable to be repaired, *your* policy will cover the purchase of a new equivalent item, regardless of the age of the original item, where possible.

The amount *you* select is called *your* 'contents sum insured' – it'll be shown on *your Certificate of Insurance*.

Note: If *you* are:

- a **strata lot owner** and *you* have *fixtures* which the *strata body corporate* is not required by law or its constitution to insure; or
- a **renter** and *you* have *fixtures* for which *you* are responsible under *your* lease agreement that complies with the relevant residential tenancy law and/or which are installed by *you* for *your* own use,

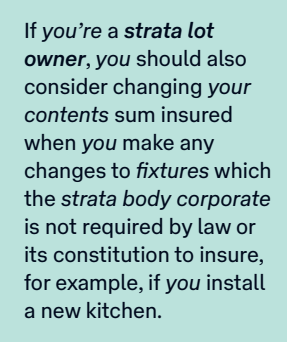
remember to include the new replacement value of these *fixtures* in *your contents* sum insured.

Changing your contents sum insured

You should consider updating *your contents* sum insured when making changes such as:

- *you* determine *you* are underinsured after reassessing the value of *your contents* while making an inventory of *your* possessions;
- *you* buy items that increase the value of *your contents*; or

Note: Limits apply to some *contents* items.
See **Contents with limits**.



If *you're* a **strata lot owner**, *you* should also consider changing *your contents* sum insured when *you* make any changes to *fixtures* which the *strata body corporate* is not required by law or its constitution to insure, for example, if *you* install a new kitchen.

Continued next page...

Changing your contents sum insured (continued...)

- *you* buy jewellery, watches, *artworks*, rugs or *antiques*, or *you* buy or add to a *collection* worth more than the limit set out in **Contents with limits**.

Whilst *you* should take care not to be underinsured, *you* should also consider reducing *your contents* sum insured if *you* sell or dispose of items without replacing them.

Contents sum insured adjustment feature

We'll increase *your* sum insured by 0.4% for each whole calendar month until *you* next renew *your* policy to help with increases in replacement costs.

We will not increase *your* sum insured for any *Specified Contents* or *Portable Contents* covered under *your* policy.

For an example of how the *contents* sum insured adjustment feature works in practice, see the Australia Post Contents Insurance Additional Information Guide at auspost.com.au/homeinsurance or call 13 70 11 for a copy at no charge by *us*.

Your contents sum insured at renewal

Normally, before *your* policy ends each year, we'll send a renewal invitation and let *you* know the renewal premium. We may increase *your* sum insured, to allow for increases in replacement costs. This may not be the same as 12 x 0.4% under the **Contents sum insured adjustment feature**.

You'll still need to check *your* sum insured to make sure the amount is appropriate and that *you're* not underinsured.

We will not automatically adjust the sum(s) insured for any *Specified Contents* or *Portable Contents* covered under *your* policy.

Overinsuring

If *you* overinsure *your contents* and they are a *total loss*, we will only pay the reasonable cost to replace them to a condition substantially the same as, but not better than, when new.



Your contents cover

What you're covered for

We'll cover you:

- for *damage to your contents* caused by the Insured Events listed in this PDS;
- under Standard Features;
- under the Accidental Damage option and/or the Portable Contents option if *you've* chosen to add it to *your* policy and it's shown on your *Certificate of Insurance*; and
- for legal liability caused by an *occurrence* during the *period of insurance* anywhere in the world.

See [What do we mean by contents?](#)

There are situations *you're* not covered for. These are set out throughout the PDS. Also, see [General Exclusions](#).

Contents with limits

Some *contents* items have standard policy limits. If *you* make a claim for loss of or *damage* to one of the items in the table on the next page, we won't pay more than the limit shown unless:

- *you* have told *us* about the item and the cost to replace it (see **Can the limit be increased?** in the table on the next page); and
- we agree to cover the item for more than the standard policy limit; and
- it is shown as a *Specified Contents* item on your *Certificate of Insurance*.

If *you* have an item that could fall under more than one category in the table on the next page, we will treat that item as though it is in the category with the lowest applicable limit.

For example, jewellery, watches and *collections* are not considered *antiques* under this policy, even if they are over 100 years old. The lower limits in the table for jewellery and watches and *collections* apply to these items, not the *antiques* limit.

Continued next page...

Contents with Limits (continued...)

If the standard policy limit will not be enough to cover the repair or replacement of a particular item, *you* should tell *us* about the item and the cost to replace it so that we can consider whether to agree to cover it for more than the standard policy limit.

Item	Standard policy limit	Can the limit be increased?
Jewellery and watches	\$2,500 per item, set or pair	✓
Collections	\$5,000 per collection	✓
Artworks, rugs and antiques Note: See the definitions of 'artworks' and 'antiques' as they have special meanings in this PDS	\$20,000 per item, set or pair	✓
Cash, vouchers, coupons, gift cards, money orders, negotiable financial documents, bullion, ingots, uncut and/or unset gemstones	\$800 in total	✗
Items used by <i>you</i> or <i>your family</i> for earning any income (but not including items ordinarily used in a home office)	\$5,000 in total	✗
Accessories, appliances or spare parts for motor vehicles, caravans, trailers and watercraft (but there is no cover when they are in, on or attached to any of them)	\$1,250 in total	✗
Model aircraft or drones Note: Other limitations and exclusions apply to <i>model aircraft and drones</i> relating to size, weight and usage. See Definitions and General Exclusions .	\$1,500 per model aircraft or drone	✗
Food and prescribed medicines that must be refrigerated or frozen	\$500 in total, once in a period of insurance	✗

Specified Contents

Specified Contents are items we've agreed to cover for more than the standard policy limits that would otherwise apply.

The most we'll pay for *your Specified Contents* items is the Specified item limit shown on *your Certificate of Insurance*.

Where are your contents covered?

Your contents are usually only covered at *your property address*. Limits and exclusions apply to *contents* and *Portable Contents* wherever they're covered, as set out throughout the PDS.

There are some specific limits and exclusions for *contents* in the *open air* at the *property address* under the Insured Events: **Theft or burglary** and **Storm, storm surge, rain, hail or flood**.

There is some limited cover away from the *property address* in particular situations where you move to a new permanent residence. Please see details in **Contents in transit to your new home** and **Cover when you move to your new home**.

If you have *Portable Contents* shown on *your Certificate of Insurance*, they are generally covered anywhere in Australia and New Zealand, and anywhere in the world for up to 90 days. There are some specific exclusions that apply to *Portable Contents*, including when they are in transit to a new permanent residence. See **Portable Contents - What you're not covered for**.

Where are your Contents covered? (continued...)

The table is a quick guide on where certain *contents* items are covered:

Location		Contents	Portable Contents (optional)
At the property address	Inside <i>your home</i>	✓	✓
	In the <i>open air</i>	✓	✓
Away from the property address	In transit to <i>your</i> new home	✓	✓
	At <i>your</i> new home when you move	✓	✓
	Anywhere in Australia and New Zealand and for up to 90 consecutive days anywhere else in the world	✗	✓

Insured Events

We cover *damage* to your insured contents caused directly by the following Insured Events that occur during the *period of insurance*. For most Insured Events, there are specific situations *you're* not covered for. These are set out below in the column headed **We won't cover**. You are also not covered for anything set out in the **General Exclusions**.

Insured Event	We'll cover	We won't cover
 Fire ↑ Fire includes bushfire.	<i>damage</i> caused by: • fire; • charring, melting or scorching as a result of heat from a fire; • smoke, ash or soot from a fire	charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as: • an electrical or gas appliance intended to produce heat, for example a toaster, kettle, clothes iron, heater or cooking appliance; or • smoking items, for example cigarettes, cigars or pipes; unless the Accidental Damage option has been added to <i>your</i> policy. <i>damage</i> to an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a clothes iron or a cooking or heating appliance, where that's the only <i>damage</i> that occurs <i>damage</i> deliberately caused by: • <i>you</i> or <i>your</i> family; Continued next page...

Insured Event	We'll cover	We won't cover
Fire (continued...)		someone with <i>your</i> consent or the consent of <i>your family</i>
 Theft or burglary	loss or <i>damage</i> caused by theft, burglary or attempted theft or burglary but we will only cover burglary of cash, vouchers, coupons, gift cards, money orders or negotiable financial documents when there is forcible entry into <i>your home</i>: - involving actual or threatened violence to a person; or - that causes <i>damage</i> to <i>your home</i> unless the Accidental Damage option has been added to <i>your</i> policy. Note: As soon as reasonably possible after the theft, burglary or attempted theft or burglary, <i>you must report the incident to the police and provide details of the report to us. See What you must do after an incident for more information.</i>	theft or burglary of: - unattended jewellery, watches, portable electronic items or mobile phones in the <i>open air</i> or in an unlocked vehicle, caravan or trailer in the <i>open air</i> at <i>your property address</i>; ↑ This exclusion does not apply to these items if <i>you</i> have insured them under Portable Contents. - more than \$8,000 in total for any other <i>contents</i> items in the <i>open air</i> at <i>your property address</i>. (This limit does not apply to outdoor furniture, barbecues and above ground pools) unless the Accidental Damage option has been added to <i>your</i> policy. loss or <i>damage</i> caused by theft, burglary or attempted theft or burglary: - by <i>you</i> or <i>your family</i>; - by someone with <i>your</i> consent or the consent of <i>your family</i>; or

Insured Event	We'll cover	We won't cover
Theft or burglary (continued...)		by someone who, at the time of the theft, burglary or attempted theft or burglary, was on <i>your</i> property with <i>your</i> consent or the consent of <i>your family</i> or <i>your agent</i>
 Lightning	<i>damage</i> caused by a direct lightning strike <i>damage</i> caused by a <i>power surge</i> due to lightning as long as: - the Australian Government Bureau of Meteorology has a record of lightning in <i>your</i> area at the time the <i>damage</i> occurred; and - an appropriately qualified contractor confirms the <i>damage</i> was caused by <i>power surge</i> due to lightning If you think you may have a claim for <i>power surge</i> under this Insured Event, please call 13 70 11 before you contact anyone to make repairs.	

Insured Event	We'll cover	We won't cover
 Storm, storm surge, rain, hail or flood ↑ Storm includes cyclone	<i>damage caused by storm, storm surge, rain, hail or flood</i> <i>damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the Storm, storm surge, rain, hail or flood</i>	<i>damage caused by water, rain, wind, hail or debris:</i> • because of existing <i>damage</i>, a design fault, a structural defect, faulty workmanship or lack of maintenance that: ◦ <i>you</i> were aware of, or a reasonable person in the circumstances would have been aware of; and ◦ <i>you</i> knew, or a reasonable person in the circumstances would have known may result in <i>damage</i> or further <i>damage</i>; and ◦ if <i>you</i> are a renter, <i>you</i> have not advised the landlord and a reasonable person in the circumstances would have advised the landlord, or if <i>you</i> are a strata lot owner, <i>you</i> have not advised the <i>strata body corporate</i> and a reasonable person in the circumstances would have advised the <i>strata body corporate</i> • entering <i>your home</i> through any opening made for the purpose of alterations, additions, renovations or repairs

Insured Event	We'll cover	We won't cover
Storm, storm surge, rain, hail or flood (continued...)		carried out by <i>you</i>, even if the opening was covered by a tarpaulin or similar <i>damage to:</i> • swimming pool or spa covers, solar covers or plastic liners (including vinyl); or • swimming pools or spas as a result of hydrostatic pressure <i>damage to the following items in the open air at the property address:</i> • cash, vouchers, coupons, gift cards, money orders, negotiable financial documents; • jewellery, watches and portable electronic items including mobile phones; and This exclusion does not apply to these items if <i>you</i> have insured them under Portable Contents. • more than \$8,000 in total for any other <i>contents</i> items in the <i>open air</i> at <i>your property address</i>. (This limit does not apply to outdoor furniture, barbecues and above ground pools) Continued next page...

Insured Event	We'll cover	We won't cover
Storm, storm surge, rain, hail or flood (continued...)		unless the Accidental Damage option has been added to <i>your</i> policy. <i>damage</i> caused by a <i>power surge</i> or an interruption to the power supply unless the Accidental Damage option has been added to <i>your</i> policy <i>damage</i> caused by any <i>action of the sea</i>
 Earthquake or tsunami	<i>damage</i> caused by an earthquake <i>damage</i> caused by a <i>tsunami</i> <i>damage</i> caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the Earthquake or tsunami Note: All <i>damage</i> caused by earthquake or <i>tsunami</i>, occurring within 7 days of the first <i>damage</i> occurring, will be regarded as <i>damage</i> resulting from one <i>incident</i>. If any earthquake or <i>tsunami</i> <i>damage</i> occurs after that, each subsequent 7 day period in which <i>damage</i> occurs will be regarded as a separate <i>incident</i>. ↑ An excess applies for each <i>incident</i>.	<i>damage</i> caused by any <i>action of the sea</i>

Insured Event	We'll cover	We won't cover
 Escape of water or other liquid	<i>damage</i> caused by water or other liquid which suddenly and unexpectedly escapes from: • a plumbing system; • a water main or pipe; • a bath, fixed basin or sink; • a waterbed; • a fixed heating or cooling system; • roof gutters or downpipes; • a tank; • a toilet system; • <i>white goods</i>; or • a swimming pool or spa <i>damage</i> caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the Escape of water or other liquid	<i>damage</i>: • deliberately caused by: ◦ <i>you or your family</i>; ◦ someone with <i>your</i> consent or the consent of <i>your family</i>; • to <i>your</i> swimming pool or spa due to hydrostatic pressure; • due to water escaping from a shower recess or shower base; • due to: ◦ lack of maintenance; or For example, <i>your</i> hot water system or aquarium has been slowly leaking for some time. ◦ a defect or faulty workmanship; or ◦ a gradual process such as condensation, rising damp or splashing; that ◦ <i>you</i> were aware of, or a reasonable person in the circumstances would have been aware of; and

Continued next page...

Insured Event	We'll cover	We won't cover
Escape of water or other liquid (continued...)		◦ you knew, or a reasonable person in the circumstances would have known may result in water or other liquid <i>damage</i> or further <i>damage</i>; and ◦ if you are a renter, you have not advised the landlord and a reasonable person in the circumstances would have advised the landlord, or if you are a strata lot owner, you have not advised the <i>strata body corporate</i> and a reasonable person in the circumstances would have advised the <i>strata body corporate</i> costs to: • fix leaks; • repair or replace defective parts or items that caused the <i>damage</i>, for example we won't pay to replace a dishwasher hose that broke; or • fix defects in the design or construction of a system

Insured Event	We'll cover	We won't cover
 Accidental breakage of glass or sanitary fixtures	<i>accidentally</i> broken: • glass forming part of <i>your home</i> such as a shower screen or window, including: ◦ any window tinting or shatter proofing material attached to it; and ◦ the frame, if required to replace the broken glass; • ceramic, acrylic or fibreglass sanitary fixtures such as baths, toilets and sinks that <i>you</i> own, or you are responsible for either as a renter under <i>your</i> lease agreement that complies with the relevant residential tenancy law, or as a strata lot owner. <i>accidentally</i> broken glass that forms part of: • furniture; • mirrors; and • relocatable light fittings	<i>damage</i> to: • part of a glass house or conservatory; or • tiles <i>damage</i> to glass that is designed to be exposed to heat in the ordinary course of its use including glass in: • fireplaces and heaters; and • oven doors, stove tops or other cooking surfaces <i>damage</i> including chips, scratches, surface cracks or where the fracture in the glass does not extend through its entire thickness <i>damage</i>: • to crockery, glassware, glass vases and ornaments; • to glass forming part of a clock, picture, television, radio or computer monitor; or • to the glass components of items worn or carried by hand such as spectacles, watches, mobile phones, cameras and binoculars unless the Accidental Damage option has been added to <i>your</i> policy.

Insured Event	We'll cover	We won't cover
 Vandalism or malicious act	<i>damage caused by vandalism or malicious act</i> Note: As soon as reasonably possible after the <i>vandalism or malicious act</i>, you must report the <i>incident</i> to the police and provide details of the report to us. See What you must do after an incident for more information.	<i>damage caused by vandalism or malicious act:</i> • by you or your family; • by someone with your consent or the consent of your family; or • by someone who, at the time of the <i>vandalism or malicious act</i>, was on your property with your consent or the consent of your family or your agent
 Collision	<i>damage caused by any of the following (or any part of them, or anything carried by them) colliding with your property:</i> • a train; • a vehicle, trailer or caravan; For example, a driver loses control of their vehicle and crashes into <i>your home</i> causing <i>damage</i> to <i>your contents</i>. • any watercraft; • a hovercraft; • an aircraft; • a spacecraft, a satellite or any space debris; or • a television, radio or satellite aerial including their masts or fittings	<i>damage caused by wheels, tyres or the weight of a vehicle to fixtures such as underground pipes, cables or utilities</i> costs of repairing television, radio or satellite aerials, fittings or masts that caused the <i>damage</i>

Insured Event	We'll cover	We won't cover
 Falling tree or branch	damage caused by a falling tree or branch	damage caused by tree lopping, pruning or felling by <i>you</i> or done with <i>your</i> consent
 Burnout of electric motors	damage to an electric motor in a domestic machine or appliance if it has been burnt out by an electric current. <i>We'll</i> pay the <i>reasonable cost</i> to repair or replace: • the electric motor; or • the compressor containing the motor; or • the sealed unit (including regassing where necessary) if the electric motor is inside a sealed unit; or • a water pump together with its electric motor, if it's not possible to replace just the electric motor. If the electric motor is in a machine or appliance and it cannot be repaired or replaced or if it's uneconomical to do so, we will pay the replacement cost of an equivalent machine or appliance.	motors more than 10 years old the cost of retrieving, removing or replacing the pump section of pool or pressure pumps the cost of retrieving or re-installing submerged or underground pumps or their driving motors hiring a replacement machine or appliance leakage of refrigerant gas and maintenance of refrigerant dryers repairing or replacing: • motors under manufacturers' guarantee or warranty; • motors forming part of equipment used for earning any income by <i>you</i> or <i>your family</i>; Equipment used for earning an income may be insurable under a business insurance policy.

Continued next page...

Insured Event	We'll cover	We won't cover
Burnout of electric motors (continued...)		• electronic controllers or other electronics; • parts in a radio, television, computer, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels or similar device or instrument; • starter switches, lighting or heating elements, fuses, electrical contacts or protective devices; or • transformers
 Damage by animals (including birds)	<i>damage caused by an animal colliding with your contents</i> <i>damage caused by an animal accidentally trapped inside the living area of your home</i> For example, if a brush turkey were to enter <i>your home</i> through a cat flap it may cause <i>damage</i> if it's unable to find its way back out.	<i>damage caused by:</i> • <i>your pet;</i> • any animal knowingly allowed on to or permitted to remain on the <i>property address</i> by <i>you or your family;</i> • insects (at any stage of their lifecycle); or • vermin or rodents <i>damage to any contents in the open air or outside the living area of your home (for example, contents stored in a roof cavity, enclosed crawl space or storage cage) caused by an animal:</i> • eating;

Insured Event	We'll cover	We won't cover
Damage by animals (including birds) (continued...)		• chewing; • clawing; • pecking; • scratching; • soiling; • fouling; or • polluting in any way
 Explosion	damage caused by an explosion damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the Explosion	the cost to repair or replace the item that exploded For example, we won't pay to replace a hot water system, solar heater or water tank that exploded.
 Riot	damage caused by riot, civil commotion, industrial or political demonstration	

Standard Features

If we agree to pay a claim for an *incident*, we will also pay the Standard Features described in the table below where the need arises due to that *incident*. These features are payable as part of *your contents* sum insured, unless otherwise indicated. There is no excess payable for these Standard Features as *you* will already be paying the applicable excess for the *incident*.

Standard Feature	We will...	But not...
 Temporary accommodation costs	For strata lot owners: pay the necessary and <i>reasonable cost</i> of temporary, alternative accommodation for <i>you</i>, <i>your family</i> and <i>your pets</i>, having regard to availability and <i>your</i> circumstances, while <i>your home</i> is being repaired or rebuilt if: • the <i>home</i> is <i>your</i> permanent residence; and • the <i>home</i> is <i>unliveable</i> due to the <i>incident</i> We will pay these additional costs until: • <i>you</i> can move back into <i>your home</i>; or • 24 months pass from the date of the <i>incident</i>; whichever happens first. For renters: pay the necessary and <i>reasonable additional cost</i> of temporary, alternative accommodation for <i>you</i>,	additional travel expenses due to <i>your</i> living in the temporary accommodation

Standard Feature	We will...	But not...
Temporary accommodation costs (continued...)	<i>your family and your pets</i>, having regard to availability and <i>your</i> circumstances, while <i>your home</i> is being repaired if: • the <i>home</i> is <i>your</i> permanent residence; and • the <i>home</i> is <i>unliveable</i> due to the <i>incident</i> To calculate the amount we pay <i>you</i>, we will deduct any rent that's not payable under <i>your</i> lease agreement because <i>your home</i> is <i>unliveable</i>. For example, if <i>you</i> are not required to pay rent of \$500 per week because <i>your home</i> is <i>unliveable</i>, and <i>your</i> temporary accommodation is \$700 per week, we will only pay the additional cost of \$200 per week. We will pay these additional costs until: • <i>you</i> find a new home to rent; or • <i>you</i> can move back into <i>your</i> current rented <i>home</i>; or • <i>your</i> current lease agreement ends; or • 6 weeks pass from the date of the <i>incident</i>	Continued next page...

Standard Feature	We will...	But not...
Temporary accommodation costs (continued...)	whichever happens first. For renters and strata lot owners: We will also pay for the necessary and <i>reasonable</i> costs of: • relocating to the temporary accommodation; • returning to <i>your property address</i> once the <i>home</i> is no longer <i>unliveable</i> or, if <i>you're a renter</i>, <i>you</i> move to a new home; • additional expenses due to <i>you</i> living in the temporary accommodation, for example redirecting mail and connecting to utilities; and • moving <i>your</i> undamaged <i>contents</i> into storage in Australia and storing them for as long as they can't be kept at the <i>home</i> due to the <i>incident</i> or, if <i>you're a renter</i>, until <i>you</i> move to a new home. If <i>you're a strata lot owner</i> the most we will pay in total under this standard feature is the greater of:	

Standard Feature	We will...	But not...
Temporary accommodation costs (continued...)	• 20% of <i>your contents</i> sum insured; or • \$25,000 If you're a renter, the most we will pay in total under this standard feature is 20% of <i>your contents</i> sum insured. This feature is payable in addition to <i>your contents</i> sum insured.	
 Environmental upgrades	pay up to \$500 towards the additional cost of replacing a fridge, freezer, washing machine or dishwasher with one that has similar features and a better environmental rating if: • we've accepted <i>your</i> claim and agreed to replace the item; and • <i>you'd</i> like a more environmentally friendly appliance For example, if we've agreed to pay a claim to replace <i>your</i> two star energy-rated washing machine, <i>we'll</i> pay up to an additional \$500 to replace it with a similar one with a better energy rating. The most <i>we'll</i> pay is \$2,500 in total per <i>period of insurance</i>.	

Standard Feature	We will...	But not...
 Data or software	pay up to \$1,000 to recover or replace data or software stored on a device if it was lost because the device was <i>damaged</i> as a result of the <i>incident</i> at the <i>property address</i>	if the data or software: • was illegally acquired; or • can be recovered or replaced free of charge; or • is used by <i>you</i> or <i>your family</i> for earning any income Note: If you are using your office equipment while you're working from home, we do not consider this to be using the data or software to earn an income.
 Administrative fund contributions ✓ Applies to <i>strata lot owners</i> only	pay up to \$1,000 towards regular contributions levied by the <i>strata body corporate</i> to cover the costs and expenses of administering the building while <i>your home</i> is <i>unliveable</i> due to the <i>incident</i> . We will calculate the amount payable based on the number of days <i>your home</i> is <i>unliveable</i> .	

Unlike the Standard Features in the previous table, *you* can make a claim for the following Standard Features even if the claim is not connected to an *incident* for which we have agreed to pay a claim. They are payable as part of *your contents* sum insured. The loss or *damage* must occur during the *period of insurance*.

In some cases, *you* will have to pay an excess when we agree to pay one or more of these Standard Features. This is indicated in the table below. Where we state that no excess is payable, this relates only to the Standard Feature. If *you* are also claiming for *damage* where an excess is payable, then *you* will still need to pay an excess for that claim.

For example, if *your* food or prescribed medicines in *your* fridge or freezer are spoiled due to a failure of electricity supply and they're the only things that were affected, *you* will not have to pay an excess under the Standard Feature **Food Spoilage**. If, however, *your* food or prescribed medicines were spoiled due to *your* fridge or freezer motor burning out by electric current and we agree to pay a claim for the Insured Event **Burnout of electric motors**, then *you* will have to pay an excess for that claim.

Standard Feature	We will...	But not...
 External door and window locks ✓ Applies to <i>strata lot owners</i> only	if the <i>strata body corporate</i> approves the re-key or replacement of the locks in the residential part of <i>your home</i> (if that approval is required) pay up to \$2,500 to re-key or replace the locks in the residential part of <i>your home</i> when the keys have been stolen within Australia Note: As soon as reasonably possible after the theft <i>you</i> must report it to the police and provide details of the report to <i>us</i>. See What you must do after an incident for more information. No excess is payable for this Standard Feature.	to re-key or replace locks that form part of <i>common property</i> <i>you</i> are not responsible for

Standard Feature	We will...	But not...
 Food spoilage	pay up to \$500 towards the cost of replacing spoiled food and prescribed medicines that must be refrigerated or frozen, because of: • failure of the electricity supply; or • mechanical or electrical breakdown This feature is only payable once per <i>period of insurance</i>. No excess is payable for this Standard Feature.	if the failure of the electricity supply was caused by: • an <i>accidental</i> or deliberate switching off of the power supply by <i>you</i>, <i>your family</i> or someone who was on <i>your property</i> with <i>your consent</i> or the consent of <i>your family</i>; • a deliberate act of the power supply authority or company; or • industrial action if the power supply authority or company agrees to pay <i>you</i> compensation for the spoilage.
 Forced evacuation by government authority	pay the necessary and <i>reasonable additional cost</i> of accommodation and living expenses, for <i>you</i>, <i>your family</i> and <i>your pets</i> for up to: • 60 days if <i>you're a strata lot owner</i>; or • 6 weeks if <i>you're a renter</i> if a government authority prohibits <i>you</i> from using <i>your home</i> (which is <i>your permanent residence</i>) because of one of the following:	

Standard Feature	We will...	But not...
Forced evacuation by government authority (continued...)	• a burst water main; • a bomb threat or bomb <i>damage</i>; • a riot; or • emergency services refusing <i>you</i> access to <i>your home</i> or evacuating <i>you</i> for safety reasons due to the immediate threat of physical <i>damage</i> to <i>your</i> property caused by an Insured Event listed in this policy An excess is payable for this Standard Feature.	
 Damage to common property causing extraordinary payments or special levy ✓ Applies to strata lot owners only excluding company title	pay up to the lesser of \$50,000 or <i>your contents</i> sum insured, for <i>your</i> share of any extraordinary payments or special levies payable: • directly because of unforeseen and unexpected capital works to carry out repairs to <i>common property</i>; • that is caused by <i>damage</i> occurring during the <i>period of insurance</i>; • which is in excess of the <i>strata body corporate's</i> strata insurance; and	for any other payments, contributions, fees or levies payable including for capital works, or administration where the <i>damage</i> occurred outside the <i>period of insurance</i> for any <i>damage</i> if you were aware that the <i>strata body corporate</i>, owners corporation or an office holder of the strata building or any other person: • failed to take out insurance; or Continued next page...

Standard Feature	We will...	But not...
Damage to common property causing extraordinary payments or special levy (continued...)	• charged against all strata lot owners. This cover only applies if: • the <i>damage</i> to the <i>common property</i> is caused by an Insured Event; and • if <i>your contents</i> had been <i>damaged</i> by the Insured Event, <i>you</i> would have cover for the <i>damage</i> under this policy No excess is payable for this Standard Feature. This is payable in addition to <i>your contents</i> sum insured.	• took out insurance that was not compliant with state or territory legislation for <i>damage</i> that would be excluded under this policy had the <i>damage</i> occurred to <i>your contents</i> under this policy For example, if an extraordinary levy is charged to repair a building defect, we would not pay anything under this benefit as defects are not Insured Events. for any excess that is payable by <i>your strata body corporate</i> or in relation to its insurance
 Cover when you move to your new home	cover <i>damage</i> to <i>your contents</i> at both <i>your</i> current and new permanent homes in Australia for up to 60 days from the day <i>you</i> start moving. <i>Your contents</i> will be covered at <i>your</i> new permanent residence for <i>damage</i> caused by the Insured Events described in this policy.	

Standard Feature	We will...	But not...
Cover when you move to your new home (continued...)	If you would like cover for <i>your contents</i> at your new permanent residence after the 60 days have passed, you must tell us. If we agree to provide this cover we'll advise you of any change in premium and if any of the terms of your policy will change. ↑ See Tell us when these things change for more details. In some cases a new policy may be required. An excess is payable for this Standard Feature.	
 Contents in transit to your new home	cover loss of or <i>damage</i> to <i>your contents</i> in transit in a motor vehicle from your <i>property address</i> to: • your new, permanent residence; or • a commercial storage facility where they will be stored temporarily before being transported to your new, permanent residence; in Australia, caused by: • fire in or on the conveying vehicle;	<i>damage</i> to china, ceramics, glass, pottery or any other item of a brittle nature <i>damage</i> that is limited to scratching, denting, bruising or chipping <i>damage</i> to your <i>contents</i>: • any time they are not contained within the conveying vehicle; or • whilst they are in storage Continued next page...

Standard Feature	We will...	But not...
Contents in transit to your new home (continued...)	• theft when there is forcible entry into the conveying vehicle: ◦ involving actual or threatened violence to a person; or ◦ that causes <i>damage</i> to the vehicle; • <i>collision</i> and/or overturning of the conveying vehicle; or • flooding of the conveying vehicle An excess is payable for this Standard Feature.	
 Damage by emergency services	cover <i>damage</i> at the <i>property address</i> caused by government emergency services in the execution of their duty No excess is payable for this Standard Feature.	if the <i>damage</i> arises from or is in connection with activities of emergency services in relation to suspected or actual criminal conduct by <i>you</i>, <i>your family</i> or someone with the consent of <i>you</i> or <i>your family</i>

Options you can add to your policy

Accidental Damage option

If we agree, you can choose to add the Accidental Damage option for an additional premium. This cover applies to *accidental* loss or *damage* occurring at the *property address* during the *period of insurance*.

This covers you for things like where your friend's child who's visiting *accidentally* smashes your television screen with a ball.

Whether we agree to provide the Accidental Damage option will depend on *our* underwriting rules and processes at the time. If the option has been added to *your* policy, it will be shown on *your Certificate of Insurance*.

If you choose to add the option during the *period of insurance*, it will only apply:

- once you've paid us the additional premium or, if you're paying in instalments by direct debit, the instalments have been adjusted to reflect the additional premium; and
- from the effective date shown on *your Certificate of Insurance*.

What you're covered for

We'll cover:

- *accidental damage* to *your contents*, including *damage* caused by *power surge* confirmed by an appropriately qualified contractor; and
- *accidental loss* of *your contents* that can't be recovered after you have taken reasonable steps to try to find or recover them.

If you think you may have a claim for *power surge*, please call 13 70 11 before you contact anyone to make repairs.

You are also covered for some things that wouldn't be covered under the following Insured Events: **Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures and Storm, storm surge, rain, hail or flood**. See these Insured Events for details of this additional cover.

What you're not covered for

We will not cover *damage* caused by anything excluded under any section of your policy, including

- anything in the '**We won't cover**' column of the Insured Events table, except where specifically noted as being covered under the Accidental Damage option. See the Insured Events **Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures and Storm, storm surge, rain, hail or flood**;
- anything in the '**But not...**' column of the Standard Features tables; and
- the **General Exclusions**

We will not cover *damage* to any of the following items while being used:

- power driven items;
- *sporting equipment*;
- tools and equipment used by *you* or *your family* for earning any income;
- *bicycles*;
- watercraft; and
- *model aircraft or drones*.

Portable Contents option

You can choose to add the Portable Contents option for an additional premium if:

- the *property address* is the place of *your* permanent residence; and
- we agree to provide the Portable Contents option.

← The Portable Contents option is not available for holiday homes.

Whether we agree to provide the option will depend on *our* underwriting rules and processes at the time. If the Portable Contents option has been added to *your* policy, it will be shown on *your Certificate of Insurance*.

If *you* choose to add the option during the *period of insurance*, it will only apply:

- once *you've* paid *us* the additional premium or, if *you're* paying in instalments by direct debit, the instalments have been adjusted to reflect the additional premium; and
- from the effective date shown on *your Certificate of Insurance*.

Under this option *you* can choose 'Portable Contents – Categories' cover, Specified Portable Contents or both.

Portable Contents option (continued...)

You can choose ‘Portable Contents – Categories’ cover for the categories listed below. You can choose the amount of cover you need – we call this *your* ‘Category limit’. The Category limit shown on *your Certificate of Insurance* is the maximum we will pay in total for all items in that category which are lost or *damaged* in any one *incident*.

Category

Mobile phones

Jewellery and watches – does not include smart watches

Portable electronic devices – includes things like GPSs, smart watches, tablets and laptops (but excludes mobile phones)

Bicycles – includes *bicycle* equipment and accessories

Recreational, hobby items or clothing – includes things like *sporting equipment*, musical instruments, camping gear, and accessories normally worn or carried such as sunglasses and handbags

Medical or health items – includes things like hearing aids (but not hearing implants), prescription spectacles or *mobility scooters* but does not include any medical equipment or apparatus that requires specialised fitting, customisation or modification by a medical professional, is custom made for *you*, or requires operation or supervision by a medical professional while in use. It also does not include drugs or other prescribed medication. See the definition of *Medical or health items* for further details.

Collections

If *you* would like a Category limit which is more than the amount *we* accept, *we’ll* tell *you* and *you* can tell *us* about the items and the amount *you* want them covered for. If *we* agree to cover them, they’ll be shown as Specified Portable Contents on *your Certificate of Insurance*.

What you're covered for

We'll cover your *Portable Contents* for:

- *accidental damage*; and
- *accidental* loss, including theft, occurring during the *period of insurance*.

Where you're covered

Your *Portable Contents* are covered:

- anywhere in Australia (including at *your property address*) and New Zealand; and
- for up to 90 consecutive days at a time anywhere else in the world.

What you're not covered for

We will not cover:

- items in transit through post, commercial courier or any similar service;
- items permanently removed from *your property address* (other than *sporting equipment* when it is in locked storage at a sporting facility such as a gym or sports club);
- *Specified Portable Contents* items being taken to *your* new permanent residence by anyone other than *you* or *your family*, such as a removalist;
- items used by *you* or *your family* for earning an income;
- theft of an unattended watercraft in a public place;
- theft of an unattended *bicycle* left in a public place, unless *you* secured it with a padlock chain, cable or D-lock to a fixed object, bicycle rack or a motor vehicle carry rack;
- loss of or *damage* to *bicycles* while they are being used for any competition including racing, pace-making, hill climb or time trials;
- the tyres or rims of *bicycles* if they are *damaged* whilst being ridden;
- any of the following while being used:
 - *sporting equipment*;
 - watercraft; or
 - *model aircraft* or *drones*;
- motorcycle apparel being worn whilst *you* are on *your* motorcycle; or
- anything excluded under **General Exclusions**.

Equipment used for earning an income may be insurable under a business insurance policy.

Legal liability

In this legal liability section only, the following words and terms appear in italics and have these special meanings:

‘you’ or ‘your’ means the *insured*, and any *family* members who normally reside at the *property address*.

‘damage to property’ means physical loss, destruction or damage to physical property belonging to someone other than *you*, including the loss of its use.

‘personal injury’ means physical, mental or psychological harm including disease or disability, suffered by someone other than *you*, and/or death.

‘occurrence’ means an event, including continuous or repeated exposure to substantially the same general conditions which results in *personal injury* or *damage to property*. We regard all *personal injury* or *damage to property* arising from one original source or cause as arising from one occurrence.

We’ll cover your legal liability anywhere in the world including at the *property address* for:

- *personal injury*; and
- *damage to property*

arising from an *occurrence* during the *period of insurance*.



For example, *you* may be found liable to pay compensation if *you* have an accident while riding *your bicycle* and *you* injure someone or when a guest falls over *your child’s tricycle* and is injured when visiting *your home*.

Standard Feature applicable to legal liability cover

Standard Feature	We will...	But not...
Supplementary vehicle liability cover (For certain situations where compulsory third party injury insurance cover (such as CTP) doesn't apply)	cover <i>your</i> legal liability for: • <i>personal injury</i>; and • <i>damage to property</i> caused by an <i>occurrence</i> arising from the ownership, possession or use of: • <i>mobility scooters</i> (including electric wheelchairs); • a domestic trailer not attached to a vehicle; • the following vehicles if they're not required by law to be registered: ◦ battery powered children's toys; ◦ garden appliances such as ride on mowers; or ◦ golf buggies during the <i>period of insurance</i>. cover <i>your</i> legal liability for <i>personal injury</i> caused: • solely as a result of <i>you</i> being a passenger in a registered vehicle; or • by a registered vehicle if the <i>occurrence</i> causing the <i>personal injury</i> takes place at <i>your property address</i>	any liability if <i>you</i> are entitled to be covered wholly or partly by any compulsory statutory insurance (such as CTP) or accident compensation scheme, or would have been had it not been for a failure to: • register the vehicle; or • comply with applicable rules any liability if <i>you</i> are entitled to be covered wholly or partly by any other insurance that was not entered into by <i>you</i> any liability if <i>you</i> are using a vehicle illegally. This includes when <i>you</i> are using, or being a passenger in, a vehicle: • away from <i>your property address</i>, and the vehicle can't be registered in <i>your</i> state or territory because of its characteristics, such as maximum speed, weight or vehicle type

Standard Feature	We will...	But not...
Supplementary vehicle liability cover (continued...)	during the <i>period of insurance</i> This Standard Feature is payable as part of <i>your</i> limit of legal liability.	• either at or away from <i>your property address</i>, and the vehicle does not meet legally required safety standards and features

What you're not covered for under legal liability

We don't cover legal liability for:

- *personal injury* to:
 - *you*; or
 - anyone employed by *you* if the *personal injury* arises out of their employment; or
- *damage to property* owned by *you* or *your* employees.

We don't cover:

- fines, penalties, or punitive, aggravated, multiple or exemplary damages (including interest and cost);
- claims that could be made under any workers' compensation legislation, industrial award or agreement, or statutory accident compensation scheme;
- legal liability under the terms of a contract or agreement *you* enter into. However we will cover *your* legal liability:
 - if *you* would have been liable at law without the contract or agreement; or
 - if it arises under a residential rental agreement that is compliant with the applicable residential tenancy law;
- loss or legal liability caused by or arising from any pregnancy; or
- anything that is excluded by the **General Exclusions**.

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What you're not covered for under Legal Liability (continued...)

We won't cover loss, *damage* or legal liability caused by, arising from or in connection with:

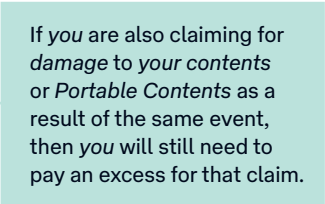
- the transmission of a disease by *you*;
- the actual or alleged use or presence of asbestos;
- any gradual contamination or pollution of the land, air or water;
- *your* declared dangerous dogs or menacing dogs;
- email, malicious software of any kind, web sites or services;
- destruction of or *damage to property* by any government or public or local authority;
- the ownership of any land, buildings or permanent structures;
- breach of copyright or an act of libel, slander, defamation, malicious falsehood or assault;
- reckless, deliberately harmful or damaging acts by *you* or a person with *your* consent unless the action was reasonable and necessary to prevent or reduce loss or *damage to property* or injury to persons;
- vibration of land, buildings or other property;
- the weakening of, removal of or interference with support to land, buildings or other property;
- building work, or construction or demolition of a building at the *property address* if the commercial value of the work exceeds:
 - \$50,000 where *you're* the owner builder; or
 - \$100,000 where a registered builder or contractor is doing the work;
- the conduct of any activity carried on by *you* for reward except for:
 - babysitting on a casual basis where *you* do not need to be registered to do it; or
 - a domestic garage sale.
- the ownership, possession, or use of any:
 - aerial device or aircraft (except kites or *model aircraft* or *drones*);
 - aircraft landing area;
 - hovercraft;
 - motorised vehicle, motorcycle, motor scooter, caravan or trailer other than under the cover given by the Standard Feature – Supplementary vehicle liability cover; or
 - boat exceeding 4 metres in length (except kayaks, canoes, surfboards, surf skis or sailboards not longer than 8 metres) or motorised watercraft in excess of 10 horsepower.

The most we'll pay

The most we'll pay for *your* legal liability arising from any one *occurrence* or series of related *occurrences* is \$30 million. This includes GST and any legal costs of investigating, defending or settling the claim that we first approve.

Note: We have the right to appoint *our* lawyers to represent *you*. See **Claims administration, going to court, recovery action and legal liability claims**.

No excess applies for legal liability claims.



If *you* are also claiming for *damage to your contents* or *Portable Contents* as a result of the same event, then *you* will still need to pay an excess for that claim.



General exclusions

Intentional, reckless or fraudulent acts

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by, or arises from or in connection with any intentional, reckless or fraudulent acts or omissions by:

- *you* or *your family*;
- anyone acting with the express or implied consent of *you* or *your family*; or
- anyone who owns the *contents* insured under this policy to any extent.

Illegal activity

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by, or arises from or in connection with any illegal activity *you* or *your family* are involved in, including but not limited to:

- *you* or *your family* illegally keeping explosives, flammable or combustible substances at the *property address*;
- hazardous materials if they are not stored, used or disposed of legally and in accordance with the manufacturer's directions;
- weapons, firearms and ammunition if they are not stored and used legally;
- *model aircraft* or *drones* being used illegally or in breach of any law, regulation, rule, legal or safety requirement of the Civil Aviation Safety Authority (CASA), other government authority, local council or club; and
- the illegal supply of drugs or alcohol.

Business activities at the property address

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by or arises from any business or income earning activities being conducted at the *property address*. This exclusion does not apply if the activity is just the use of an office taking up less than 20% of *your home*.



Doing office work in a home office, including working from home for *your* employer is not considered to be a business or income earning activity.

Reasonable actions and precautions

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, to the extent that it is caused by or arises from *you* or *your family*:

- not taking reasonable care to protect and maintain the insured property;
- not taking reasonable steps to minimise the cost of any claim under *your* policy; or
- not complying with all laws relating to the safety of a person or property.

Condition of your home

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability caused by or arising from:

- *your* failure to:
 - fix *your* property affected by; or
 - report to the owner of the property,
 any of the following:
 - a defect;
 - a structural fault;
 - a design fault; or
 - faulty workmanship

as soon as is reasonable after *you* become aware of it, or a reasonable person in the circumstances would have become aware of it;

- *your* failure to fix *damage* to *your* property, or report *damage* to the owner of the property, that existed prior to the *incident* or *occurrence* as soon as is reasonable after *you* become aware of the *damage*, or a reasonable person in the circumstances would have become aware of it; or
- *your* failure to report to the owner of the property if *your home* is not structurally sound, watertight, secure, well maintained and in a good state of repair, as soon as is reasonable after *you* become aware of the issue, or a reasonable person in the circumstances would have become aware of it.

If you are a **renter**, owner of the property means the landlord.

If you are a **strata lot owner**, owner of the property means the *strata body corporate* or equivalent.

Condition of your home (continued...)

However, this **Condition of your home** exclusion applies only to the extent that the relevant claim or loss, *damage*, injury or death, cost or legal liability is caused by, arises from or is made worse by one or more of the above circumstances, and *you* knew or a reasonable person in the circumstances would have known that the relevant condition of the *home* may cause, give rise to or make worse the claim or loss, *damage*, injury or death, cost or legal liability and *you* did not report it to the owner of the property and a reasonable person in the circumstances would have reported it to the owner of the property.

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability caused by or arising from renovations, alterations, additions or repairs undertaken or authorised by *you*, where *you* were aware or a reasonable person in the circumstances would have been aware that the work did not comply with building laws or regulations and in addition:

- in the case of a **renter** – the lease agreement; and
- In the case of a **strata lot owner** – any strata by-laws or constitution of a *strata body corporate*.

There is no cover under any section of *your* policy for any:

- wear, tear, *depreciation*, rust, oxidation, corrosion, fading;
- defect, structural fault, design fault or faulty workmanship;
- rising damp, seepage, mould, mildew, rot; or
- gradual deterioration due to action of light, air, sand, sea salt, sea water, atmospheric or climatic conditions.

For example, the breakdown of grouting or tile adhesive over time.

Loss or damage indirectly related to your claim

This policy only covers claims, losses and costs directly related to *damage* from an Insured Event (such as the costs of repair or replacement) unless additional cover is specifically stated. Any other claims, losses and costs that are not directly related to *damage* from an Insured Event are not covered, such as but not limited to:

- additional travel costs because *your home* is *unliveable* due to an *incident*;
- if you are a **strata lot owner**, any decrease in the value of *your* strata lot, similar strata community title lot or *your* share in relation to company title;
- any diminished value of *your* property after it's been repaired;
- any intangible losses including intellectual or sentimental value;

Loss or damage indirectly related to your claim (continued...)

- the cost of hiring a replacement machine or appliance;
- loss of income, loss of profits or costs arising from any business interruption;
- medical expenses; or
- compensation for *your* or *your family's* stress or anxiety, inconvenience or loss of time.

However, if the claim is covered under **Legal liability**, and *you* are ordered by a court or required by a settlement made in accordance with this policy to pay for a third party's indirect losses, we will cover those indirect losses.

Other loss or damage

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by or arises from:

- an event occurring outside the *period of insurance*;
- *action of the sea*;
- *earth movement* except for landslide or subsidence where it occurs within 72 hours of, and as a direct result of, the following Insured Events:
 - Storm, storm surge, rain, hail or flood;
 - Escape of water or other liquid damage;
 - Earthquake or tsunami; or
 - Explosion;
- hydrostatic pressure; 
- a *power surge* unless it's caused by lightning or *you* have chosen to add the Accidental Damage option;
- mechanical, electronic or electrical breakdown other than under the Insured Event **Burnout of electric motors**, however, we will cover resultant *damage* to the extent it's covered under the Standard Feature – **Food spoilage** or the Insured Event **Fire**; 

For example, if *you* empty *your* swimming pool or spa, the pressure exerted on it by water in the surrounding ground due to heavy rain, can cause it to move, warp or lift out of the ground.

For example, we will cover *damage* caused by fire spreading from an electrical fault.

Continued next page...

Other loss or damage (continued...)

- insects, vermin or rodents, however, we will cover resultant *damage* to the extent it's covered under the Insured Events **Fire or Escape of water or other liquid**;
 - ← For example, we will cover *damage* caused by fire due to a rat chewing through an electrical wire.
- roots of trees, plants or shrubs, however, we will cover resultant *damage* to the extent it's covered under the Insured Event **Escape of water or other liquid**;
 - ← For example, we will cover *damage* due to water escaping from pipes *damaged* by tree roots.
- a process of cleaning by *you* or *your family*:
 - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
 - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- any contagious or communicable animal disease;
- fees payable in relation to:
 - repairing any part of *your home* where *you* were aware or a reasonable person in the circumstances would have been aware that they were illegally constructed. (*You* will be considered 'aware' if the illegal construction has been identified in any report received by *you* or as a result of any enquiries made by *you*, for example during the course of the purchase or conveyance of the property); or
 - a notice served on *you* by a statutory authority before the *incident* took place;
- loss of or *damage* to any information on *your* computer including any computer program caused by malicious software such as, but not limited to, a virus, worm, back door, trap door, ransomware or any computer hacking;
- boarders, tenants or paying guests residing at the *property address* if *you're* a **strata lot owner**;
- any person residing at the *property address* (other than *you* or *your family*) to whom you rent out all or part of *your home* such as boarders, sub-tenants or paying guests, if *you're* a **renter**; or
- changes in a right, title or interest in *your* property, for example due to a transfer, agreement or adverse possession

Other loss or damage (continued...)

There is no cover under any section of *your* policy for any:

- *damage* covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law); or
- *damage* to *your* property while it's being cleaned, repaired, restored or altered by someone other than *you* or *your family*.

There is no cover for *contents* permanently kept in any of the following:

- hotels, motels, nursing homes, boarding houses;
- hostels, guest houses or backpacker accommodation, farm stays, share houses, serviced apartments, resorts, dormitories, halfway houses or similar;
- caravans, mobile homes, portable homes;
- houseboats;
- shipping containers;
- sheds (where there is no other residence at the *property address*)
- display homes;
- buildings in the course of construction;
- buildings in the course of being demolished or that are vacant pending demolition;
- condemned buildings;
- a temporary building or structure; or
- homes located outside of Australia.

Operation of law, war, nuclear material or terrorism

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by, arises from or in connection with:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of *terrorism* involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

Sanctions and laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that:

- to do so may expose *us* to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country;
- it is illegal for *us* to do so.

Multiple causes

Where loss, *damage*, injury or death has two or more causes and at least one of those causes is excluded by this policy, we will not provide any cover, pay any claim or provide any benefit under this policy.



Claims

This section explains *our* claims process. For examples of how we pay claims under this policy, read the Australia Post Contents Insurance Additional Information Guide at auspost.com.au/homeinsurance or call 13 70 11 for a copy at no charge by *us*.

We handle many *contents* insurance claims every day. We know that some of *our* customers face difficult circumstances when making a claim on their *contents* insurance policy. In some cases, *your* circumstances might prevent *you* from strictly complying with policy terms and conditions. For example, if *you* are badly injured in an *incident* that also results in a claim under this policy, then *you* may not be able to provide the assistance we normally need to process *your* claim. If this applies to *you*, then *you* or *your family* should speak to *us* about *your* situation. We will consider *your* situation and see how we can help *you*.

If relevant, please see *our* Financial Hardship and/or Family and Domestic Violence policies available at qbe.com/au

You can ask *us* if *your* policy covers a particular loss before *you* actually make a claim.

What you must do after an incident

As soon as reasonably possible after an *incident* *you* must:

- take reasonable steps to:
 - prevent further loss or *damage* to *your* property and keep it secure;
 - get the full name and address of each person involved; and
- report the *incident* to police if something was lost, stolen or deliberately *damaged* and provide details of the report to *us*. We may need the police report number to process *your* claim or *our* recovery action if there is a third party who is liable for *your* loss.

As soon as *you* can after the *incident*, call 13 70 11 to make *your* claim, or lodge it online at auspost.com.au/homeinsurance. If the situation requires urgent attention, please call *us*. We're available 24 hours, 7 days a week.

If, as a result of an *incident*, *you* are in urgent financial need of the benefits *you're* entitled to under *your* policy, please call *us* as soon as possible to see how we can assist *you*.

If *you* have an existing claim and need access to an interpreter, please contact *your* Claims Officer directly

What you must not do after an incident

We reserve the right to reduce *your* claim payment if *your* actions after an *incident* increase the loss or liability. If *your* actions prevent *us* from recovering a claim payment from another person who would be liable to *you* for a loss or liability that *you* suffer, then we may refuse to pay *your* claim. To avoid *your* claim being delayed, reduced or refused *you* must not:

- admit fault or liability, except in a court or to police. Call *us* if *you* would like guidance;
- offer or negotiate to settle a claim against *you*;
- unnecessarily delay notifying *us* of the *incident*;
- enter into any agreement with anyone else which could limit the amount that could be recovered from them;
- agree not to seek compensation from any person liable to compensate *you*;
- authorise repairs without *our* consent. If *you* do, we may not cover them; or
- dispose of *damaged* items unless we've first agreed to this. This is so we can establish the cause or extent of the *damage* to quickly and accurately assess *your* claim. Call **13 70 11** if *you* would like guidance including where there is hazardous material present.



See Preventing our right of recovery.

Cooperating with us

You must provide reasonable assistance to *us*, including:

- being truthful and frank at all times;
- providing *us* with relevant information and documents we ask for, such as proof of purchase or repair quotes, if needed;
- telling *us* promptly if *you*'ve been contacted by someone about an *incident*, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if we ask *you* to;
- appearing in court, giving evidence or providing a formal statement, if needed;
- making *your* property available for *us* to inspect or examine; and
- responding to *our* requests in a timely manner.

Cooperating with us (continued...)

At all times *you* must refrain from behaving in a way that's improper, hostile or threatening towards *us*, *our* representatives, *our* suppliers or third parties involved in an *incident*.

If *you* don't cooperate in any of these ways, it may delay *your* claim, or we may reduce or refuse to pay *your* claim.

Contribution and other insurance

When making a claim, *you* must notify *us* of any other insurance that *you're* aware will or may, whether in whole or in part, cover any loss insured under *your* policy.

If at the time of any loss, *damage* or liability there's any other insurance (whether issued to *you* or any other person) which covers the same loss, *damage* or liability *you* must provide *us* with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Salvage

If we pay a claim by replacing or paying to replace any items or materials, we're entitled to obtain and retain any items or materials salvaged or recovered. We may sell the items or materials and keep the proceeds. If *you* ask *us*, we may agree to sell the items or materials to *you*, provided *you* agree to pay the fair market value. This is the price we could get if we sold the items or materials to someone else who is willing and able to buy them. If there is no market for the items or materials, then we will base the amount on enquiries made to appropriately experienced or qualified third party professionals.

What happens to your contents sum insured after a partial loss?

Following payment of a claim, other than for a *total loss* claim, *your* sum insured will remain unchanged unless *you* request otherwise.

What happens after a total loss?

Cover ends when we agree to pay *your* claim. However, we'll still pay for the following Standard Features if they apply to *your* cover, they are directly connected to the *total loss* and they continue to be relevant:

- Temporary accommodation costs
- Environmental upgrade
- Damage to common property causing extraordinary payments or special levy
- Administrative fund contributions

Specified Contents and Specified Portable Contents

Cover ends for the item when we agree to pay *your* claim.

Portable Contents – Categories

Cover ends for the category when we agree to pay *your* claim and we pay the full category limit to repair or replace the item(s).

If *you* want to insure any replacement items or reinstate a category limit, then *you* will need to ask *us*. If we agree and *you* pay the additional premium, it will be shown on *your Certificate of Insurance*.

Your premium after a total loss

If *you* paid *your* premium annually there is no premium refund.

If *you* paid in instalments – *you* will still need to pay the total of any remaining premium instalments for the *period of insurance*. If *your* policy comes to an end, depending on how we settle *your* claim, we will either deduct the total of all remaining instalments from *your* claim settlement or we will ask *you* to pay the total to *us*.

The total premium is payable and non-refundable because *you* have received the benefit of the cover we provide under the policy.

Lender's rights

If we're settling *your* claim by paying *you* (instead of paying *our* repairer or other service providers), and *you* have used all or part of *your contents* as security for a loan from a lender, we reserve the right to pay all or part of the payment to the lender.

The amount we pay to the lender will be the lesser of:

- the amount owing to them (with any balance paid to *you*); or
- the amount we agree to pay in settlement of the secured property.

A payment made to a lender will satisfy *our* obligation to *you* for the amount paid.

For more information about other interests in *your* policy, see **Interests in the policy**.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the property is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting *you*, depending upon *your* own circumstances. We recommend *you* seek professional advice.

Claims administration, going to court, recovery action and legal liability claims

If *you* suffer loss or *damage* due to an *incident* for which someone else is responsible, *you* may have a legal right to recover some or all of the loss or *damage* from that person, including by taking legal action against them. When we pay a claim under *your* policy, we have the right to exercise *your* legal rights in *your* name against the person responsible for the loss or *damage*. We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence.

When we do any of these things in *your* name, it will be at *our* expense, however *you'll* need to give *us* reasonable assistance. This may include following *our* directions in relation to the conduct of any legal proceedings even after a claim has been paid. *You* must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without *our* permission.

Continued next page...

Claims administration, going to court, recovery action and legal liability claims (continued...)

When we pay a claim and some of *your* loss isn't covered by *your* policy, we may offer to try to recover that loss for *you* when we take any steps to recover the covered loss. We can only do so if *you* agree to give *us* documents and statements that support *your* loss and agree with *us* on how *we'll* handle that recovery. *You* may also need to contribute to the associated costs if, to recover the loss for *you*, we need to take additional steps that *we* wouldn't otherwise need to take.

If we successfully recover more than we paid for *your* claim under *your* policy, we will first keep the amount we paid for *your* claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay *you* the remainder to compensate *you* for loss that was not insured. Finally, we will keep any remaining amounts.

If we determine that *you've* received a benefit under *your* policy that *you* were not entitled to, we reserve the right to recover from *you* the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we paid to *you* under the policy as well as *our* reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we agree to cover *you* for a legal liability claim, we may:

- arrange for a lawyer to represent *you* or we may act on *your* behalf;
- attempt to settle the claim; and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

Preventing our right of recovery

If *you've* agreed with or told someone who caused *you* loss, *damage* or liability that *you* won't hold them responsible, then *we* won't cover *you* for that loss, *damage* or liability.

Providing proof of ownership and value

In some cases we will ask *you* for proof that *you* owned the items *you're* claiming for and for documents or other information to assist *us* in assessing their value. Whether we ask for proof and, if we do, the types of documents we ask for may depend on the situation. So that *your* claim can be assessed, make sure *you* keep things like:

- receipts or tax invoices;
- credit card or bank statements;
- guarantee or warranty certificates;
- valuation certificates for jewellery, *collections* and *artworks*; or
- photographs or video film of the item/s in *your home* or being worn by *you*.

If, however, *your* proof of ownership was destroyed in a fire, we may accept other evidence of ownership.

If, after reviewing all the evidence about *your* claim that has been provided to *us*, we're not satisfied that *you* actually owned the items, we may refuse to pay *your* claim.

How we settle claims

We only pay once for loss or *damage* caused by the same event covered by this policy even if that loss or *damage* is covered under more than one section of the policy.

How we settle claims for contents (excluding fixtures)

If a *damaged* item can be repaired, we'll normally pay *our* repairer the necessary and *reasonable* cost to repair *your contents* item to a condition substantially the same as, but not better than, when new.

If it's not economical to repair the item, or it's been lost or stolen, we'll replace the item with a new one that's substantially the same where it's practical to do so.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

If you don't use our repairer, or we can't repair or replace the item

We will pay you the *reasonable cost* to repair or replace the lost, stolen or *damaged contents* to a condition substantially the same as, but not better than when new if, for example:

- you decide to replace those *contents* with items that are not substantially the same;
- you decide you do not want the *contents* repaired or replaced;
- if it's not practical for us to repair or replace *your contents* due to the age, style, type, condition or nature of *your contents* or if materials or skills needed for repairs are not readily and locally available; or
- if you choose to go with a repairer of *your choice*.

If you don't want an item repaired we will not pay to replace it; we'll pay what it would have cost to repair it. See [How we determine the amount we'll pay if the item is repairable](#).

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

How we determine the amount we'll pay if the item is repairable

To assess the necessary work required to repair *damaged contents* items we will, where possible, obtain a report or quote from *our repairer*. If you agree with this, we will then pay you the amount quoted by *our repairer*.

If you're not happy with the amount quoted by *our repairer*, or if we're unable to obtain a *report or quote* from *our repairer*, we'll ask you to provide us with a report or quote from a repairer of *your choice* for us to consider. We'll review this to ensure it covers the necessary work and is within market rates. To determine this, we'll consider the following:

- *our repairer's* report or quote (if we were able to obtain it);
- *our own data* and experience with similar repairs;
- third party cost estimation sources; and
- *your circumstances*, including the location and attributes of *your contents*.

Following *our review*, we'll do one of the following:

- If we believe *your repairer's* report or quote covers the necessary work and is within market rates, we'll pay you the amount quoted by them.

How we determine the amount we'll pay if the item is repairable (continued...)

- If we believe *your* repairer's report or *quote* either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with *you* and/or them and seek agreement on the report or quote.
 - If we come to an agreement with *you* or *your* repairer, we'll pay *you* the amount agreed.
 - If we're still unable to agree with *you* on the amount we'll pay *you*, we'll attempt to obtain a quote or report from an alternative repairer we both agree on, and we'll review this together with *you* to arrive at a final quote. If we're able to come to an agreement, we'll pay *you* the amount quoted by them.
 - If we're unable to agree on an alternative repairer, we believe the alternative repairer's *report or quote* either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer *you* to *our* complaints process.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

How we determine the amount we'll pay if the item is not repairable

For replacement items that are readily available including tools, devices and appliances, we will pay *you* an amount equal to the lowest price available to *you* from a reputable commercial retailer at the time we settle the claim.

If an item is not readily available, we'll pay *you* an amount equal to the lowest price available to *you* from a reputable commercial retailer at the time we settle the claim for an equivalent item with similar specifications and functionality.

How we determine the amount we'll pay if the item can't be replaced

If we can't repair the item, or it can't be replaced because of its antiquity or rarity, we'll pay the lesser of:

- the standard policy limit or, if it's a *Specified Contents* item or a *Specified Portable Contents* item, the specified limit noted on *your Certificate of Insurance*; and
- the fair market value based on enquiries made to independent and appropriately experienced or qualified professionals.

If *your contents* sum insured is inadequate, we will only pay up to the sum insured or any applicable standard policy limits.

The most we'll pay

The most we'll pay in total for *your contents* is *your contents* sum insured, plus any Standard Features payable on top of the *contents* sum insured, less any applicable excesses.

Your *contents* sum insured may be increased through the application of the **Contents** sum insured adjustment feature.

The most we'll pay in total for *your Portable Contents* is *your Portable Contents* sum insured.

There are limits on what we'll pay for some individual items:

- the standard policy limit, where applicable (see **Contents with limits**);
- the specified item limit shown on *your Certificate of Insurance* for items you have listed as *Specified Contents*;
- the category limit shown on *your Certificate of Insurance* for Portable Contents – Categories; or
- the specified item sum insured shown on *your Certificate of Insurance* for items you have listed as *Specified Portable Contents*

If you have not specified an item that is worth more than the standard policy limit, to see how we will apply any applicable excess(es) see the Australia Post Contents Insurance Additional Information Guide at auspost.com.au/homeinsurance or call 13 70 11 for a copy at no charge by us.

less any applicable excess(es).

We treat the following items differently when we pay *your* claim:

Item	What we pay
Photographs and videos	We'll pay for reproducing videos and hard copy photographs you have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. We do not pay to reconstruct any circumstances or conditions.
Sets or pairs	If we can't repair an item which forms part of a <i>set or pair</i> or it can't be replaced because: • we're unable to reasonably match it; or • the functionality of the <i>set or pair</i> is lost (e.g. hearing aids/<i>sporting equipment</i>) you can choose to either: • surrender the remaining item(s) to us, in which case we'll pay the replacement value of the <i>set or pair</i>, up to any applicable limit; or

Item	What we pay
Sets or pairs (continued...)	• keep the remaining item(s), in which case <i>we'll</i> pay the replacement value of the lost or <i>damaged</i> item. We don't allow for any special value the item may have as forming part of a <i>set or pair</i>, or for any reduction in value of the remaining part(s).

How we settle claims for fixtures

We'll normally pay *our* supplier the necessary and *reasonable* cost to repair or replace the *damaged* fixtures to a condition substantially the same as, but not better than, when new.

If you don't use our supplier

We will pay *you* the *reasonable* cost to repair or replace the *damaged* parts of *your* fixtures to a condition substantially the same as but not better than when new if, for example:

- if it's not practical for *us* to repair or replace *your* fixtures due to the age, policy limit, inadequate sum insured, construction or condition of *your* fixtures or if materials needed for repairs are not readily available; or
- if *you* choose to go with a supplier (which includes a repairer or builder) of *your* choice.

To assess the cost of the necessary work required to repair or replace the *damaged* parts of *your* fixtures we will, where possible, obtain a *scope of works* and a quote from *our* supplier. If *you* agree with this, we will then pay *you* the amount quoted by *our* supplier.

If *you're* not happy with the amount quoted by *our* supplier, or if *we're* unable to obtain a *scope of works* from *our* supplier, *we'll* ask *you* to provide *us* with a fully itemised *scope of works* and quote from a supplier of *your* choice for *us* to consider. We'll review these to ensure they cover the necessary work and are within market rates. To determine this, *we'll* consider the following:

- *our* supplier's *scope of works* and quote (if we were able to obtain it);
- *our* own data and experience with similar repairs or replacement;
- third party cost estimation sources; and
- *your* circumstances, including the location and attributes of *your* fixtures.

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If you don't use our supplier (continued...)

Following our review, we'll do one of the following:

- If we believe your supplier's *scope of works* and quote cover the necessary work and are within market rates, we'll pay you the amount quoted by them.
- If we believe your supplier's *scope of works* either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the *scope of works* and quote.
 - If we come to an agreement with you or your supplier, we'll pay you the amount agreed.
 - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a *scope of works*, quote or report (as required) from an alternative supplier we both agree on, and we'll review these together with you to arrive at a final *scope of works* and quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
 - If we're unable to agree on an alternative supplier, we believe the alternative supplier's *scope of work* either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

Whether we arrange the repairs or replacement or pay you the cost to complete the repairs or replacement, we'll also pay the necessary and *reasonable costs* as part of your *contents* sum insured:

- for demolition;
- to remove debris from your *property address*; and
- to comply with current building codes and statutory requirements.

We won't pay for any undamaged parts of your *fixtures*, even to restore those undamaged parts to achieve a uniform appearance other than to the extent set out in the table below:

Damage to internal flooring	We'll pay to repair or replace up to an existing change or join in the carpet, linoleum, floating floor or other fixed floor covering , or to an archway, doorway or similar opening, whichever is closest to the <i>damage</i>. We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide. We won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.
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This is a common width of a doorway.

Damage to internal walls

We'll pay to repair or replace the *damaged* wall(s). We won't pay to replace the wall covering, for example wallpaper or paint on any adjoining walls or in any adjoining rooms, hallways or stairwells.

Damage to internal fixtures/ fittings

We'll pay to repair or replace fitted cupboards, sections of cabinets and sections of benchtops if they are continuously joined to, and made of the same material as, the *damaged* part.

Matching materials (applicable to strata lot owners only)

If part of *your home* is *damaged* by an Insured Event and we agree to pay *your* claim, we'll match existing materials if they're commercially available in Australia when we repair or replace the *damaged* property.

If not, we'll use the nearest equivalent materials that we can source locally. In this case, if the *damage* is inside *your home*, we will also pay up to \$1,000 to replace undamaged parts of the same room, hallway or stairwell (to the nearest doorway, archway, or other opening) so that it matches or complements the materials we've used. We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide (this is a common width of a doorway). If *you're* not satisfied with the nearest equivalent materials we source, we will pay *you* what it would have cost to repair or replace with these materials.

If any replacement of undamaged property under this section needs the approval of a *strata body corporate*, then we only pay for the replacement (or pay *you* what the replacement costs) if *you* get that approval.

The most we'll pay

The most we'll pay is *your contents* sum insured plus any Standard Features payable on top of the *contents* sum insured, less any applicable excesses.

Excesses

In most cases, *you'll* need to contribute an amount towards the cost of any claims we agree to pay. *Your* contribution may be made up of one or more of the following excess types. There may be other excesses that apply in special circumstances. The excess types and amounts that apply to *your* policy will be shown on *your Certificate of Insurance*. For additional information about excesses and how they apply to *your* policy, read the Australia Post Contents Insurance Additional Information Guide at auspost.com.au/homeinsurance or call 13 70 11 for a copy at no charge by *us*.

We will not apply an excess for legal liability claims.

Excess type	When it applies
Basic Excess - Contents	All <i>contents</i> claims unless otherwise stated
Imposed Excess This may apply due to <i>your</i> claims history.	Where applicable, this excess is payable in addition to the Basic Excess.
Renovation, Alteration, Addition or Repair Excess	This excess applies when: • we have agreed to cover <i>you</i> whilst <i>you're</i> undertaking renovations, alterations, additions or repairs at the <i>property address</i>; and • <i>damage</i> occurs that is covered by the policy under: ◦ any of the following Insured Events: – Fire; – Explosion; – Escape of water or other liquid; or – Accidental breakage of glass or sanitary fixtures; or ◦ the Accidental Damage option (if the option is shown on <i>your Certificate of Insurance</i>) as a direct result of the work being carried out. This excess is payable in addition to the Basic Excess and any other excesses that may apply.

Excess type

When it applies

Unoccupied Property Excess

This excess applies when:

- *you* do not tell *us* that *your home* will be *unoccupied* for more than 90 consecutive days; and
- *you* make a claim for an *incident* that occurs more than 90 days after *your home* was first *unoccupied*.

A different excess applies for each of the following periods when *your home* is *unoccupied*:

- 91-365 days
- 366 days or more.

This excess is payable in addition to the Basic Excess and any other excesses that may apply.

This excess is not applicable when *you* make a claim for *damage* caused by the following Insured Events:

- Riot;
- Lightning;
- Earthquake or tsunami;
- Collision; or
- Falling tree or branch.

Unoccupied Property Excess for Agreed period

During an agreed period of *unoccupancy*, the Unoccupied Property Excess above will not apply.

This excess applies when:

- *you've* told *us* about, and *we've* agreed to cover *you* for, a period when *your home* is *unoccupied* for more than 90 consecutive days; and
- *you* make a claim for an *incident* that occurs more than 90 days after *your home* was first *unoccupied*.

This excess is payable in addition to the Basic Excess and any other excesses that may apply.

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Excess type	When it applies
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Unoccupied Property Excess for Agreed period	
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(continued...)

This excess is not applicable when *you* make a claim for *damage* caused by the following Insured Events:

- Riot;
- Lightning;
- Earthquake or tsunami;
- Collision; or
- Falling tree or branch.

How we collect the excess

When an excess applies to *your* claim, we'll let *you* know when and how to pay the excess as this will depend on how *your* claim is settled. For example:

- If we repair *your* property, we'll normally ask *you* to pay the excess to the repairer or supplier before they start the work.
- If we replace *your* property, we'll normally ask *you* to pay the excess to the supplier of the replacement item.
- In some instances, we'll ask *you* to pay *your* excess to *us*, such as where a supplier is not able to accept an excess payment.
- If we pay *you* the *reasonable* cost to repair or replace *your* property, we will deduct the excess from the amount we pay *you*.

Pay *your* excess as soon as practicable, or call *us* should circumstances prevent *you* from paying *your* excess.



Paying, renewing and cancelling

Paying your premium

Your premium is the cost of your policy. It is the amount we set by taking into account things like the chance of you making a claim under your policy, the cover options you've chosen as well as other factors including our costs of doing business. Your premium also includes GST and other applicable government fees, duties and charges.

We'll let you know how much premium you need to pay us, how to pay it and when. You must pay us your premium on time to stay covered. For more information about how we set your premium, read the Australia Post Contents Insurance Additional Information Guide at auspost.com.au/homeinsurance or call us for a copy at no charge by us.

We offer you several ways to pay your premium, including by direct debit which is explained below.

Paying by direct debit

You can choose to pay your premium annually or in instalments by direct debit.

If you choose to pay by direct debit, you authorise us to debit your nominated account for the agreed premium. If the scheduled debit date shown on your Certificate of Insurance is a NSW public holiday or bank holiday, we'll debit your account on the next business day. We'll give you at least 14 days' notice if we change the way the direct debit of your policy works.

You need to make sure your nominated account details are correct and up to date. This includes advising us of the expiry date of a payment card or a change to the payment method. If your nominated account details change you must tell us at least 7 days before the next instalment is due to allow us to process the change in time.

Check with your financial institution whether your account allows direct debits.

You need to have enough funds in your nominated account to allow our scheduled debit. If you don't, you'll be responsible for any fee or interest charged by your financial institution. You can also choose to stop your direct debit by contacting your financial institution.

Important – what happens if your direct debit fails

If *you've* chosen to pay *your* premium annually by direct debit and we don't receive *your* payment on time, we may cancel *your* policy as permitted by law and refuse to pay a claim.

If *you've* chosen to pay *your* premium by direct debit instalments and an instalment remains unpaid for one month or more, we may cancel *your* policy and refuse to pay a claim.

Renewing your policy

If we invite *you* to renew *your* policy, *we'll* send *you* a renewal *Certificate of Insurance*. If *you* make any changes to *your* policy after we send *you* our renewal invitation, and we agree to continue to insure *you*, *we'll* send *you* an updated renewal invitation. *You'll* need to pay *us* any additional premium to ensure *your* cover is not affected.

If you pay your premium by direct debit

If *you* pay *your* premium by direct debit and we invite *you* to renew *your* policy, ***we'll* continue to debit *your* premium payments**, either annually or in instalments, whichever *you've* previously chosen.

If *you* don't want to renew, *you* must tell *us* at least 7 days before *your* policy's end date so that we can arrange for the direct debit to stop in time.

Cancelling your policy

You can cancel *your* policy at any time by telling *us*. We can cancel *your* policy as permitted by law, for example if *you* do not pay *us* *your* premium or if *you* told *us* something that *you* knew to be incorrect or untrue during *your* application for cover.

We can also cancel *your* policy if *your* circumstances change and no longer fall within our underwriting rules. See **Tell us when these things change**.

If *you've* paid *your* premium in advance and *your* policy is cancelled, *we'll* refund *you* the proportion of the premium for the remaining *period of insurance*, minus any non-refundable government fees, duties or charges. But see **Cooling off period** where *you* may be entitled to a full refund.

If *you* make a fraudulent claim on *your* policy, we can cancel it and we won't provide any refund.



Definitions

Term	Definition
Accidental	Resulting from a mishap or adverse event that is not expected and is unintended by <i>you</i> and <i>your family</i> .
Action of the sea	Tidal wave, high tide, king tide or any other movement of the sea except for: • <i>tsunami</i>; and • <i>storm surge</i>.
Antique	An item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include jewellery, watches or <i>collections</i> .
Artworks	Fine art such as paintings or pictures, Persian carpets, rug or wall hangings, tapestries, vases, ornaments, sculptures or similar. It does not include jewellery, watches or <i>collections</i> .
Australia Post	Australian Postal Corporation (ABN 28 864 970 579, AR 338646) (APC) and Australia Post Services Pty Ltd (ABN 67 002 599 340, AFSL 457551) (APS). APC acts as an Authorised Representative of APS.
Bicycle	• A bicycle with no attached engine • An electric bicycle not required to be registered by law with a motor no more than 200 watts continuous rated power • Pedelec bicycles not required to be registered by law with a motor no more than 250 watts continuous rated power Note: A pedelec bicycle is one where the rider's pedalling is assisted by a small electric motor that automatically cuts off once the bicycle reaches 25 km/hour. The electric motor must only become activated by the rider's pedalling.

Definitions

Term	Definition
Burnout	Fusing or melting together of the windings of an electric motor following <i>damage</i> to the insulating material due to overheating by an electric current.
Certificate of Insurance	The most recent Certificate of Insurance we have sent <i>you</i> . It shows the information that forms the basis on which we've agreed to insure <i>you</i> , including information about <i>you</i> and <i>your</i> property. <i>You'll</i> receive a new Certificate of Insurance when <i>you</i> buy, renew or make a relevant change to <i>your</i> policy.
Collection	A group or set of objects with a common theme or characteristic gathered into one place for the purpose of personal interest, a hobby, personal investment, display or a similar domestic purpose. It includes collections of items such as stamps, mint coins, uncirculated notes, medals, cards, collectors' pins, memorabilia and wine. It does not include jewellery or watches. This does not include items normally intended for ordinary household use such as DVDs, Blu Ray discs, computer games or currency or stamps that are in circulation. For example, books with no special monetary value that are intended to be able to be used at any time would not be a collection. A curated selection of first edition books with an intrinsic value that would not generally be used would be considered a collection.
Collision, colliding	The unexpected sudden impact of a moving body or object, striking violently or crashing into another object which is unintended by <i>you</i> and <i>your family</i> .
Common property	The land, building(s) or areas that <i>you</i> and others are entitled to use, owned by the <i>strata body corporate</i>, related to the <i>property address</i>. It is defined in applicable legislation regulating strata title or similar strata community title, or in a company's constitution in relation to company title. For example, shared areas that the <i>strata body corporate</i> is responsible for insuring, such as: • driveways and pathways; • swimming pools; • gymnasiums; and • barbeque areas.

Term	Definition
Contents	Items listed under What do we mean by ‘Contents’?
Damage, damaged	When property insured by this policy is physically harmed, but not from <i>wear and tear</i>, and its value or usefulness is permanently reduced. It also includes where property insured is destroyed or unrecoverable. It does not include: • where property can be cleaned using ordinary household chemicals and cleaning processes to bring it back to its pre-event condition. Property may be considered to be damaged if only professional cleaning can bring it back to its state prior to the event; or • scratching or denting which is cosmetic and that’s the only damage.
Depreciation	Reduction in value of an item or property due to <i>wear and tear</i> or age.
Earth movement	Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, <i>erosion</i>, settlement, shrinkage of earth but not earthquake. Note: ‘Heave’ is the upward movement of the earth supporting a building because of the expansion of soil.
Erosion	Worn or washed away by water, ice or wind.
Family	Your spouse or partner, parent, grandparent, sibling, child or grandchild (including in each case half, step or adopted relationships) who permanently resides with you at your property address.
Fixtures	See What do we mean by fixtures?

Definitions

Term	Definition
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: • a lake (whether or not it has been altered or modified); • a river (whether or not it has been altered or modified); • a creek (whether or not it has been altered or modified); • another natural watercourse (whether or not it has been altered or modified); • a reservoir; • a canal; • a dam.
Home	For a strata lot owner, this means <i>your</i> lot and any lockable garage or storage area such as a storage cage that forms part of the same lot, excluding any <i>common property</i>, at the <i>property address</i>. For a renter, this means the residential dwelling which may include a house, unit, flat, apartment or townhouse and any lockable garage or storage area such as storage cage that forms part of the space you rent at the <i>property address</i>.
Incident	An event or series of related events which cause loss or <i>damage</i> and results in a claim on <i>your</i> policy.
Insured	See definition of <i>You, your, insured</i>.
Medical or health items	• hearing aids (excluding hearing implants for example bone-anchored hearing aids); • prescription spectacles; • contact lenses; • artificial teeth or eyes; • oxygen apparatus; • insulin pumps;

Term	Definition
Medical or health items (continued...)	• <i>mobility scooters</i> (including electric wheelchairs) owned and used in compliance with the applicable state or territory laws and regulations; and • other medical, surgical, prosthetic or dental aids, equipment or appliances other than: ◦ any medical equipment or apparatus that: – requires specialised fitting, customisation or modification by a medical professional; or – is custom made for <i>you</i>; or – requires operation or supervision by a medical professional while in use. ◦ drugs or other prescribed medication.
Mobility scooter	Motorised mobility devices such as electric wheelchairs and mobility scooters owned and used in compliance with applicable state or territory laws and regulations.
Model aircraft or drone	A micro or very small, remotely piloted aircraft that's a toy, or flown solely for hobby, leisure, sport or recreational purposes, provided that it: • isn't a kite; • is registered, if required by law; • isn't used for anything other than the purpose for which it was originally designed; • has a wingspan of no more than 150 centimetres; • weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and • costs no more than \$1,500 when new including anything in, on or attached to it. A model aircraft or drone does not include anything that is ever used in connection with or in relation to any commercial purpose or earning any income.

Definitions

Term	Definition
Occurrence	An event, including continuous or repeated exposure to substantially the same general conditions which results in personal injury or damage to property. We regard all events arising from one original source or cause as one occurrence.
Open air	Anywhere at the <i>property address</i> not fully enclosed by walls and a roof.
Period of insurance	The time between the start date and end date shown on <i>your Certificate of Insurance</i> during which we have agreed to provide cover. If <i>your policy</i> ends sooner, for example <i>your policy</i> is cancelled, the period of insurance ends at the same time.
Personal watercraft	Vessels designed to be operated by a person standing, sitting astride or kneeling upon them that use water jet propulsion with an engine in a watertight compartment, for example jet skis.
Pet	An animal that: • is owned by <i>you</i>; • can be legally kept; • is registered and microchipped (where required by law); and • normally lives with <i>you</i> at the <i>property address</i>. It does not include any animal used for racing or commercial breeding purposes or any declared dangerous dog or menacing dog.
Portable Contents	'Portable Contents – Categories' and Specified Portable Contents shown on <i>your Certificate of Insurance</i> .
Power surge	An unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit. Also known as a power swell, brown out, voltage variation or power spike.
Property address	The address shown on <i>your Certificate of Insurance</i> on which <i>your home</i> stands. This includes the land, yard or garden used only for domestic purposes and which is not considered <i>common property</i> .

Term	Definition
Reasonable cost, reasonable additional cost	If we arrange the repair, replacement or work for which a cost is incurred: the actual cost that we incur. If <i>you</i> arrange the repair, replacement or work for which a cost is incurred with <i>our</i> prior consent: the actual cost as set out in a valid tax invoice. If <i>you</i> arrange the repair, replacement or work for which a cost is incurred without <i>our</i> prior consent because of an emergency and <i>you</i> act reasonably in: • making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or • arranging repairs or replacement at market rates that are necessary to restore <i>your</i> property to a condition no better than when new; or • taking proportionate steps to protect <i>your</i> property from further damage: the actual cost as set out in a valid tax invoice. If <i>you</i> arrange the repair, replacement or work for which a cost is incurred without <i>our</i> prior consent because of an emergency and <i>you</i> do not act reasonably: the cost that <i>you</i> would have incurred if <i>you</i> had acted reasonably. If <i>you</i> arrange the repair, replacement or work for which a cost is incurred without <i>our</i> prior consent and there is no emergency: the cost we would have incurred if <i>you</i> had obtained <i>our</i> prior consent and we had made the arrangements. In this definition, when we say ‘work’ this includes services such as: • temporary accommodation; and • temporary storage of <i>contents</i>. In this definition, when we say ‘act reasonably’ this means acting prudently, as if <i>you</i> did not have insurance.
Scope of works	An itemised description of all work to be done to repair or replace, to a condition substantially the same as but not better than when new, the <i>damage</i> caused to <i>your fixtures</i> by an <i>incident</i>.

Definitions

Term	Definition
Set or pair	Two or more articles, whose value together is more than the sum of their individual values. Note: An article is not part of a set or pair merely because it is part of a <i>collection</i>.
Specified Contents	Items listed in the 'Specified Contents' section of <i>your Certificate of Insurance</i>. Specified Contents are only insured while at <i>your property address</i>. See Specified Contents.
Specified Portable Contents	Items listed in the 'Specified Portable Contents' section of <i>your Certificate of Insurance</i>. See Specified Portable Contents.
Sporting equipment	Equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but not a <i>bicycle</i>, firearm, power-driven vehicle or a power-driven item of any kind.
Storm	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.
Storm surge	The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a <i>storm</i>.
Strata body corporate	The owner and administrator of <i>common property</i>.
Strata lot owner	The owner of a lot in a strata title or similar community strata scheme or under company title at the <i>property address</i>. The lot may be a unit, flat, apartment or other subdivided building or land.
Terrorism	Any act, or preparation in respect of action, or threat of action designed to influence any government of any nation or any political division of it, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group whether acting alone or on behalf of or in connection with any organisation or government, and which: • involves violence against one or more persons; or • involves <i>damage</i> to property; or

Term	Definition
Terrorism (continued...)	• endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or to disrupt an electronic system.
Total loss	<i>Your property is a total loss when:</i> • we pay the total sum insured, item limit or category limit; or • <i>your insured contents, Specified Contents items or Specified Portable Contents items are lost or destroyed.</i>
Tsunami	A sea wave caused by a disturbance of the ocean floor or seismic movement such as an underwater earthquake or landslide.
Unliveable	The <i>home</i> is unliveable if, due to an <i>incident</i>: • it is unsafe to live in; or • the disabled access and/or mobility handles and rails required by <i>you</i> and/or <i>your family</i> are <i>damaged</i> to the extent that they are no longer fit for purpose; or • it is not furnished such that it is comfortably habitable; or • it does not contain a functioning refrigerator and cooking appliance; or • it does not have functional bathroom facilities; or • it is not connected to the electricity supply; or • it is not connected to hot and cold running water.
Unoccupied	A property is unoccupied in a period of 90 consecutive days if, during that period, the following did not happen: • <i>you, your family, or someone with your consent slept and ate there for at least two consecutive nights in that 90 day period, and</i>

Continued next page...

Definitions

Term	Definition
Unoccupied (continued...)	• on those two nights the property: ◦ was furnished such that it is comfortably habitable; and ◦ contained at least one usable bed/mattress; and ◦ contained at least one table or bench and a chair; and ◦ contained a functioning refrigerator and cooking appliance; and ◦ was connected to the electricity supply; and ◦ was connected to hot and cold running water. You may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes we might ask for other evidence of occupancy.
Vandalism or malicious act	An act done with the intention of causing <i>damage</i> or harm, or with reckless disregard for the damaging or harmful consequences.
We, our, us, QBE	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.
Wear and tear	Physical deterioration to property occurring over time due to use and/or exposure to its environment.
White goods	Large, unfixed, electrical domestic appliances such as fridges, freezers, washing machines or dishwashers and clothes dryers.
You, your, insured	The persons or entities named as Insured(s) on <i>your Certificate of Insurance</i>, except in the sections of <i>your</i> policy where we say otherwise. If the insured noted on the <i>Certificate of Insurance</i> is a company or a company that is a trustee then “you” also includes: • in the case of a company - that company’s directors and owners; and • in the case of a company that is a trustee - that company’s directors and owners and that trust’s beneficiaries if they normally live at the <i>property address</i>.

What do we mean by ‘contents’?

	✓ Covered	✗ Not covered
Contents Note: Portable Contents are treated separately from contents	Household goods, personal belongings and <i>fixtures</i> at the <i>property address</i>, and are: - owned by <i>you</i> or <i>your family</i>; or - in <i>your</i> or <i>your family's</i> possession or control and for which <i>you</i> or <i>your family</i> are responsible (for example, if you're renting a television), including: - furniture, furnishings, bedding and towels - electronic items such as - televisions - stereos - entertainment systems - microwaves - kitchen appliances - kitchenware such as cutlery and crockery <i>white goods</i> - internal blinds, curtains - cash, vouchers, coupons, gift cards, money orders, negotiable financial documents, bullion, ingots, uncut and/or unset gemstones* - jewellery and watches*	<i>pets</i> or other animals (including fish and birds) - lawns, hedges, trees, shrubs, plants (real or artificial) - soil, earth, sand, gravel, bark, mulch or similar materials - motor vehicles (other than <i>mobility scooters</i>) that are required by law to be registered - mopeds and petrol-powered <i>bicycles</i> of any kind <i>personal watercraft</i> - motorised watercraft longer than 4 metres or with an engine exceeding 10 horsepower - watercraft other than surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than 4 metres - surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than 8 metres - hovercraft - aircraft or aerial devices, other than: - kites; or

Continued next page...

*These items have limits. See Contents with limits

	✓ Covered	✗ Not covered
Contents (continued...)	• <i>collections*</i> • <i>artworks, rugs and antiques*</i> • accessories, appliances or spare parts for motor vehicles, caravans, trailers and watercraft* • <i>model aircraft or drones*</i> • food and prescribed medicines that must be refrigerated or frozen* • <i>bicycles</i> and their equipment and accessories • <i>mobility scooters</i> • the following vehicles if they are not required, by law, to be registered: ◦ motorcycles with an engine capacity of up to 125cc ◦ garden appliances ◦ golf buggies ◦ battery-powered children's toys • motorised watercraft up to 4 metres long and with an engine that does not exceed 10 horsepower • surfboards, surf skis, paddleboards, sailboards, canoes or kayaks up to 8 metres long	◦ <i>model aircraft or drones</i> • aircraft or aerial devices ever used for any commercial purpose or earning any income • caravans or trailers • motor vehicle keys, remote locking or alarm devices • accessories, appliances and spare parts for motor vehicles, caravans, trailers and watercraft in, on or attached to any of them • illegally acquired items including illegally downloaded digital files, or items illegally in <i>your</i> possession • any equipment connected with growing or creating any illegal substance • water in tanks if there is a drinkable water supply available at the <i>property address</i> such as mains water • any business stock • anything that's part of a building that is not owned by <i>you</i> or <i>you</i> are not responsible for

*These items have limits. See **Contents with limits**

	✓ Covered	✗ Not covered
Contents (continued...)	• relocatable light fittings not permanently fixed to <i>your home</i> • clothing • children's toys • swimming pools and spas - relocatable above ground • swimming pool and spa covers and accessories • home office furniture and equipment • items used by <i>you</i> or <i>your family</i> for earning any income* • water in tanks but only if there is no drinkable water supply available at the <i>property address</i>	

*These items have limits. See **Contents with limits**

What do we mean by ‘fixtures’?

	✓ Covered	✗ Not covered
Fixtures	Items used for domestic purposes which are permanently attached or fixed to <i>your home or property address</i> and: • if you are a strata lot owner, which the <i>strata body corporate</i> is not required by law or its constitution to insure; or • if you are a renter, for which you are responsible under your lease agreement that complies with the relevant residential tenancy law and/ or which are installed by you for your own use, such as: • carpets, linoleum, floating floors or other fixed floor coverings • room heaters, ceiling fans, lighting fixtures, • kitchen cupboards, built-in furniture • exterior blinds and awnings • mobility handles and rails • if you are a strata lot owner: ◦ hot water systems that exclusively service <i>your lot</i>	• trees, shrubs, plants, hedges, lawns (real or artificial); • soil, earth, sand, gravel, bark, mulch or similar materials; • paths or driveways made of earth or gravel; • landscaping of any kind; • sea walls or pontoons; • jetties used for business purposes; • structures in the course of construction

	✓ Covered	✗ Not covered
Fixtures (continued...)	◦ air conditioners, internal paint and wallpaper if the legislation in <i>your</i> state doesn't require <i>your strata body corporate</i> to insure them	



Privacy, complaints and other important information

Privacy

Australia Post and your privacy

In this Privacy Statement, the use of ‘we’, ‘our’ or ‘us’ means Australia Post unless specified otherwise. Australia Post understand that privacy is important to *you* – it is to Australia Post too. That’s why we respect *your* personal information and are committed to protecting it when providing products and services to *you*.

Australia Post collects *your* personal information to provide *you* with cover. *Your* information will be shared with a third party assisting us with the administration of this service. *Your* information is handled in accordance with the Australia Post Group Privacy Statement, which outlines how to access and/or correct *your* information, or make a privacy related complaint. For more information please visit auspost.com.au/privacy.

QBE and your privacy

We take the security of *your* personal information seriously.

We’ll collect personal information when *you* deal with *us*, *our* agents, other companies in the QBE group or suppliers acting on *our* behalf. We use *your* personal information so we can do business with *you*, which includes issuing and administering *our* products and services and processing claims. Sometimes we might send *your* personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in more detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by *us*, please visit qbe.com/au/privacy or call *us* on 13 37 23. It’s up to *you* to decide whether to give *us* *your* personal information, but without it we might not be able to do business with *you*, including not paying *your* claim.

Complaints

We're here to help. If *you're* unhappy with any of *our* products or services, please let us know and *we'll* do *our* best to put things right.

Step 1 – Talk to us

Your first step is to get in touch with the team looking after *your* policy or claim. *You'll* find their contact details on *your* policy documents, letters or emails from *us*.

Please provide *our* team with as much information as possible so they can try to fix the problem quickly and fairly.

If *you* have an existing complaint and need access to an interpreter, please contact *your* Dispute Resolution Officer directly.

Step 2 – Customer Care

If *your* complaint isn't resolved by the team looking after *your* policy or claim, *you* can ask them to refer *your* complaint on to *our* Customer Care team or *you* can contact Customer Care directly:

Phone: 1300 650 503
Fax: (02) 8227 8594
Email: complaints@qbe.com
Post: GPO Box 219, Parramatta NSW 2124

Step 3 – Internal Dispute Resolution

If *your* complaint isn't resolved by Customer Care, or indeed at any time, *you* can ask for *your* complaint to be escalated for review by *our* Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review *your* complaint independently and provide *you* with *our* final decision.

Step 4 – Still not resolved?

If *we're* unable to resolve *your* complaint to *your* satisfaction within a reasonable time, or *you're* not happy with *our* final IDR decision, *you* can refer *your* complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). *We* are a member of AFCA and their decisions are binding on *us*.

Phone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3, Melbourne VIC 3001

AFCA will inform *you* if *your* complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how we deal with complaints on our website at qbe.com/au or you can call us on 13 37 23 to speak with us or request a copy of our complaints brochure at no charge by us.

Complaints about your direct debits

If you pay for your policy by direct debit and have a concern about your deductions, please talk to the team looking after your policy, or contact your financial institution in the first instance. If your concern isn't resolved, you can follow our complaints process.

Complaints just about privacy

If you're not happy with how we've handled your personal information, call us on 1300 650 503 or email us at privacy.officer@qbe.com.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner:

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Post: GPO Box 5218, Sydney NSW 2001

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at codeofpractice.com.au

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support our Family and Domestic Violence Policy is available at qbe.com/au

Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain *insureds* and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority on 1300 558 849 or go to apra.gov.au/financial-claims-scheme-general-insurers

Part B: Financial Services Guide

Preparation Date: 16 December 2020

About this Financial Services Guide (FSG)

This FSG is issued by Australian Postal Corporation (ABN 28 864 970 579 Authorised Representative No. 338646) (Australia Post) and Australia Post Services Pty Ltd (ABN 67 002 599 340 AFS Licence No. 457551) (Australia Post Services) (together in this FSG 'we', 'our', 'us'). We are responsible for the content in this FSG and not QBE.

The purpose of this FSG is to assist you in deciding whether to use any of the financial services offered by us relating to insurance products issued by QBE Insurance (Australia) Ltd and how we provide financial services, including:

- How you can contact us;
- What financial services we are authorised to provide;
- How we and other relevant parties are paid in relation to the services offered; and
- What to do if you have a complaint.

What documents should you receive?

This FSG is combined with the Product Disclosure Statement (PDS), which you receive when we arrange for the issue of a financial product to you. The PDS sets out the significant features of the product(s) and is designed to assist you make informed choices about the financial product(s).

How you can contact us?

You can contact Australia Post and Australia Post Services by:

Phone: 13 13 18 from Australia, or +61 3 8847 9045 from overseas
Mail: Australia Post Customer Sales and Service
GPO Box 9911 Melbourne VIC 3001
Website: www.auspost.com.au

How is Australia Post authorised?

In providing the financial services referred to in this FSG, Australia Post is acting as an Authorised Representative of Australia Post Services who is the holder of an Australian Financial Services Licence.

What financial services are we authorised to provide?

Australia Post Services and Australia Post (on behalf of Australia Post Services) are authorised to provide financial services in relation to general insurance products.

We are authorised to arrange the issue of householder insurance when you purchase a householder insurance product online and we are also authorised to provide general advice in marketing materials about householder insurance but we are not authorised to give personal advice. This means any commentary, statements of opinion and recommendations by us in relation to householder insurance contain only general advice. That is, such statements of opinion and recommendations have been prepared without taking into account your personal objectives, financial situation or needs.

Responsibility and Compensation Arrangements

Australia Post will be acting on behalf of Australia Post Services. Australia Post Services is therefore responsible for the financial services performed by Australia Post as described in this FSG. Australia Post Services has professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to retail clients. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

How are we remunerated for providing the financial services?

Australia Post offers householder insurance products under a distribution agreement with QBE Insurance Australia Ltd (QBE). QBE is an Australian Financial Services Licensee (AFSL 239545), and is licensed to deal in, and provide advice on, general insurance products. Australia Post receives remuneration calculated as a percentage of the premium you pay (excluding taxes and charges for the insurance product). All remuneration is included in the cost of the insurance product. Australia Post receives remuneration from QBE of up to 20% of the premium for householder insurance policies.

How we pay other parties

If you have been introduced to QBE or us by another person or entity with whom we have an arrangement, we may pay them a referral fee should you take out insurance issued by the Insurer. All referral fee costs are included in the insurance premium and are not an additional cost to you.

What should you do if you have a complaint?

If you have a complaint about the services provided by us, you should contact Australia Post by:

Phone: 13 13 18 from Australia, or +61 3 8847 9045 from overseas
Mail: Australia Post Customer Sales and Service
 GPO Box 9911 Melbourne VIC 3001
Website: www.auspost.com.au

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority,
 GPO Box 3, Melbourne VIC 3001

Authorisation

The distribution of this FSG by Australia Post has been authorised by Australia Post Services.

Need help or need to make a claim?



13 70 11



auspostenquiries@qbe.com



auspost.com.au/homeinsurance



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