

# Home Insurance

Combined Financial Services Guide  
and Product Disclosure Statement

*Home and contents insurance for homeowners*



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, παρακαλείσθε 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 ਮਹੱਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) 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 ਪੜ੍ਹ 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 Kogan.com

Kogan.com is one of Australia's largest and most loved online retailers, driven by the ambition to make the most in-demand products and services more accessible. Kogan.com aims to bring the same ambition it provides as an online retailer to a range of insurance products which help provide protection 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 of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

## Relationship between the parties

This Kogan Home Insurance is issued and underwritten by QBE. Kogan Australia Pty Limited ABN 53 152 570 351, AR number: 001256858 (Kogan.com) is an authorised representative of QBE and is authorised to distribute home insurance on behalf of QBE. For details on how Kogan.com is remunerated please see the Financial Services Guide at the end of this booklet.

For queries or claims relating to *your* Kogan Home Insurance, you can call **1300 034 888**. 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 owners of homes that their owners live in. The home and/or its contents can be insured under this policy. Holiday homes and their contents can also be insured under this policy, unless the holiday home is rented out at any time.

## Who it is not designed for

The product is not designed for:

- ✗ Any land or buildings used to earn 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.
- ✗ Any buildings that are partially or entirely rented out at any time. There is no cover for any loss of rental income. There is no cover for *damage* caused by tenants. The product is therefore not designed for anyone who lets out all or part of their home, for example letting out a room or a granny flat, or letting out a holiday home at any time.
- ✗ Tenants, landlords or people that live in buildings that are required to be insured by strata body corporates or similar entities.

There is no temporary accommodation cover attached to contents cover – it only attaches to buildings cover.

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

Continued next page...

## Who it is not designed for continued...

- ✗ The product does not cover certain types of buildings:
- hotels, motels, nursing homes, boarding houses;
  - hostels, guest houses or backpacker accommodation, farm stays, share houses, serviced apartments, resorts, dormitories, halfway houses or similar;
  - blocks of flats;
  - 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 awaiting demolition;
  - condemned buildings;
  - a temporary building or structure; or
  - homes located outside of Australia.

It's not designed to cover contents kept in any of these buildings either.

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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:



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 [koganinsurance.com.au/useful-docs/](http://koganinsurance.com.au/useful-docs/) or *you* can request an up-to-date paper copy at no charge by *us*.

### Sending you documents

We may send letters, policy and other related documents to *you*. If we email them to *you*, we'll consider the email to be received by *you* 24 hours after we send it.

Please make sure we have *your* current email and mailing address on record, and let *us* know as soon as these change.

### About this PDS

This PDS tells *you* about the Kogan Home 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.

### References to legislation

Legislation referenced in this policy includes subsequent legislation. Any term used in this policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted;
- where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

### 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. Where a payment is made to one *insured* under this policy, we have no further obligations to any other *insured* regarding that payment.

## 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 buildings* or *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 have buildings cover	If you have contents cover
You move house	✓	✓
You're planning construction work including renovations, alterations, additions or repairs at the <i>property address</i> with a commercial value greater than \$20,000	✓	✓
Your home will be <i>unoccupied</i> for any period longer than 90 consecutive days	✓	✓
The occupancy of <i>your</i> home changes, for example, <i>you</i> plan to rent all or part of it out to boarders, tenants or paying guests	✓	✓
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 home <b>Note:</b> Doing office work in a home office, including working from home for your employer is not considered to be operating a business.	✓	✓
You add or change mortgage lenders	✓	✗
You want to increase <i>your</i> sum(s) insured	✓	✓
You want to add Specified Contents or Portable Contents 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 to *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 **1300 034 888** 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 *buildings* and/or *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](http://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* are removing the roof (except if the roof is fully reinstated within 24 hours of the commencement of its removal), or removing or changing supporting walls, underpinning, foundations or piers in a residential *building* at the *property address*; or
- *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; or
- the occupancy of *your* home changes, for example, *you* plan to rent all or part of it out to boarders, tenants or paying guests.

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 a change in mortgage lender we will note them on the *Certificate of Insurance*.

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



## Your sums insured

Your home is unique and it's important to insure for the right sum(s) insured because, if you underinsure, it could be financially devastating. For example, if your home was *damaged* significantly in a fire, and your sum(s) insured wasn't enough to fully rebuild your home and/or replace your contents, you'd have to pay the shortfall yourself.

### If you have buildings cover – your buildings sum insured

Your *buildings* sum insured should include things like the cost of:

- the materials and labour needed to rebuild your home;
- demolition and removal of debris;
- work required to prepare the land for a rebuild;
- constructing a similar building to applicable building codes, taking into account new or enhanced requirements introduced since the *building* was built;
- constructing a similar building on sloping land (where relevant); and
- professional fees e.g. architects' and surveyors' fees

Different building code requirements may apply to homes in bushfire- and cyclone-prone locations.

so that you have adequate cover in the event of a *total loss*.

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

Your *buildings* sum insured is **not** the same amount as the sale value of your home and land.

## Buildings Sum Insured Safeguard

If you have the Buildings Sum Insured Safeguard, it will be shown on your *Certificate of Insurance*. If you have the Safeguard and make a claim that exceeds your *buildings* sum insured, we'll pay up to 30% more than the *buildings* sum insured shown on your *Certificate of Insurance*. This Safeguard applies to a claim where we:

- repair or replace your *buildings*; or
- pay you the *reasonable cost* to repair or replace your *buildings* at the *property address*.

For an example of how the Buildings Sum Insured Safeguard may apply, see the Kogan Home Insurance Additional Information Guide at [koganinsurance.com.au/useful-docs/](http://koganinsurance.com.au/useful-docs/) or call **1300 034 888** for a copy at no charge by us.

### If you have contents cover – your contents sum insured

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, where possible.

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

## Changing your sum(s) insured

You should consider updating *your buildings* and/or *contents* sums insured when making changes such as:

When you should consider changing your sum(s) insured	If you have buildings cover	If you have contents cover
Alterations, additions or renovations	✓	✓
If <i>you</i> determine that <i>you</i> are underinsured, for example, after getting advice from a quantity surveyor on the replacement value of your home or, after reassessing the value of your <i>contents</i> while making an inventory of your possessions.	✓	✓
You buy items that increase the value of <i>your contents</i> <b>Note:</b> Limits apply to some <i>contents</i> items. See <b>Contents with limits</b> .	✗	✓
You buy jewellery, watches, <i>artworks</i> , rugs or <i>antiques</i> , or <i>you</i> buy or add to a <i>collection</i> worth more than the limit set out in <b>Contents with limits</b>	✗	✓

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.

## Sum(s) insured adjustment feature

We'll increase *your* sum(s) 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(s) insured for any *Specified Contents* or *Portable Contents* covered under *your* policy.

For an example of how the **Sum(s) insured adjustment feature** works in practice, see the Kogan Home Insurance Additional Information Guide at [koganinsurance.com.au/useful-docs/](http://koganinsurance.com.au/useful-docs/) or call **1300 034 888** for a copy at no charge by *us*.

## Your sum(s) 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(s) insured, to allow for increases in replacement costs. This may not be the same as 12 x 0.4% under the **Sum(s) insured adjustment feature**.

*You'll* still need to check *your* sum(s) 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 buildings* and/or *contents* and they are a *total loss*, we will only pay the *reasonable cost* to replace or rebuild them to a condition substantially the same as, but not better than, when new.

# The cover

When you take out this policy you can choose:

- buildings cover only;
- contents cover only; or
- buildings and contents cover.

Your Certificate of Insurance will show the cover you've chosen and your sum(s) insured.

## Buildings cover

This cover applies to the buildings (including their fixtures) at the property address shown on your Certificate of Insurance when you have chosen buildings cover or buildings and contents cover.

See **What do we mean by buildings and fixtures?**

## What you're covered for

We'll cover you:

- for damage to your buildings caused by the Insured Events listed in this PDS;
- under Standard Features applicable to buildings cover;
- under the Accidental Damage 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 at your property address, unless otherwise stated.

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

## Contents cover

This cover applies to your contents when you have chosen contents cover or buildings and contents cover.

See **What do we mean by contents?**

## 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 applicable to contents cover;
- 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 other than at your property address.

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 below, 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 have agreed 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 <b>Note:</b> 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 <b>Note:</b> Other limitations and exclusions apply to model aircraft and drones relating to size, weight and usage. See <b>Definitions</b> and <b>General Exclusions</b> .	\$1,500 per model aircraft or drone	✗

Item	Standard policy limit	Can the limit be increased?
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 residence** and **Cover when you move house**.

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**.

Continued next page...

### Where are your contents covered? (continued...)


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

Location	Contents	Portable Contents (optional)	
<b>At the property address</b>	Inside <i>your buildings</i>	✓	✓
	In the <i>open air</i>	✓	✓
<b>Away from the property address</b>	In transit to <i>your new residence</i>	✓	✓
	At <i>your new home</i> when <i>you move house</i>	✓	✓
	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 buildings and/or 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**.

We only cover the part of *your property damaged* by the Insured Event, but see **Matching materials**.

Insured Event	We'll cover	We won't cover
 <p><b>Fire</b></p> <div style="border: 1px solid blue; padding: 5px; width: fit-content;">                     Fire includes bushfire.                 </div>	<p><i>damage</i> caused by:</p> <ul style="list-style-type: none"> <li>• fire;</li> <li>• charring, melting or scorching as a result of heat from a fire; and</li> <li>• smoke, ash or soot from a fire</li> </ul>	<p>charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as:</p> <ul style="list-style-type: none"> <li>• an electrical or gas appliance intended to produce heat for example a toaster, kettle, clothes iron, heater or cooking appliance; or</li> <li>• smoking items for example cigarettes, cigars or pipes;</li> </ul> <p>unless the Accidental Damage option has been added to your policy</p>

Continued next page...

Insured Event	We'll cover	We won't cover
<p><b>Fire</b> (continued...)</p>		<p><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 fireplace, a clothes iron or a cooking or heating appliance, where that's the only <i>damage</i> that occurs</p> <p><i>damage</i> deliberately caused by:</p> <ul style="list-style-type: none"> <li>• <i>you or your family</i>; or</li> <li>• someone with <i>your</i> consent or the consent of <i>your family</i></li> </ul>

Insured Event	We'll cover	We won't cover
 <p><b>Theft or burglary</b></p>	<p>loss or <i>damage</i> caused by theft, burglary or attempted theft or burglary</p> <p>but we will only cover burglary of cash, vouchers, coupons, gift cards, money orders or negotiable financial documents when there is forcible entry into the home:</p> <ul style="list-style-type: none"> <li>• involving actual or threatened violence to a person; or</li> <li>• that causes <i>damage</i> to the <i>buildings</i></li> </ul> <p>unless the Accidental Damage option has been added to your policy</p> <p><b>Note:</b> 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></p>	<p>theft or burglary of:</p> <ul style="list-style-type: none"> <li>• 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 your <i>property address</i>; or</li> <li>• more than \$8,000 in total for any other <i>contents</i> items in the <i>open air</i> at your <i>property address</i>. (This limit does not apply to outdoor furniture, barbecues and above ground pools)</li> </ul> <p>unless the Accidental Damage option has been added to your policy</p>

This exclusion does not apply to these items if you have insured them under Portable Contents.

If you have Contents cover and have suffered a burglary, see the Standard feature – **Improved security** to see if it applies to you.

Continued next page...

**Insured Event**

**We'll cover**

**We won't cover**

**Theft or burglary**

(continued...)

loss or *damage* caused by theft, burglary or attempted theft or burglary:

- 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 theft, burglary or attempted theft or burglary, was on *your* property with *your* consent or the consent of *your family* or *your agent*

**Insured Event**

**We'll cover**

**We won't cover**



**Lightning**


Storm includes cyclone.

*damage* caused by a direct lightning strike

*damage* caused by a *power surge* due to lightning as long as:

- the Australian Government Bureau of Meteorology has a record of lightning in *your* area at the time the *damage* occurred; and
- an appropriately qualified contractor confirms the *damage* was caused by *power surge* due to lightning

If *you* think *you* may have a claim for *power surge* under this Insured Event, please call **1300 034 888** before *you* contact anyone to make repairs.


Insured Event	We'll cover	We won't cover
 <p><b>Storm, storm surge, rain, hail or flood</b></p>	<p><i>damage</i> caused by <i>storm, storm surge</i>, rain, hail or flood</p> <p><i>damage</i> caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the <b>Storm, storm surge, rain, hail or flood</b></p>	<p><i>damage</i> caused by water, rain, wind, hail or debris:</p> <ul style="list-style-type: none"> <li>• entering your <i>buildings</i> through an opening in any part of your home made for the purpose of alterations, additions, renovations or repairs, even if the opening was covered by a tarpaulin or similar; or</li> <li>• because of existing <i>damage</i>, a design fault, a structural defect or faulty workmanship that:                             <ul style="list-style-type: none"> <li>◦ <i>you</i> were aware of, or a reasonable person in the circumstances would have been aware of; and</li> <li>◦ <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></li> </ul> </li> <li>• due to lack of maintenance</li> </ul>
		<p>For example, where gutters overflow due to a build-up of leaves or other debris.</p>


Insured Event	We'll cover	We won't cover
<p><b>Storm, storm surge, rain, hail or flood</b></p> <p>(continued...)</p>		<p><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 your policy</p> <p>the cost of removing residue deposited by wind and/or rain on <i>your buildings</i>, such as dust or sand</p> <p><i>damage</i> caused by any <i>action of the sea</i></p> <p><i>damage</i> to:</p> <ul style="list-style-type: none"> <li>• retaining walls;</li> <li>• swimming pool or spa covers, solar covers or plastic liners (including vinyl);</li> <li>• swimming pools or spas as a result of hydrostatic pressure;</li> <li>• external paintwork, treated surfaces or finishes caused by water or wind where that's the only <i>damage</i> that occurs to that part of <i>your buildings</i>; or</li> </ul>
		<p>Continued next page...</p>



Insured Event	We'll cover	We won't cover
<p><b>Storm, storm surge, rain, hail or flood</b> (continued...)</p>		<ul style="list-style-type: none"> <li>• gates and fences that <i>you</i> were aware, or a reasonable person in the circumstances would have been aware, were:                             <ul style="list-style-type: none"> <li>◦ in a poor or damaged condition before the <i>incident</i>; or</li> <li>◦ installed or constructed incorrectly</li> </ul> </li> </ul> <p><i>damage</i> to the following items in the <i>open air</i> at the <i>property address</i>:</p> <ul style="list-style-type: none"> <li>• cash, vouchers, coupons, gift cards, money orders, negotiable financial documents;</li> <li>• jewellery, watches and portable electronic items including mobile phones; or</li> </ul> <div style="border: 1px solid blue; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>This exclusion does not apply to these items if <i>you</i> have insured them under Portable Contents.</p> </div>

Insured Event	We'll cover	We won't cover
<p><b>Storm, storm surge, rain, hail or flood</b> (continued...)</p>		<ul style="list-style-type: none"> <li>• 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)</li> </ul> <p>unless the <i>Accidental Damage</i> option has been added to <i>your</i> policy</p>

Insured Event	We'll cover	We won't cover
 <p><b>Earthquake or tsunami</b></p>	<p>damage caused by an earthquake</p> <p>damage caused by a tsunami</p> <p>damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of, the <b>Earthquake or tsunami</b></p> <p><b>Note:</b> All damage caused by earthquake or tsunami, occurring within seven days of the first damage occurring, will be regarded as damage resulting from one incident.</p> <p>If any earthquake or tsunami damage occurs after that, each subsequent seven day period in which damage occurs will be regarded as a separate incident.</p>	<p>damage caused by any action of the sea</p>
<p>An excess applies for each incident.</p>		

Insured Event	We'll cover	We won't cover
 <p><b>Escape of water or other liquid</b></p>	<p>damage caused by water or other liquid which suddenly and unexpectedly escapes from:</p> <ul style="list-style-type: none"> <li>• a plumbing system;</li> <li>• a water main or pipe;</li> <li>• a bath, fixed basin or sink;</li> <li>• a waterbed;</li> <li>• a fixed heating or cooling system;</li> <li>• roof gutters or downpipes;</li> <li>• a tank;</li> <li>• a toilet system;</li> <li>• white goods; or</li> <li>• a swimming pool or spa</li> </ul> <p>damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the <b>Escape of water or other liquid</b></p>	<p>damage:</p> <ul style="list-style-type: none"> <li>• deliberately caused by: <ul style="list-style-type: none"> <li>◦ you or your family; or</li> <li>◦ someone with your consent or the consent of your family;</li> </ul> </li> <li>• to your swimming pool or spa due to hydrostatic pressure;</li> <li>• due to water escaping from a shower recess or shower base; or</li> <li>• due to: <ul style="list-style-type: none"> <li>◦ lack of maintenance;</li> </ul> </li> </ul> <div data-bbox="1818 810 2119 1007" style="border: 1px solid blue; padding: 5px; margin: 10px 0;"> <p>For example, where gutters overflow due to a build-up of leaves or other debris.</p> </div> <ul style="list-style-type: none"> <li>◦ a defect or faulty workmanship; or</li> <li>◦ a gradual process such as condensation, rising damp or splashing; that</li> <li>◦ you were aware of, or a reasonable person in the circumstances would have been aware of; and</li> </ul>
<p>Continued next page...</p>		

**Insured Event**

**Escape of water or other liquid**

(continued...)

**We'll cover**

If you have buildings cover and *your* claim for *damage* caused by escape of water or other liquid has been accepted, *we'll* also pay the *reasonable cost* of a qualified and properly equipped supplier to:

- find the source of the escaped water or other liquid; and
- repair any *damage* that was necessary in order to find the source.

However, if there is no water or other liquid *damage* caused to *your* insured property, we will not pay to find the source of a leak or repair any *damage* resulting from actions taken to find the source of a leak. For example, we will not pay the cost to repair a driveway after it's been dug up to find and fix a leaking pipe, if the leak from the pipe has not caused any *damage*.

**We won't cover**

- *you* knew, or a reasonable person in the circumstances would have known may result in water or other liquid *damage* or further *damage*

costs to:

- fix leaks;
- repair or replace defective parts or items that caused the *damage*, 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**



**Accidental breakage of glass or sanitary fixtures**

**We'll cover**

if *you* have *buildings* cover, *accidentally* broken:

- glass forming part of *your buildings*, including:
  - any window tinting or shatter proofing material attached to it; and
  - the frame, if required to replace the broken glass; and
- ceramic, acrylic or fibreglass sanitary *fixtures* such as baths, toilets and sinks

if *you* have *contents* cover, *accidentally* broken glass that forms part of:

- furniture;
- mirrors; and
- relocatable light fittings

**We won't cover**

*damage* to:

- part of a glass house or conservatory; or
- tiles

*damage* to glass that is designed to be exposed to heat, in the ordinary course of its use including glass in:


- fireplaces and heaters; or
- oven doors, stove tops or other cooking surfaces


*damage* including chips, scratches, surface cracks or where the fracture in the glass does not extend through its entire thickness


*damage*:


- to crockery, glassware, glass vases and ornaments;
- to glass forming part of a clock, picture, television, radio or computer monitor; or

Continued next page...


Insured Event	We'll cover	We won't cover
<p><b>Accidental breakage of glass or sanitary fixtures</b> (continued...)</p>		<ul style="list-style-type: none"> <li>to the glass components of items worn or carried by hand such as spectacles, watches, mobile phones, cameras and binoculars</li> </ul> <p>unless <i>you</i> have <i>contents</i> cover and the Accidental Damage option has been added to <i>your</i> policy</p>
 <p><b>Vandalism or malicious act</b></p>	<p>damage caused by <i>vandalism or malicious act</i></p> <p><b>Note:</b> 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 <b>What you must do after an incident</b> for more information.</p>	<p>damage caused by <i>vandalism or malicious act</i>:</p> <ul style="list-style-type: none"> <li>by <i>you</i> or <i>your family</i>;</li> <li>by someone with <i>your</i> consent or the consent of <i>your family</i>; or</li> <li>by someone who, at the time of the <i>vandalism or malicious act</i>, was on <i>your</i> property with <i>your</i> consent or the consent of <i>your family</i> or <i>your agent</i></li> </ul>



Insured Event	We'll cover	We won't cover
 <p><b>Collision</b></p>	<p>damage caused by any of the following (or any part of them, or anything carried by them) <i>colliding</i> with <i>your</i> property:</p> <ul style="list-style-type: none"> <li>a train;</li> <li>a vehicle, trailer or caravan;</li> <li>any watercraft;</li> <li>a hovercraft;</li> <li>an aircraft;</li> <li>a spacecraft, a satellite or any space debris; or</li> <li>a television, radio or satellite aerial including their masts or fittings</li> </ul>	<p>damage caused by wheels, tyres or the weight of a vehicle to <i>fixtures</i> such as paths, driveways, bridges, culverts or underground pipes, cables or utilities</p> <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>A 'culvert' is a tunnel or bridge-like structure that allows water to flow under a path, driveway or road for example.</p> </div> <p>costs of repairing television, radio or satellite aerials, fittings or masts that caused the <i>damage</i></p>

Insured Event	We'll cover	We won't cover
 <p><b>Falling tree or branch</b></p>	<p>damage caused by a falling tree or branch</p> <p>the <i>reasonable costs</i>:</p> <ul style="list-style-type: none"> <li>to remove fallen trees or branches that caused the <i>damage</i> and take them to the nearest permissible dumping ground;</li> <li>to fell or prune the tree or remove it or part of it, if recommended by a suitably qualified professional due to the risk of further impending <i>damage</i>; or</li> <li>to treat the stump to prevent further growth</li> </ul>	<p>damage caused by tree lopping, pruning or felling by <i>you</i> or done with <i>your</i> consent</p> <p>the cost of removing the stump</p>

Insured Event	We'll cover	We won't cover
 <p><b>Burnout of electric motors</b></p>	<p>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:</p> <ul style="list-style-type: none"> <li>the electric motor; or</li> <li>the compressor containing the motor; or</li> <li>the sealed unit (including regassing where necessary) if the electric motor is inside a sealed unit; or</li> <li>a water pump together with its electric motor, if it's not possible to replace just the electric motor</li> </ul> <p>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.</p>	<p>motors more than 10 years old</p> <p>leakage of refrigerant gas and maintenance of refrigerant dryers</p> <p>the cost of:</p> <ul style="list-style-type: none"> <li>retrieving, removing or replacing the pump section of pool or pressure pumps;</li> <li>retrieving or re-installing submerged or underground pumps or their driving motors; or</li> <li>hiring a replacement machine or appliance</li> </ul> <p>repairing or replacing:</p> <ul style="list-style-type: none"> <li>motors under manufacturers' guarantee or warranty;</li> <li>motors forming part of equipment used for earning any income by <i>you</i> or <i>your family</i>;</li> </ul> <div data-bbox="1816 1185 2119 1374" style="border: 1px solid blue; padding: 5px; margin: 10px 0;"> <p>Equipment used for earning an income may be insurable under a business insurance policy.</p> </div> <ul style="list-style-type: none"> <li>electronic controllers or other electronics;</li> </ul>

Continued next page...


Insured Event	We'll cover	We won't cover
<p><b>Burnout of electric motors</b> (continued...)</p>		<ul style="list-style-type: none"> <li>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;</li> <li>starter switches, lighting or heating elements, fuses, electrical contacts or protective devices; or</li> <li>transformers</li> </ul>
 <p><b>Damage by animals (including birds)</b></p>	<p>damage caused by an animal <i>colliding</i> with your property</p> <p>damage caused by an animal <i>accidentally</i> trapped inside the living area of <i>your</i> residential building</p> <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>For example, if a brush turkey were to enter your home through a cat flap it may cause <i>damage</i> if it's unable to find its way back out.</p> </div>	<p>damage caused by:</p> <ul style="list-style-type: none"> <li><i>your pet</i>;</li> <li>any animal knowingly allowed on to or permitted to remain on the <i>property address</i> by <i>you</i> or <i>your family</i>;</li> <li>insects (at any stage of their lifecycle); or</li> <li>vermin or rodents</li> </ul>

Insured Event	We'll cover	We won't cover
<p><b>Damage by animals (including birds)</b> (continued...)</p>		<p>damage within the roof cavity or an enclosed crawl space, or to the outside of <i>your buildings</i> or to any <i>contents</i> in the <i>open air</i> caused by an animal:</p> <ul style="list-style-type: none"> <li>eating</li> <li>chewing</li> <li>clawing</li> <li>pecking</li> <li>scratching</li> <li>soiling</li> <li>fouling; or</li> <li>polluting in any way</li> </ul>
 <p><b>Explosion</b></p>	<p>damage caused by an explosion</p> <p>damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the <b>Explosion</b></p>	<p>the cost to repair or replace the item that exploded</p> <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>For example, we won't pay to replace a hot water system, solar heater or water tank that exploded.</p> </div>
 <p><b>Riot</b></p>	<p>damage caused by riot, civil commotion, industrial or political demonstration</p>	

## Standard Features

The following Standard Features apply when *your* claim for an *incident* covered by *your* policy is accepted and they are directly connected to that *incident*. These Standard Features are payable as part of *your* sum(s) 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*.

Whether the Standard Features apply to buildings cover, contents cover or both is indicated in the first column of the table.

Standard Feature	We will...	But not...
 <p><b>Emergency temporary repairs</b></p> <ul style="list-style-type: none"> <li>✓ Buildings cover</li> <li>✓ Contents cover</li> </ul>	<p>pay the <i>reasonable cost</i> of emergency temporary repairs necessary to make <i>your</i> property safe and prevent further <i>damage</i> due to the <i>incident</i></p> <div style="border: 1px solid blue; padding: 5px; margin: 10px 0;"> <p>For example, the cost of a tradesperson to secure a tarpaulin over a hole in the roof to prevent rainwater entering the <i>buildings</i>.</p> </div> <p>If possible and where it's safe to do so, contact <i>us</i> first for <i>our</i> assistance.</p>	<p>without <i>our</i> prior consent, unless it's an emergency (e.g. where further <i>damage</i> is likely to occur) and <i>you're</i> unable to contact <i>us</i></p>

## Standard Feature



### Temporary accommodation costs

- ✓ Buildings cover
- ✗ Contents cover

## We will...

if:

- *your* home is being repaired or rebuilt;
- the home is *your* permanent residence; and
- the home is *unliveable* due to the *incident*,

pay up to the lesser of:

- costs incurred up to 24 months from the time of the *incident*; or
- 20% of *your buildings* sum insured

towards the necessary and *reasonable cost* of:

- temporary, alternative accommodation for *you, your family* and your pets, having regard to availability and *your* circumstances, while *your* home is being repaired or rebuilt;
- relocating to the temporary accommodation;
- returning to *your property address* once the home is no longer *unliveable*; and

## But not...

Continued next page...

**Standard Feature**

**Temporary accommodation costs**

(continued...)

**We will...**

- additional expenses due to *your* living in the temporary accommodation, for example redirecting mail and connecting to utilities

If *your buildings* claim has been accepted but *you* decide not to rebuild, *we'll* only pay the costs that would have been incurred for the time it would have taken to repair or replace *your buildings*.

This feature is payable in addition to *your buildings* sum insured.

**But not...**



**Temporary storage of contents**

- ✗ Buildings cover
- ✓ Contents cover

pay the *reasonable cost* to move *your* undamaged *contents* into storage and store them for as long as they can't be kept at the *property address* due to the *incident*, up to the lesser of:

- costs incurred up to 24 months from the time of the *incident*; or
- 20% of *your contents* sum insured

costs to store items outside Australia

**Standard Feature**



**Improved security**

- ✗ Buildings cover
- ✓ Contents cover

**We will...**

pay up to \$500 towards the cost of purchasing and installing additional security measures if a burglary:

- is accompanied by forcible entry into the residential *buildings* at your property address that causes *damage* to the property; and
- results in loss of *contents* items for which a claim has been accepted;

and the additional security measures will reduce the likelihood of a similar burglary happening again.

The additional security measures must be installed within 30 days of the date the burglary claim has been accepted.

*We* may ask *you* to provide us with an invoice for the purchase and installation of the security upgrade.

**But not...**



**Standard Feature**



**Environmental upgrades – contents**

✗ Buildings cover

✓ Contents cover

**We will...**

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:

- *your* claim has been accepted and the item is to be replaced; and
- *you'd* like a more environmentally friendly appliance.

For example, if *your* claim to replace *your* two star energy-rated washing machine is accepted, *we'll* pay up to an additional \$500 to replace it with a similar one with a better energy rating.

The most *we'll* pay is \$2,500 in total per *period of insurance*.

**But not...**

**Standard Feature**



**Environmental upgrades – buildings**

✓ Buildings cover

✗ Contents cover

**We will...**

if:

- *your buildings* are a *total loss* and *we* have agreed to rebuild them; and
- *you'd* like to make improvements to *your* replacement building to make it more environmentally friendly

pay up to \$2,500 of the cost to *you*, after the deduction of any rebate to which *you* are entitled under any government or council scheme, to purchase and install any of the following:

- a rainwater tank (including the tank and necessary pump, wiring, foundations, stand and pipes);

**But not...**

costs in addition to *your buildings* sum insured for replacement of items or equipment which was already installed in or on *your buildings*

Continued next page...

**Standard Feature**

**Environmental upgrades – buildings**  
(continued...)

**We will...**

- a solar power system, solar hot water heating system or photo-voltaic electricity system (including any photo-voltaic or solar panels and necessary water tank, pump, wiring, supporting framework, inverter, electricity meter, ducting and pipes);
- a hot water heat exchange system (including the heat exchange system and necessary wiring, stand and pipes); or
- a grey water recycling system (including the recycling system, wiring and pipes)

**But not...**

**Standard Feature**



**Data or software**

- ✓ Buildings cover
- ✓ Contents cover

**We will...**

pay up to \$1,000 to recover or replace data or software stored on a device if it was lost because the device was *damaged* as a result of the *incident* at the *property address*

**But not...**

- if the data or software:
- was illegally acquired; or
  - can be recovered or replaced free of charge; or
  - is used by *you* or *your family* 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.



**Monitored alarm attendance – burglary**

- ✗ Buildings cover
- ✓ Contents cover

pay up to \$1,250 towards the cost of a security firm responding to *your* monitored alarm signal for burglary or attempted burglary

**Note:** As soon as reasonably possible after the burglary or attempted burglary, 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.

This feature is only payable once per *period of insurance*.

for a false alarm

**Standard Feature**

**We will...**

**But not...**



**Emergency services attendance**

- ✓ Buildings cover
- ✓ Contents cover

pay up to \$500 towards the costs *you* have to pay government emergency services to attend and protect *your* property against *damage* caused by an Insured Event

for false alarms



**Mortgage discharge**

- ✓ Buildings cover
- ✗ Contents cover

pay up to \$2,000 towards the reasonable legal and administrative costs where *you* need to discharge the associated mortgage, if *your buildings* at the *property address* are a *total loss*

This is payable in addition to *your buildings* sum insured.

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* sum(s) insured. The loss or *damage* must occur during the *period of insurance*.

In some cases, *you* will have to pay an excess when we have agreed 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 tiles for your new kitchen floor are being kept in the back yard and they're the only thing *damaged* during a *storm*, *you* will not have to pay an excess under the Standard Feature – **Building materials awaiting installation**. If, however, we have agreed to pay a claim for *damage* to your home caused by the same *storm*, *you* will have to pay an excess for that *storm* claim.

**Standard Feature**

**We will...**

**But not...**



**External door and window locks**

- ✓ Buildings cover
- ✓ Contents cover

pay up to \$2,500 to re-key or replace the locks in *your* residential *building* when the keys have been stolen within Australia

**Note:** As soon as reasonably possible after the theft *you* must report it to the police and provide details of the report to *us*. See **What you must do after an incident** for more information.

No excess is payable for this Standard Feature.

**Standard Feature**



**Food spoilage**

- ✗ Buildings cover
- ✓ Contents cover

**We will...**

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 *period of insurance*.

No excess is payable for this Standard Feature.

**But not...**

if the failure of the electricity supply was caused by:

- an *accidental* or deliberate switching off of the power supply by *you, your family* or someone who was on *your* property with *your* consent or the consent of *your family*;
- a deliberate act of the power supply authority or company; or
- industrial action

if the power supply authority or company agrees to pay *you* compensation for the spoilage

**Standard Feature**



**Forced evacuation by government authority**

- ✓ Buildings cover
- ✗ Contents cover

**We will...**

pay the necessary and *reasonable additional cost* of accommodation and living expenses, for *you, your family* and *your pets*, for up to 60 days if a government authority prohibits *you* from using your home (which is your permanent residence) because of one of the following:

- *damage* to a home, residential strata title property, road or street;
- a burst water main;
- a bomb threat or *bomb damage*;
- a riot; or
- emergency services refusing *you* access to *your* home or evacuating *you* for safety reasons due to the immediate threat of physical *damage* to *your* property caused by an Insured Event listed in this policy

An excess is payable for this Standard Feature.

**Standard Feature**



**Cover when you move house**

- ✗ Buildings cover
- ✓ Contents cover

**We will...**

cover *damage to your contents* at both your current and new permanent homes in Australia for up to 60 days from the day you start moving

Your *contents* will be covered at your new permanent residence for *damage* caused by the Insured Events described in this policy.

If you would like cover for your *contents* at your new permanent residence after the 60 days have passed, you must tell us. If we have agreed 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.

**But not...**

**Standard Feature**



**Contents in transit to your new residence**

- ✗ Buildings cover
- ✓ Contents cover

**We will...**

cover loss of or *damage to your contents* in transit in a motor vehicle from your *property address* 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;
- theft when there is forcible entry into the conveying vehicle:
  - involving actual or threatened violence to a person; or
  - that causes damage to the vehicle;
- collision and/or overturning of the conveying vehicle; or
- flooding of the conveying vehicle

An excess is payable for this Standard Feature.

**But not...**

*damage* to china, ceramics, glass, pottery or any other item of a brittle nature

*damage* that is limited to scratching, denting, bruising or chipping

*damage to your contents*:

- any time they are not contained within the conveying vehicle; or
- whilst they are in storage

**Standard Feature**



**Contents included in the purchase of your new residence**

- ✓ Buildings cover
- ✗ Contents cover

**We will...**

pay up to \$20,000 to cover carpets, curtains, internal blinds and other *contents* items included in the contract for the purchase of a property which will become *your* permanent residence. The cover will start from the date *you* become responsible for *damage* to the new property, and will end:

- on the date *you* move into it; or
- after 42 days, whichever is earlier.

The items will be covered for *damage* caused by the Insured Events described in this policy.

An excess is payable for this Standard Feature.

**But not...**

**Standard Feature**



**Building materials awaiting installation**

- ✓ Buildings cover
- ✗ Contents cover

**We will...**

pay up to \$2,000 towards the cost of loss or *damage* caused by one of the Insured Events to:

- building materials awaiting installation and which *you* intend to use for repairs, alterations or additions at your *property address*; and
- gas or electrical appliances intended to become *fixtures*

*We'll* only pay this benefit once in the *period of insurance*.

No excess is payable for this Standard Feature.

**But not...**

- loss of or *damage* to:
- soil, sand, gravel, bark, mulch or similar materials; or
  - gas or electrical appliances, unless they're in a locked and fully enclosed building at *your property address*



**Damage by emergency services**

- ✓ Buildings cover
- ✓ Contents cover

cover *damage* at the *property address* caused by government emergency services in the execution of their duty

No excess is payable for this Standard Feature.

if the *damage* arises from or is in connection with activities of emergency services in relation to suspected or actual criminal conduct *by you, your family* or someone with the consent of *you or your family*

## Options you can add to your policy

### Accidental Damage option

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*.

If you have the Accidental Damage option, you are 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.

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*.

This covers you for things like: if you have *buildings* cover, where you lose control of a loaded wheelbarrow and it crashes into your garage door and if you have *contents* cover, where your friend's child who's visiting *accidentally* smashes your television screen with a ball.



Cover type	What you're covered for	What you're not covered for
<p><b>If you have buildings cover</b></p>	<p>We'll cover <i>accidental damage</i> to <i>your buildings</i>, including <i>damage</i> caused by <i>power surge</i> confirmed by an appropriately qualified contractor</p> <div style="border: 1px solid blue; border-radius: 10px; padding: 5px; margin: 10px 0;"> <p>If you think you may have a claim for <i>power surge</i>, please call <b>1300 034 888</b> before you contact anyone to make repairs.</p> </div> <p>You are also covered for some things that wouldn't be covered under the Insured Event <b>Fire</b>.</p> <p>See the Insured Event for details of this additional cover.</p>	<p><i>damage</i> caused by anything excluded under any section of <i>your policy</i>, including:</p> <ul style="list-style-type: none"> <li>• anything in the '<b>We won't cover</b>' column of the Insured Events table, except where specifically noted as being covered under the Accidental Damage option:                             <ul style="list-style-type: none"> <li>◦ if you have <i>buildings</i> cover, see the Insured Event <b>Fire</b>;</li> <li>◦ if you have <i>contents</i> cover, see the Insured Events <b>Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures</b> and <b>Storm, storm surge, rain, hail or flood</b></li> </ul> </li> </ul>
<p><b>If you have contents cover</b></p>	<p>We'll cover:</p> <ul style="list-style-type: none"> <li>• <i>accidental damage</i> to <i>your contents</i>, including <i>damage</i> caused by <i>power surge</i> confirmed by an appropriately qualified contractor; and</li> </ul>	<ul style="list-style-type: none"> <li>• anything in the '<b>But not...</b>' column of the Standard Features tables; and</li> <li>• the <b>General Exclusions</b>.</li> </ul>

Continued next page...

Cover type	What you're covered for	What you're not covered for
<p><b>If you have contents cover</b> (continued...)</p>	<div data-bbox="371 252 645 491" style="border: 1px solid blue; padding: 5px; margin-bottom: 10px;"> <p>If you think you may have a claim for <i>power surge</i>, please call <b>1300 034 888</b> before you contact anyone to make repairs.</p> </div> <ul style="list-style-type: none"> <li>• <i>accidental loss of your contents</i> that can't be recovered after you have taken reasonable steps to try to find or recover them.</li> </ul> <p>You are also covered for some things that wouldn't be covered under the following Insured Events: <b>Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures</b> and <b>Storm, storm surge, rain, hail or flood</b>. See these insured events for details of this additional cover.</p>	<p>If you have <i>contents cover</i>, <i>damage</i> to any of the following items while being used:</p> <ul style="list-style-type: none"> <li>• power driven items;</li> <li>• <i>sporting equipment</i>;</li> <li>• items used by you or your family for earning any income;</li> <li>• <i>bicycles</i>;</li> <li>• watercraft; and</li> <li>• <i>model aircraft or drones</i>.</li> </ul>

**Portable Contents option**

The Portable Contents option covers personal items that are designed to be used, worn or carried away from home. Under this option, we only cover items that:

The Portable Contents option is not available for holiday homes.

- fit into a Portable Contents category. See the following **Category** list; and
- would be covered as *contents*. See **What do we mean by contents?**

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

- you have *contents cover*; and
- the *property address* is the place of your permanent residence; and
- we have agreed to provide the Portable Contents option.

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.

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*.

Continued next page...



## Portable Contents option (continued...)

### Category

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Mobile phones

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Jewellery and watches – does not include smart watches

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

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*Bicycles* – includes bicycle equipment and accessories

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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

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*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.

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### Collections

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If you would like a Category limit which is more than the amount we would accept, we'll tell you and you can tell us about the items and the amount you want them covered for. If we have agreed 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 which would not be covered as *contents* such as business stock, motor vehicle keys, a motorcycle that is required by law to be registered or a drone that falls outside the *model aircraft* or *drone definition* (for example you cannot insure a drone under this policy if it cost more than \$1,500 when new). See **What do we mean by contents?**;
- items that do not fit into a *Portable Contents* category (for example we will not cover cash, bullion or items that are not designed to be removed from *your property address* (such as individual works of art, televisions, vacuum cleaners, and lawn mowers)). See the **Category** list on the previous page;
- 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 any income;
- theft of an unattended watercraft in a public place;

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

Continued next page...

### What you're not covered for (continued...)

- 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**.

### 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*.

#### If you have buildings cover

We'll cover *your* legal liability as an owner or occupier for:

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

arising from an *occurrence* during the *period of insurance* at *your property address*.

For example, *you* may be found liable to pay compensation when a guest falls and is injured when visiting *your* home.

#### If you have contents cover

We'll cover *your* legal liability anywhere in the world for:

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

arising from an *occurrence* during the *period of insurance* anywhere in the world, other than at the *property address*.

For example, *you* may be found liable to pay compensation if *you* have an accident while riding your bicycle and injure someone, or *your* dog escapes from the *property address* and bites someone.

Standard Features applicable to legal liability cover

Standard Feature	We will...	But not...
<p><b>Legal liability extension if your buildings are a total loss</b></p> <p>✓ Buildings cover</p> <p>✗ Contents cover</p>	<p>continue to cover <i>your</i> legal liability in relation to the <i>property address</i> if <i>your buildings</i> are a <i>total loss</i>:</p> <ul style="list-style-type: none"> <li>• until the original expiry date of the policy; or</li> <li>• for up to six months from the date of the <i>occurrence</i>, whichever happens later.</li> </ul> <p>However, legal liability cover will end immediately during this period if:</p> <ul style="list-style-type: none"> <li>• any construction commences at the <i>property address</i>;</li> <li>• the land at the <i>property address</i> or any part of it is sold;</li> <li>• another policy that includes similar liability cover is taken out in relation to the property; or</li> <li>• the construction of a home to replace the insured home commences at another address.</li> </ul>	

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)

- ✗ Buildings cover
- ✓ Contents cover

cover *your* legal liability for:

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

caused by an *occurrence* arising from the ownership, possession or use of:

- *mobility scooters* (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;
- domestic garden appliances such as ride on mowers; or
- golf buggies,

during the *period of insurance*.

cover *your* legal liability for personal injury caused:

- solely as a result of *you* being a passenger in a registered vehicle; or

any liability if *you* 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 *you* are entitled to be covered wholly or partly by any other insurance that was not entered into by *you*

any liability if *you* are using a vehicle illegally. This includes when *you* are using or being a passenger in a vehicle:

- away from *your property address*, and the vehicle can't be registered in your state or territory because of its characteristics, such as maximum speed, weight or vehicle type

Continued next page...

## Standard Feature

### Supplementary vehicle liability cover

(continued...)

#### We will...

- by a registered vehicle if the *occurrence* causing the personal injury takes place at *your property address* during the *period of insurance*.
- This Standard Feature is payable as part of *your* limit of legal liability.

#### But not...

- either at or away from *your property address*, 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;
- loss or legal liability caused by or arising from any pregnancy; or
- anything that is excluded by the **General Exclusions**.

## 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 other than at the *property address*. If *you* have insured *your contents* only, then *you* are not covered for any legal liability arising from 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; or
- the ownership, possession, or use of any:
  - aerial device or aircraft (except kites or *model aircraft* or *drones*);
  - aircraft landing area;
  - hovercraft;

Continued next page...

## The cover

### What you're not covered for under legal liability (continued...)

- 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 four metres in length (except kayaks, canoes, surfboards, surf skis or sailboards not longer than eight 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're also claiming for *damage* to your *buildings* and/ or *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 *buildings* or *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 the home building.

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:
  - 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 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;

## Condition of your home (continued...)

- *your* home not being structurally sound, watertight, secure, well maintained and in a good state of repair, for example where:
  - gutters overflow and cause water *damage* due to a build-up of leaves or other debris;
  - wind, rain or hail entering the *buildings* due to part of the roof being rusted through.

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.

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.

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

- wear, tear, *depreciation*, rust, oxidisation, 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, or atmospheric or climatic conditions.

For example, the gradual weathering of brick, mortar or concrete or the breakdown of grouting or tile adhesive over time.

## Construction works

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 *buildings* under construction or undergoing renovations, alterations, additions or repairs that:

- involve removal of any part of the roof or an external wall; or
- impact the structure of a building such as removing or changing supporting walls, underpinning, foundations or piers.

If *you* are removing the roof (except if the roof is fully reinstated within 24 hours of the commencement of its removal), or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the *property address*, we will cancel *your* policy and return any unused premium to *you*.

## 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*;
- any decrease in the value of *your* land;
- any diminished value of *your* property after it's been repaired;
- any intangible losses including intellectual or sentimental value;
- 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, *damage*, cost, 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**;
- 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**; 
- 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**; 
- 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

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 due to a rat chewing through an electrical wire.

For example, we will cover *damage* due to water escaping from pipes *damaged* by tree roots.



## Other loss or damage (continued...)

- where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- or in connection with any contagious or communicable disease;
- or in connection with:
  - an unauthorised or malicious act, software, coding or instructions;
  - a threat, hoax, scam or fraud;
  - programming or operator error; or
  - outage,
 affecting the use, integrity, security, operation, storage of, or access to, data, information, a computer, system, device, appliance, equipment, software, hardware, backup facility or a component of or attachment to any of these, regardless of time or place.

Examples of what are not covered under *your* policy:

- loss, damage, destruction, distortion, erasure, corruption or alteration of, or loss of access to, or interference with, data on a computer or access to an internet service, due to malicious software or a cyber-attack, including but not limited to viruses, worms, Trojan Horses, back doors, logic bombs, trap doors, denials of service, ransomware or any computer hacking;
- unauthorised access to or copying of personal information via the internet or mobile phone network;
- unauthorised access to, or interference with the operation of, an appliance or device via the internet, Wi-Fi or Bluetooth;
- unauthorised access to your computer or device provided by means of a scam, or connection of a storage or other device affected by malicious software.

However, *you* will still have cover for physical *damage* to your property insured under *your* policy caused by an Insured Event such as **Fire**;

- fees payable in relation to:
  - repairing or rebuilding any part of your *buildings* 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

## Other loss or damage (continued...)

- a notice served on *you* by a statutory authority before the *incident* took place;
- boarders, tenants or paying guests residing at the *property address*; or
- changes in a right, title or interest in your property, for example due to a transfer, agreement or adverse possession.

This policy is not designed to cover properties rented out wholly or in part to boarders, tenants or paying guests.

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*.

## Operation of law, war, nuclear material or terrorism

There is no cover under any section of *your* policy for any claims, loss, cost, *damage*, injury, death or legal liability, that is caused by, or 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 limitation and exclusion clause

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.

## 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 it is unlawful 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 *our* Kogan Home Insurance Additional Information Guide at [koganinsurance.com.au/useful-docs/](https://koganinsurance.com.au/useful-docs/) or call **1300 034 888** for a copy at no charge by *us*.

We handle many home insurance claims every day. We know that some of *our* customers face difficult circumstances when making a claim on their home 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 Customer Support policies available at [qbe.com/au](https://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 **1300 034 888** to make *your* claim, or lodge it online at [koganinsurance.com.au/make-a-claim/](https://koganinsurance.com.au/make-a-claim/). If the situation requires urgent attention, please call *us*. We're available 24 hours, seven days a week.

Continued next page...

## What you must do after an incident (continued...)

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, other than as covered in the Standard Feature – **Emergency temporary repairs**. 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 **1300 034 888** 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.

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 buildings and/or contents sum(s) insured after a partial loss?

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

## What happens after a total loss?

### Buildings and/or contents

Cover ends when we have agreed 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
- Temporary storage of contents
- Environmental upgrade – buildings
- Environmental upgrade – contents
- Mortgage discharge
- Improved security

If you have *buildings cover*, we may continue to cover your legal liability in relation to the *property address* for a limited period. See **Legal liability extension if your buildings are a total loss** for details.

### Specified Contents and Specified Portable Contents

Cover ends for the item when we have agreed to pay your claim.

## Portable Contents – Categories

Cover ends for the category when we have agreed 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 *buildings* or *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 have agreed 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.

Unless we say otherwise, all amounts in your policy are inclusive of GST.

## 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.

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.

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

If 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 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 covered by your policy that you won't hold them responsible then, to the extent we've been prejudiced by this act, 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;
- 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.

Continued next page...

## Providing proof of ownership and value (continued...)

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 buildings claims

We'll normally pay *our* supplier the necessary and *reasonable cost* to repair, replace or rebuild the *damaged* parts of the *buildings* to a condition substantially the same as, but not better than, when new. Where this happens, *you'll* receive *our* **Lifetime guarantee on buildings repairs**.

## If you don't use our supplier

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

- *you* decide to:
  - rebuild to a better standard; or
  - sell the land at the *property address*; and/or
  - rebuild elsewhere;
- if it's not practical for *us* to repair, replace or rebuild *your buildings* due to the age, policy limit, inadequate sum insured, construction or condition of *your buildings* or if materials needed for repairs are not readily available;
- 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, replace or rebuild the *damaged* parts of *your buildings* 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 don't use our supplier (continued...)

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, replacements or rebuilding;
- third party cost estimation sources; and
- *your* circumstances, including the location and attributes of *your buildings*.

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 works* 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.

When we pay *you* the *reasonable cost* to repair, replace or rebuild the *damaged* parts of *your buildings*, *you* will not be eligible for *our* **Lifetime guarantee on buildings repairs** because we won't have appointed the supplier or managed the works.

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

**Building costs**

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

- to temporarily protect *your property address*;
- for demolition;
- to remove debris from *your property address*;
- for an architect or surveyor; and
- to comply with current building codes and statutory requirements.

← This includes preventing access to limit the risk of theft, weather damage and injury.

**Undamaged parts of your buildings**

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

**External buildings damage**

**Damage to roofs, doors, gates and fences**      *We'll* only repair or replace the individual tiles, roof sheeting, doors, gates or fence panels that were *damaged*.

**Damage to external walls**      *We'll* only repair or replace the part of the wall that was *damaged*.

**Paths/ driveways/ tennis courts etc.**      *We'll* only repair or replace the areas that were *damaged*.

**Undamaged parts of your buildings (continued...)**

**Internal buildings damage**

**Damage to internal flooring**      *We'll* pay to repair or replace up to an existing change or join in the flooring, or an archway, doorway or similar opening, whichever is closest to the *damage*.

(excludes carpets – these are covered as contents)

*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.

*We* won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.

**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**

If part of *your* home is *damaged* or destroyed by an Insured Event and we pay *your* claim, or one of *our* suppliers has caused *damage* during exploratory work to locate the source of escaped water or other liquid, *we'll* match existing materials if they're commercially available in Australia when we repair, replace or rebuild 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 buildings*, 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, replace or rebuild with these materials.



### Delays in repairing, replacing or rebuilding

If *you* delay repairing, replacing or rebuilding, for example by unreasonably delaying to review and approve documents necessary to effect the repair, replacement or rebuilding, for more than six months from the date when the claim was approved, *we'll* only pay the *reasonable cost* that would have been incurred to repair, replace or rebuild *your buildings* at the time the claim was approved. *You* may have to pay any increase in cost caused by *your* delay.

If *you* believe that, due to special circumstances, *you* have a reason to delay the repair, replacement or rebuilding for more than six months, *we* will give consideration to those circumstances, and *we* may:

- not charge *you* for any increase in cost caused by the delay; or
- pay the *reasonable cost* that would have been incurred to repair, replace or rebuild *your buildings* at the time the claim was approved

### Rebuilding at an alternative location

If *your buildings* are a *total loss*, *you* may choose to rebuild at another site in Australia. *We* won't pay *you* more than it would have cost to rebuild at *your property address*.

### Lifetime guarantee on buildings repairs

*We* closely monitor the performance of *our* suppliers to help ensure the best outcome for *our* insureds. This enables *us* to guarantee that if *we* have:

- selected and authorised a supplier to replace, repair or rebuild *your buildings*; and
- paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work;

and a defect arises in the lifetime of *your buildings* as a result of poor-quality workmanship or use of incorrect or poor-quality materials, *we'll* rectify the problem by arranging, authorising and paying for further replacement, repair or rebuilding.

If *we* have selected and authorised a supplier to replace, repair or rebuild *your buildings* and *we* are satisfied that the work requires rectification to such an extent that *your home* is unfit to live in, *we'll* arrange and pay the *reasonable costs* of temporary accommodation until the home is fit to live in.

### Lifetime guarantee on buildings repairs (continued...)

*We* will also handle any complaint about the quality or timeliness of the work or conduct of the supplier as part of *our* complaints handling process.

This guarantee does not apply to:

- replacements, repairs or rebuilding that *you* arrange, authorise or make yourself (even if *we* give *you* the name of a possible supplier (which includes a repairer or builder) who is involved with the repair, replacement or rebuilding);
- home replacement, repairs or rebuilding that *you* arrange, authorise or make yourself (even if *we* give *you* or a supplier a cheque or other form of payment for all or part of the repair cost);
- loss, *damage* or failure of any electrical or mechanical appliances or machines that form part of *your home*; or
- *wear and tear* consistent with normal gradual deterioration (e.g. paint peeling as part of its normal life cycle, wood rotting or mould from moisture in the air or ground, roofs weathering or a hot water system leaking as a result of normal gradual deterioration).

### Fences

When *we* pay a claim for *damage* to a shared or dividing fence, *we* will pay no more than *your* proportion of costs for the repair or replacement in accordance with the relevant legislation relating to dividing fences, for example Dividing Fences Act or Dividing Fences and Trees Act or any similar legislation. Typically, *your* proportion of the cost will be 50% of the repair or replacement cost of the fence.

If there is no legislation in place in relation to the amount that *you* are liable for, with respect to the repair or replacement of dividing fences, then *we* will pay no more than 50% of the cost of repair or replacement of the shared or dividing fence.

However, *we* will pay the full cost to repair, rebuild or replace the fence if:

- there's no neighbour who is liable to share the cost of repairing, rebuilding or replacing the fence; or
- the *damage* to the fence was caused by an Insured Event at *your property address* and *you're* liable to pay the full cost of repairing, rebuilding or replacing the fence.

*We* will pay no more than the cost to repair, rebuild or replace a fence of the same quality and specification as the fence which was *damaged*.

### The most we'll pay

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

Your buildings sum insured may be increased through the application of the **Sum(s) insured adjustment feature** or, if it's shown on your *Certificate of Insurance*, the **Buildings Sum Insured Safeguard**.

### How we settle contents claims

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;
- 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 the amount we'll pay is determined 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 the amount we'll pay is determined 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.
- 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 the amount we'll pay is determined 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 the amount we'll pay is determined 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.

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

Your *contents* sum insured may be increased through the application of the **Sum(s) insured adjustment feature**.

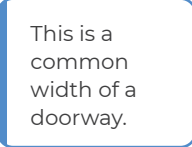
There are limits on what we'll pay for some individual items:

- 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*, less any applicable excess(es).

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 Kogan Home Insurance Additional Information Guide at [koganinsurance.com.au/useful-docs/](http://koganinsurance.com.au/useful-docs/) or call **1300 034 888** for a copy at no charge by us.

**The most we'll pay** (continued...)

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

Item	What we pay
<b>Carpets</b>	<p>We'll pay to repair or replace up to an existing change or join in the carpet or an archway, doorway or similar opening, whichever is closest to the <i>damage</i>.</p> <p>We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide. </p> <p>We won't pay to replace any undamaged carpet in any other adjoining rooms, hallways or stairwells.</p>
<b>Photographs and videos</b>	<p>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.</p>
<b>Sets or pairs</b>	<p>If we can't repair an item which forms part of a <i>set or pair</i> or it can't be replaced because:</p> <ul style="list-style-type: none"> <li>• we're unable to reasonably match it; or</li> <li>• the functionality of the <i>set or pair</i> is lost (e.g. hearing aids/ <i>sporting equipment</i>)</li> </ul> <p>you can choose to either:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• keep the remaining item(s), in which case we'll pay the replacement value of the lost or <i>damaged</i> item.</li> </ul> <p>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).</p>

**Excesses**

In most cases, *you'll* need to contribute an amount towards the cost of any claims that are accepted. *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 *our Kogan Home Insurance Additional Information Guide* at [koganinsurance.com.au/useful-docs/](http://koganinsurance.com.au/useful-docs/) or call **1300 034 888** for a copy at no charge by us.

We will not apply an excess for legal liability claims.

Excess type	When it applies
<b>Basic Excess – Buildings</b>	<p>All <i>buildings</i> claims unless otherwise stated</p> <p>If you have <i>buildings</i> and <i>contents</i> covers, and you make a claim for both <i>your buildings</i> and <i>contents</i> as a result of the same <i>incident</i>, you'll only have to pay the highest applicable Basic Excess.</p>
<b>Basic Excess – Contents</b>	<p>All <i>contents</i> claims unless otherwise stated</p>

**Imposed Excess** Where applicable, this excess is payable in addition to the Basic Excess.

This may apply due to your claims history.

Continued next page...

## Excess type      When it applies

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### Renovation, Alteration, Addition or Repair Excess

This excess applies when:

- we have agreed to cover *you* whilst *you're* undertaking renovations, alterations, additions or repairs at the *property address*; and
- *damage* 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 *your Certificate of Insurance*,

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

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### Unoccupied Property Excess

This excess applies when:

- *you* do not tell *us* that *your property* 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 property* was first *unoccupied*.

A different excess applies for each of the following periods when *your property* 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**

**Excess type**      **When it applies**

**Unoccupied Property Excess for Agreed period**

This excess applies when:

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

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.**

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

**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 or rebuild 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 our Kogan Home Insurance Additional Information Guide at [koganinsurance.com.au/useful-docs/](http://koganinsurance.com.au/useful-docs/) 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 seven 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.

Continued next page...

### Paying by direct debit (continued...)

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 have agreed 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 seven 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.

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.

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**.



# Definitions

Term	Definition
<b>Accidental</b>	Resulting from a mishap or adverse event that is not expected and is unintended by <i>you</i> and <i>your family</i> .
<b>Action of the sea</b>	Tidal wave, high tide, king tide or any other movement of the sea except for: <ul style="list-style-type: none"> <li>• <i>tsunami</i>; and</li> <li>• <i>storm surge</i>.</li> </ul>
<b>Antique</b>	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> .
<b>Artworks</b>	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> .
<b>Bicycle</b>	<ul style="list-style-type: none"> <li>• A bicycle with no attached engine</li> <li>• An electric bicycle not required to be registered by law with a motor no more than 200 watts continuous rated power</li> <li>• Pedelec bicycles not required to be registered by law with a motor no more than 250 watts continuous rated power</li> </ul> <p><b>Note:</b> 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.</p>
<b>Buildings</b>	See <b>What do we mean by buildings and fixtures?</b>
<b>Burnout</b>	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.

Term	Definition
<b>Certificate of Insurance</b>	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.
<b>Collection</b>	<p>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.</p> <p>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.</p> <p>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.</p>
<b>Collision, colliding</b>	The unexpected sudden impact of a moving body or object, striking violently or crashing into another object.
<b>Contents</b>	Items listed under <b>What do we mean by contents?</b>

Term	Definition
<b>Damage, damaged</b>	<p>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.</p> <p>It does not include:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• scratching or denting which is cosmetic and that's the only damage.</li> </ul>
<b>Depreciation</b>	Reduction in value of an item or property due to <i>wear and tear</i> or age.
<b>Earth movement</b>	<p>Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, <i>erosion</i>, settlement or shrinkage of earth but not earthquake.</p> <p><b>Note:</b> 'Heave' is the upward movement of the earth supporting a building because of the expansion of soil.</p>
<b>Erosion</b>	Worn or washed away by water, ice or wind.
<b>Family</b>	<i>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.</i>
<b>Fixtures</b>	See <b>What do we mean by buildings and fixtures?</b>

Term	Definition
<b>Flood</b>	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> <li>• a lake (whether or not it has been altered or modified);</li> <li>• a river (whether or not it has been altered or modified);</li> <li>• a creek (whether or not it has been altered or modified);</li> <li>• another natural watercourse (whether or not it has been altered or modified);</li> <li>• a reservoir;</li> <li>• a canal;</li> <li>• a dam.</li> </ul>
<b>Incident</b>	An event or series of related events which cause loss or <i>damage</i> and results in a claim on <i>your</i> policy.
<b>Insured</b>	See definition of <i>You, your, insured</i> .
<b>Kogan.com</b>	Kogan Australia Pty Limited, ABN 53 152 570 351, AR number: 001256858.

Term	Definition
<b>Medical or health items</b>	<ul style="list-style-type: none"> <li>• hearing aids (excluding hearing implants for example bone-anchored hearing aids)</li> <li>• prescription spectacles;</li> <li>• contact lenses;</li> <li>• artificial teeth or eyes;</li> <li>• oxygen apparatus;</li> <li>• insulin pumps;</li> <li>• <i>mobility scooters</i> (including electric wheelchairs) owned and used in compliance with the applicable state or territory laws and regulations; and</li> <li>• other medical, surgical, prosthetic or dental aids, equipment or appliances other than: <ul style="list-style-type: none"> <li>◦ any medical equipment or apparatus that: <ul style="list-style-type: none"> <li>– requires specialised fitting, customisation or modification by a medical professional; or</li> <li>– is custom made for <i>you</i>; or</li> <li>– requires operation or supervision by a medical professional while in use; or</li> </ul> </li> <li>◦ drugs or other prescribed medication.</li> </ul> </li> </ul>
<b>Mobility scooter</b>	Motorised mobility devices such as electric wheelchairs and mobility scooters owned and used in compliance with applicable state or territory laws and regulations.

Term	Definition
<b>Model aircraft or drone</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• isn't a kite;</li> <li>• is registered, if required by law;</li> <li>• isn't used for anything other than the purpose for which it was originally designed;</li> <li>• has a wingspan of no more than 150 centimetres;</li> <li>• weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and</li> <li>• costs no more than \$1,500 when new including anything in, on or attached to it.</li> </ul> <p>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.</p>
<b>Occurrence</b>	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.
<b>Open air</b>	Anywhere at the <i>property address</i> not fully enclosed by walls and a roof.
<b>Period of insurance</b>	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 your policy ends sooner, for example your policy is cancelled, the <i>period of insurance</i> ends at the same time.
<b>Personal watercraft</b>	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.



Term	Definition
<b>Pet</b>	<p>An animal that:</p> <ul style="list-style-type: none"> <li>• is owned by <i>you</i>;</li> <li>• can be legally kept;</li> <li>• is registered and microchipped (where required by law); and</li> <li>• normally lives with <i>you</i> at the <i>property address</i>.</li> </ul> <p>It does not include any animal used for racing or commercial breeding purposes or any declared dangerous dog or menacing dog.</p>
<b>Portable Contents</b>	<p>'Portable Contents – Categories' and Specified Portable Contents shown on <i>your Certificate of Insurance</i>.</p> <p><b>Note:</b> Portable Contents are personal items that are designed to be used, worn or carried away from home. See <b>Portable Contents option</b> for details.</p>
<b>Power surge</b>	<p>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.</p>
<b>Property address</b>	<p>The address shown on <i>your Certificate of Insurance</i> on which <i>your buildings</i> stand, including the land, yard or garden used only for domestic purposes.</p>
<b>Reasonable cost, reasonable additional cost</b>	<p>If we arrange the repair, rebuild, replacement or work for which a cost is incurred: the actual cost that we incur.</p> <p>If <i>you</i> arrange the repair, rebuild, 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.</p> <p>If <i>you</i> arrange the repair, rebuild, replacement or work for which a cost is incurred without <i>our</i> prior consent because of an emergency and you act reasonably in:</p> <ul style="list-style-type: none"> <li>• making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or</li> </ul>

Term	Definition
<b>Reasonable cost, reasonable additional cost</b> (continued...)	<ul style="list-style-type: none"> <li>• arranging repairs, rebuild or replacements at market rates that are necessary to restore your property to a condition no better than when new; or</li> <li>• taking proportionate steps to protect <i>your</i> property from further <i>damage</i>:</li> </ul> <p>the actual cost as set out in a valid tax invoice.</p> <p>If <i>you</i> arrange the repair, rebuild or 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.</p> <p>If <i>you</i> arrange the repair, rebuild, 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.</p> <p>In this definition, when we say 'work' this includes services such as:</p> <ul style="list-style-type: none"> <li>• temporary accommodation; and</li> <li>• temporary storage of <i>contents</i>.</li> </ul> <p>In this definition, when we say 'act reasonably' this means acting prudently, as if <i>you</i> did not have insurance.</p>
<b>Scope of works</b>	<p>An itemised description of all work to be done to repair or rebuild, to a condition substantially the same as but not better than when new, the <i>damage</i> caused to your <i>buildings</i> by an <i>incident</i>.</p>
<b>Set or pair</b>	<p>Two or more articles, whose value together is more than the sum of their individual values.</p> <p><b>Note:</b> An article is not part of a set or pair merely because it is part of a <i>collection</i>.</p>
<b>Specified Contents</b>	<p>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 <b>Specified Contents</b>.</p>

Term	Definition
<b>Specified Portable Contents</b>	Items listed in the 'Specified portable contents' section of <i>your Certificate of Insurance</i> . See <b>Specified Portable Contents</b> .
<b>Sporting equipment</b>	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.
<b>Storm</b>	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.
<b>Storm surge</b>	The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a <i>storm</i> .
<b>Terrorism</b>	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: <ul style="list-style-type: none"> <li>• involves violence against one or more persons; or</li> <li>• involves <i>damage</i> to property; or</li> <li>• endangers life other than that of the person committing the action; or</li> <li>• creates a risk to health or safety of the public or a section of the public; or</li> <li>• is designed to interfere with or to disrupt an electronic system.</li> </ul>

Term	Definition
<b>Total loss</b>	<i>Your</i> property is a total loss when: <ul style="list-style-type: none"> <li>• we pay the total sum insured, item limit or category limit; or</li> <li>• <i>your</i> insured <i>buildings</i> and/or <i>contents</i>, <i>Specified Contents</i> items or <i>Specified Portable Contents</i> items are lost or destroyed.</li> </ul>
<b>Tsunami</b>	A sea wave caused by a disturbance of the ocean floor or seismic movement such as an underwater earthquake or landslide.
<b>Unliveable</b>	The home is unliveable if, due to an <i>incident</i> : <ul style="list-style-type: none"> <li>• it is unsafe to live in; or</li> <li>• 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</li> <li>• it is not furnished such that it is comfortably habitable; or</li> <li>• it does not contain a functioning refrigerator and cooking appliance; or</li> <li>• it does not have functional bathroom facilities; or</li> <li>• it is not connected to the electricity supply; or</li> <li>• it is not connected to hot and cold running water.</li> </ul>
<b>Unoccupied</b>	A property is <i>unoccupied</i> in a period of 90 consecutive days if, during that period, the following did not happen: <ul style="list-style-type: none"> <li>• <i>you</i>, <i>your family</i>, or someone with <i>your</i> consent slept and ate there for at least two consecutive nights in that 90 day period, and</li> <li>• on those two nights the property: <ul style="list-style-type: none"> <li>◦ was furnished such that it is comfortably habitable; and</li> <li>◦ contained at least one usable bed/mattress; and</li> <li>◦ contained at least one table or bench and a chair; and</li> </ul> </li> </ul>

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Term	Definition
<b>Unoccupied</b> (continued...)	<ul style="list-style-type: none"> <li>◦ contained a functioning refrigerator and cooking appliance; and</li> <li>◦ was connected to the electricity supply; and</li> <li>◦ was connected to hot and cold running water.</li> </ul> <p>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.</p>
<b>Vandalism or malicious act</b>	An act done with the intention of causing <i>damage</i> or harm, or with reckless disregard for the damaging or harmful consequences.
<b>We, our, us, QBE</b>	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.
<b>Wear and tear</b>	Physical deterioration to property occurring over time due to use and/or exposure to its environment.
<b>White goods</b>	Large, unfixd, electrical domestic appliances such as fridges, freezers, washing machines or dishwashers and clothes dryers.
<b>You, your, insured</b>	<p>The persons or entities named as Insured(s) on <i>your Certificate of Insurance</i>, except in the sections of your policy where we say otherwise.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• in the case of a company - that company’s directors and owners; and</li> <li>• in the case of a company that is a trustee - that company’s directors and owners and that trust’s beneficiaries</li> </ul> <p>if they normally live at the <i>property address</i>.</p>

## What do we mean by buildings and fixtures?

	✓ Covered	✗ Not covered
<b>Buildings</b>	<p><i>Your:</i></p> <ul style="list-style-type: none"> <li>• main building</li> <li>• outbuildings, including sheds and granny flats</li> <li>• <i>fixtures</i></li> </ul> <p>at the <i>property address</i>, used solely or principally for domestic and residential purposes</p>	<ul style="list-style-type: none"> <li>• buildings located outside Australia</li> <li>• caravans, trailers or their accessories</li> <li>• relocatable homes or mobile homes</li> <li>• shipping containers</li> <li>• houseboats</li> <li>• sheds (where there is no other residence at the <i>property address</i>)</li> <li>• a temporary building or structure</li> <li>• display homes</li> <li>• blocks of flats</li> <li>• strata title, company or community strata title units</li> <li>• buildings used for business, trade or professional purposes (except for a home office)</li> <li>• buildings used for accommodation services including nursing homes, guest houses, hostels, boarding houses, halfway houses, hotels/motels, farm stays, serviced apartments, resorts, dormitories or similar</li> </ul>

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	✓ Covered	✗ Not covered
<b>Buildings</b> (continued...)		<ul style="list-style-type: none"> <li>• buildings in the course of construction</li> <li>• buildings in the course of being demolished or that are awaiting demolition</li> <li>• condemned buildings</li> </ul>
<b>Fixtures</b>	<p>Items used for domestic purposes which are permanently attached or fixed to <i>your buildings</i> or <i>property address</i> such as:</p> <ul style="list-style-type: none"> <li>• fixed saunas, barbecues, clothes lines, room heaters, stoves, air conditioners, ceiling fans, lighting fixtures, hot water systems</li> <li>• kitchen cupboards, built-in furniture</li> <li>• meter boxes</li> <li>• exterior blinds and awnings</li> <li>• carports, pergolas, gazebos</li> <li>• paths, driveways, terraces</li> <li>• swimming pools or spas – inground or with fixed decking</li> <li>• tennis courts</li> <li>• gates and fences</li> <li>• retaining walls</li> </ul>	<ul style="list-style-type: none"> <li>• trees, shrubs, plants, hedges, lawns (real or artificial)</li> <li>• soil, earth, sand, gravel, bark, mulch or similar materials</li> <li>• paths or driveways made of earth or gravel</li> <li>• landscaping of any kind</li> <li>• swimming pool and spa covers and accessories</li> <li>• swimming pools and spas that are able to be moved</li> <li>• sea walls or pontoons</li> <li>• carpets and rugs</li> <li>• internal blinds</li> <li>• curtains</li> <li>• jetties used for business purposes</li> <li>• water</li> <li>• structures in the course of construction</li> </ul>

	✓ Covered	✗ Not covered
<b>Fixtures</b> (continued...)	<ul style="list-style-type: none"> <li>• garage doors</li> <li>• above and below ground utility services for which <i>you</i> are responsible</li> <li>• reticulation systems, wells and bores</li> <li>• television aerials, radio masts or aerials and fittings</li> <li>• fixed floor coverings, but not carpets</li> <li>• solar panels and equipment (but not plastic solar heating systems for swimming pools or spas)</li> <li>• private jetties, including fixed floating jetties</li> <li>• fixed water tanks.</li> </ul>	

## What do we mean by contents?

	✓ Covered	✗ Not covered
<b>Contents</b>	<p>Household goods and personal belongings while they are at the <i>property address</i>, and are:</p> <ul style="list-style-type: none"> <li>owned by <i>you</i> or <i>your family</i>; or</li> <li>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 <i>you're</i> renting a television),</li> </ul> <p>including:</p> <ul style="list-style-type: none"> <li>furniture, furnishings, bedding and towels</li> <li>electronic items such as: <ul style="list-style-type: none"> <li>televisions</li> <li>stereos</li> <li>entertainment systems</li> <li>microwaves</li> </ul> </li> <li>kitchen appliances</li> <li>kitchenware such as cutlery and crockery</li> <li><i>white goods</i></li> <li>carpets (whether fixed or unfixed)</li> <li>internal blinds, curtains</li> </ul>	<ul style="list-style-type: none"> <li>pets or other animals (including fish and birds)</li> <li>lawns, hedges, trees, shrubs, plants (real or artificial)</li> <li>soil, earth, sand, gravel, bark, mulch or similar materials</li> <li>motor vehicles (other than <i>mobility scooters</i>) that are required by law to be registered</li> <li>mopeds and petrol-powered bicycles of any kind</li> <li><i>personal watercraft</i></li> <li>motorised watercraft longer than four metres or with an engine exceeding 10 horsepower</li> <li>watercraft other than surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than four metres</li> <li>surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than eight metres</li> <li>hovercraft</li> </ul>

	✓ Covered	✗ Not covered
<b>Contents</b> (continued...)	<ul style="list-style-type: none"> <li>cash, vouchers, coupons, gift cards, money orders, negotiable financial documents, bullion, ingots, uncut and unset gemstones*</li> <li>jewellery and watches*</li> <li><i>collections</i>*</li> <li><i>artworks</i>, rugs and <i>antiques</i>*</li> <li>accessories, appliances or spare parts for motor vehicles, caravans, trailers and watercraft*</li> <li><i>model aircraft or drones</i>*</li> <li>food and prescribed medicines that must be refrigerated or frozen*</li> <li><i>bicycles</i> and their equipment and accessories</li> <li><i>medical or health items</i></li> <li>the following vehicles if they are not required, by law, to be registered: <ul style="list-style-type: none"> <li>motorcycles with an engine capacity of up to 125cc</li> <li>domestic garden appliances</li> <li>golf buggies</li> <li>battery-powered children's toys</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>aircraft or aerial devices, other than: <ul style="list-style-type: none"> <li>kites; or</li> <li><i>model aircraft or drones</i></li> </ul> </li> <li>aircraft or aerial devices ever used for any commercial purpose or earning any income</li> <li>caravans or trailers</li> <li>motor vehicle keys, remote locking or alarm devices</li> <li>accessories, appliances and spare parts for motor vehicles, caravans, trailers and watercraft in, on or attached to any of them</li> <li>illegally acquired items including illegally downloaded digital files, or items illegally in <i>your</i> possession</li> <li>any equipment connected with growing or creating any illegal substance</li> <li>water in tanks if there is a drinkable water supply available at the <i>property address</i> such as mains water</li> <li>any business stock</li> </ul>

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

	✓ Covered	✗ Not covered
<b>Contents</b> (continued...)	<ul style="list-style-type: none"> <li>• motorised watercraft up to four metres long and with an engine that does not exceed 10 horsepower</li> <li>• surfboards, surf skis, paddleboards, sailboards, canoes or kayaks up to eight metres long</li> <li>• relocatable light fittings not permanently fixed to <i>your buildings</i></li> <li>• clothing</li> <li>• children's toys</li> <li>• swimming pools and spas – relocatable above ground</li> <li>• swimming pool and spa covers and accessories</li> <li>• home office furniture and equipment</li> <li>• items used by <i>you</i> or <i>your family</i> for earning any income*</li> <li>• water in tanks but only if there is no drinkable water supply available at the <i>property address</i>.</li> </ul>	<ul style="list-style-type: none"> <li>• anything that's a building or fixture, even if it's not yet fixed to the land or buildings such as building materials awaiting installation</li> </ul>

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



# Privacy, complaints and other important information

## Privacy

### Kogan.com and your privacy

In this Privacy Statement, the use of 'we', 'our' or 'us' means Kogan.com Holdings Pty Ltd, Kogan.com Ltd, Kogan Australia Pty Ltd and its affiliates. We understand that privacy is important to *you* – it is to us too. That's why we respect *your* personal information and are committed to protecting it when providing products and services to *you*.

We collect *your* personal information for a range of purposes, including to communicate with *you* in relation to insurance cover and prospective insurance cover and to send *you* marketing communications relating to our other products and services. We may use and disclose *your* personal information for these purposes, for other purposes *you* consent to, and as permitted by law.

If *you* don't provide us with *your* personal information, we won't be able to provide these services to *you*.

*Your* information is handled in accordance with our Privacy Policy, which contains information about how to access and/or correct *your* information, or make a privacy related complaint. For more information please visit [kogan.com/au/privacy-policy](https://kogan.com/au/privacy-policy)

### 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.

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## QBE and your privacy (continued)

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](http://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, or the service or conduct of any of our suppliers, 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.

For additional assistance in lodging a complaint, please refer to [qbe.com/au](http://qbe.com/au)

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

### Step 2 – Customer Relations

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 Relations team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

You can also contact the Customer Relations team directly:

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

### Step 3 – 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 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](mailto: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](http://afca.org.au)

### More information

You can find more information about how we deal with complaints on our website at [qbe.com/au](http://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 cost.

### 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 [customer@qbe.com](mailto:customer@qbe.com)

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

**Phone:** 1300 363 992  
**Email:** [enquiries@oaic.gov.au](mailto: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](http://codeofpractice.com.au)

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit [insurancecode.org.au](http://insurancecode.org.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 Customer Support Policy is available at [qbe.com/au](http://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](http://apra.gov.au/financial-claims-scheme-general-insurers)

# Part B: Financial Services Guide

Preparation Date: 15 August 2022

## About this Financial Services Guide (FSG)

**This FSG is provided by Kogan Australia Pty Limited ABN 53 152 570 351, Authorised Representative No. 001256858 (Kogan.com). In this FSG 'we', 'our', 'us' means Kogan .com. 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 Kogan.com by:

<b>Phone:</b>	1300 034 888
<b>Email:</b>	<a href="mailto:enquiries@koganinsurance.com.au">enquiries@koganinsurance.com.au</a>
<b>Mail:</b>	Kogan.com GPO Box 2579 Melbourne VIC 3001
<b>Website:</b>	<a href="http://koganinsurance.com.au">koganinsurance.com.au</a>



## How is Kogan.com authorised?

In providing the financial services referred to in this FSG, Kogan.com is acting as an Authorised Representative of QBE Insurance Australia Ltd (QBE) who is the holder of an Australian Financial Services Licence.

## What financial services are we authorised to provide?

Kogan.com is 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

Kogan.com will be acting on behalf of QBE. QBE is therefore responsible for the financial services performed by Kogan.com as described in this FSG. QBE 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?

Kogan.com offers householder insurance products under a distribution agreement with QBE. QBE is an Australian Financial Services Licensee (AFSL 239545), and is licensed to deal in, and provide advice on, general insurance products. Kogan.com 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. Kogan.com receives remuneration from QBE of up to 10% 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 QBE. Where a referral fee is paid, it will be at no additional cost to you and will be appropriately disclosed by the referring entity in accordance with applicable laws.

## What should you do if you have a complaint?

If you have a complaint about the services provided by us, you should contact Kogan.com by:

**Phone:** 1300 034 888  
**Mail:** Kogan.com  
 GPO Box 2579  
 Melbourne VIC 3001  
**Website:** [koganinsurance.com.au/complaints-process/](http://koganinsurance.com.au/complaints-process/)

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](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto: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 Kogan.com has been authorised by QBE.

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## Need help or need to make a claim?



1300 034 888



[enquiries@koganinsurance.com.au](mailto:enquiries@koganinsurance.com.au)



[koganinsurance.com.au/make-a-claim](https://koganinsurance.com.au/make-a-claim)



PO Box 454, Parramatta NSW 2124