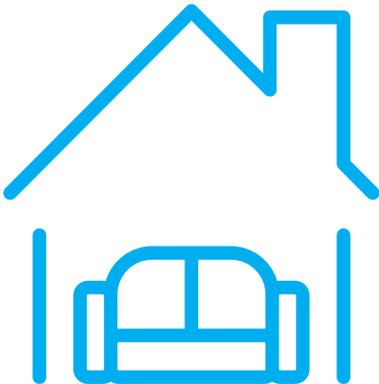


Home Insurance

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 ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ 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 QBE

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

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.

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 vacant pending 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.



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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About your policy

Our agreement

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

Your policy documents

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



this Product
Disclosure
Statement (PDS)



any applicable
Supplementary Product
Disclosure Statement (SPDS)



*your Certificate
of Insurance*

Information in this PDS might change. If the change is adverse, and might affect a reasonable person's decision to buy the policy, then *we'll* issue an SPDS or a new PDS at renewal. All updates (whether adverse or not adverse) will be made available at qbe.com/au or *you* can request an up-to-date paper copy at no charge by *us*.

Receiving your policy documents

We'll normally email *your* policy and other related documents. We'll consider an email to be received by *you* 24 hours from the time it's sent out of *our* data system. *You* can choose to receive *your* policy documents by post and *you* can change *your* preference at any time. It's your responsibility to make sure we have your current email and mailing address on record, so *you* must let *us* know as soon as these change.

About this PDS

This PDS tells *you* about the QBE 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.

When there is more than one insured

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

Interests in the policy

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

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

If *you* have used all or part of *your 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 within 21 days of the start or renewal date of *your* policy, *you* can cancel it and we'll give *you* a full refund if *you* haven't made a claim on *your* policy.

See also **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	✓	✓
Note: 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 *us* on **133 723** 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

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, 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.

About your policy

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 agree to:

- 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 Home Insurance Additional Information Guide at qbe.com/au or call *us* on **133 723** 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, regardless of the age of the original item, where possible.

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

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> Note: Limits apply to some <i>contents</i> items. See Contents with limits .	✗	✓
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 Contents with limits	✗	✓

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

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 Home Insurance Additional Information Guide at qbe.com/au or call us on **133 723** for a copy at no charge by *us*.

About your policy

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 agree to cover the item for more than the standard policy limit; and
- it is shown as a *Specified Contents* item on *your Certificate of Insurance*.

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

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

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

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**.

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

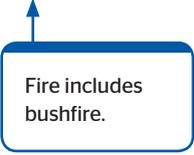
The table is a quick guide on where certain *contents* items are covered:

Location	Contents	Portable Contents (optional)
At the property address	Inside <i>your buildings</i>	✓
	In the <i>open air</i>	✓
Away from the property address	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
 Fire 	<p><i>damage</i> caused by:</p> <ul style="list-style-type: none">• fire;• charring, melting or scorching as a result of heat from a fire; and• smoke, ash or soot from a fire	<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">• an electrical or gas appliance intended to produce heat for example a toaster, kettle, clothes iron, heater or cooking appliance; or• smoking items for example cigarettes, cigars or pipes; <p>unless the Accidental Damage option has been added to your policy</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>

Insured Event	We'll cover	We won't cover
<p>Fire (continued...)</p>		<p><i>damage</i> deliberately caused by:</p> <ul style="list-style-type: none"> • <i>you or your family</i>; or • someone with <i>your</i> consent or the consent of <i>your family</i>
<p> Theft or burglary</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"> • involving actual or threatened violence to a person; or • that causes <i>damage</i> to the <i>buildings</i> <p>unless the Accidental Damage option has been added to your policy</p> <p>Note: As soon as reasonably possible after the theft, burglary or attempted theft or burglary, <i>you</i> must report the <i>incident</i> to the police and provide details of the report to <i>us</i>. See What you must do after an incident for more information.</p>	<p>theft or burglary of:</p> <ul style="list-style-type: none"> • 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 <div data-bbox="695 810 997 970" style="border: 1px solid blue; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">↑</p> <p>This exclusion does not apply to these items if <i>you</i> have insured them under Portable Contents.</p> </div> <ul style="list-style-type: none"> • 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) <p>unless the Accidental Damage option has been added to your policy</p> <p style="text-align: right; color: #0070C0;">Continued next page...</p>

Insured Event	We'll cover	We won't cover
<p>Theft or burglary (continued...)</p>	<p>If you have Contents cover and have suffered a burglary, see the Standard feature - Improved security to see if it applies to you.</p>	<p>loss or <i>damage</i> caused by theft, burglary or attempted theft or burglary:</p> <ul style="list-style-type: none">• 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
<p> Lightning</p>	<p><i>damage</i> caused by a direct lightning strike</p> <p><i>damage</i> caused by a <i>power surge</i> due to lightning as long as:</p> <ul style="list-style-type: none">• the Australian Government Bureau of Meteorology has a record of lightning in your area at the time the <i>damage</i> occurred; and• an appropriately qualified contractor confirms the <i>damage</i> was caused by <i>power surge</i> due to lightning <p>If you think you may have a claim for <i>power surge</i> under this Insured Event, please call us on 133 723 before you contact anyone to make repairs.</p>	

Insured Event


Storm, storm surge, rain, hail or flood

Storm includes cyclone.

We'll cover

damage caused by *storm, storm surge*, rain, hail or flood

damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the **Storm, storm surge, rain, hail or flood**

We won't cover

damage caused by water, rain, wind, hail or debris:

- entering your *buildings* 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
- because of existing *damage*, a design fault, a structural defect or faulty workmanship that:
 - *you* were aware of, or a reasonable person in the circumstances would have been aware of; and
 - *you* knew, or a reasonable person in the circumstances would have known may result in *damage* or further *damage*
- due to lack of maintenance

For example, where gutters overflow due to a build-up of leaves or other debris.

Continued next page...

Insured Event	We'll cover	We won't cover
<p>Storm, storm surge, rain, hail or flood (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">• retaining walls;• swimming pool or spa covers, solar covers or plastic liners (including vinyl);• swimming pools or spas as a result of hydrostatic pressure;• external paintwork, treated surfaces or finishes caused by water or wind where that's the <i>only damage</i> that occurs to that part of <i>your buildings</i>; or• 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">◦ in a poor or damaged condition before the <i>incident</i>; or

Insured Event	We'll cover	We won't cover
<p>Storm, storm surge, rain, hail or flood (continued...)</p>		<ul style="list-style-type: none"> ◦ installed or constructed incorrectly <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"> • cash, vouchers, coupons, gift cards, money orders, negotiable financial documents; • jewellery, watches and portable electronic items including mobile phones; or <div data-bbox="698 667 997 831" style="border: 1px solid blue; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">↑</p> <p>This exclusion does not apply to these items if <i>you</i> have insured them under Portable Contents.</p> </div> <ul style="list-style-type: none"> • 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) <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>Earthquake or tsunami</p>	<p><i>damage</i> caused by an earthquake</p> <p><i>damage</i> caused by a <i>tsunami</i></p> <p><i>damage</i> caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of, the Earthquake or tsunami</p> <p>Note: All <i>damage</i> caused by earthquake or <i>tsunami</i>, occurring within 7 days of the first <i>damage</i> occurring, will be regarded as <i>damage</i> resulting from one <i>incident</i>. If any earthquake or <i>tsunami</i> <i>damage</i> occurs after that, each subsequent 7 day period in which <i>damage</i> occurs will be regarded as a separate <i>incident</i>.</p> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center;"> <p>An excess applies for each <i>incident</i>.</p> </div>	<p><i>damage</i> caused by any <i>action of the sea</i></p>
 <p>Escape of water or other liquid</p>	<p><i>damage</i> caused by water or other liquid which suddenly and unexpectedly escapes from:</p> <ul style="list-style-type: none"> • a plumbing system; • a water main or pipe; • a bath, fixed basin or sink; • a waterbed; • a fixed heating or cooling system; • roof gutters or downpipes; • a tank; 	<p><i>damage</i>:</p> <ul style="list-style-type: none"> • deliberately caused by: <ul style="list-style-type: none"> ◦ you or your family; or ◦ someone with your consent or the consent of your family; • to your swimming pool or spa due to hydrostatic pressure; • due to water escaping from a shower recess or shower base; or

Insured Event

Escape of water or other liquid

(continued...)

We'll cover

- a toilet system;
- *white goods*; or
- a swimming pool or spa

damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the **Escape of water or other liquid**

If we have agreed to pay *your* claim for *damage* caused by escape of water or other liquid, 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

- due to:
 - lack of maintenance;

For example, where gutters overflow due to a build-up of leaves or other debris.

- a defect or faulty workmanship; or
 - a gradual process such as condensation, rising damp or splashing;
- that

- *you* were aware of, or a reasonable person in the circumstances would have been aware of; and
- *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
- to the glass components of items worn or carried by hand such as spectacles, watches, mobile phones, cameras and binoculars

unless *you* have *contents* cover and the Accidental Damage option has been added to *your* policy

Insured Event	We'll cover	We won't cover
 <p>Vandalism or malicious act</p>	<p><i>damage</i> caused by <i>vandalism</i> or <i>malicious act</i></p> <p>Note: As soon as reasonably possible after the <i>vandalism</i> or <i>malicious act</i>, you must report the <i>incident</i> to the police and provide details of the report to us. See What you must do after an incident for more information.</p>	<p><i>damage</i> caused by <i>vandalism</i> or <i>malicious act</i>:</p> <ul style="list-style-type: none"> • by you or your family; • by someone with your consent or the consent of your family; or • by someone who, at the time of the <i>vandalism</i> or <i>malicious act</i>, was on your property with your consent or the consent of your family or your agent
 <p>Collision</p>	<p><i>damage</i> caused by any of the following (or any part of them, or anything carried by them) <i>colliding</i> with your property:</p> <ul style="list-style-type: none"> • a train; • a vehicle, trailer or caravan; • any watercraft; • a hovercraft; • an aircraft; • a spacecraft, a satellite or any space debris; or • a television, radio or satellite aerial including their masts or fittings 	<p><i>damage</i> 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 data-bbox="698 900 997 1083" style="border: 1px solid blue; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">↑</p> <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>Falling tree or branch</p>	<p><i>damage</i> caused by a falling tree or branch</p> <p>the <i>reasonable costs</i>:</p> <ul style="list-style-type: none"> to remove fallen trees or branches that caused the <i>damage</i> and take them to the nearest permissible dumping ground; 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 to treat the stump to prevent further growth 	<p><i>damage</i> 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>
 <p>Burnout of electric motors</p>	<p><i>damage</i> 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"> the electric motor; or the compressor containing the motor; or the sealed unit (including regassing where necessary) if the electric motor is inside a sealed unit; or a water pump together with its electric motor, if it's not possible to replace just the electric motor 	<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"> retrieving, removing or replacing the pump section of pool or pressure pumps; retrieving or re-installing submerged or underground pumps or their driving motors; or hiring a replacement machine or appliance

Insured Event	We'll cover	We won't cover
<p>Burnout of electric motors (continued...)</p>	<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>repairing or replacing:</p> <ul style="list-style-type: none"> • motors under manufacturers' guarantee or warranty; • motors forming part of equipment used for earning any income by <i>you or your family</i>; <div data-bbox="695 531 995 691" style="border: 1px solid blue; border-radius: 10px; padding: 10px; 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"> • electronic controllers or other electronics; • parts in a radio, television, computer, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels or similar device or instrument; • starter switches, lighting or heating elements, fuses, electrical contacts or protective devices; or • transformers

Insured Event	We'll cover	We won't cover
 <p>Damage by animals (including birds)</p>	<p><i>damage</i> caused by an animal <i>colliding</i> with your property</p> <p><i>damage</i> caused by an animal <i>accidentally</i> trapped inside the living area of your residential building</p> <div data-bbox="348 488 648 707" style="border: 1px solid blue; padding: 10px; margin: 10px auto; width: fit-content;"><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><i>damage</i> caused by:</p> <ul style="list-style-type: none">• your pet;• any animal knowingly allowed on to or permitted to remain on the <i>property address</i> by you or your family;• insects (at any stage of their lifecycle); or• vermin or rodents <p><i>damage</i> within the roof cavity or an enclosed crawl space, or to the outside of your buildings or to any contents in the open air caused by an animal:</p> <ul style="list-style-type: none">• eating• chewing• clawing• pecking• scratching• soiling• fouling; or• polluting in any way
 <p>Explosion</p>	<p><i>damage</i> caused by an explosion</p> <p><i>damage</i> caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the Explosion</p>	<p>the cost to repair or replace the item that exploded</p> <div data-bbox="692 1310 994 1469" style="border: 1px solid blue; padding: 10px; margin: 10px auto; width: fit-content;"><p>For example, we won't pay to replace a hot water system, solar heater or water tank that exploded.</p></div>

Insured Event	We'll cover	We won't cover
 Riot	<i>damage</i> caused by riot, civil commotion, industrial or political demonstration	

Standard Features

If we agree to pay a claim for an *incident*, we will also pay the Standard Features described in the table below where the need arises due to that *incident*. These 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...
 Emergency temporary repairs ✓ Buildings cover ✓ Contents cover	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> <div data-bbox="370 759 656 991" style="border: 1px solid blue; padding: 10px; margin: 10px auto; width: fit-content;"><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> If possible and where it's safe to do so, contact <i>us</i> first for <i>our</i> assistance.	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>
 Temporary accommodation costs ✓ Buildings cover ✗ Contents cover	if: <ul style="list-style-type: none">• <i>your</i> home is being repaired or rebuilt;• the home is <i>your</i> permanent residence; and• the home is <i>unliveable</i> due to the <i>incident</i>,	

Standard Feature	We will...	But not...
<p>Temporary accommodation costs (continued...)</p>	<p>pay up to the lesser of:</p> <ul style="list-style-type: none"> • costs incurred up to 24 months from the time of the <i>incident</i>; or • 20% of <i>your buildings</i> sum insured <p>towards the necessary and <i>reasonable cost</i> of:</p> <ul style="list-style-type: none"> • temporary, alternative accommodation for <i>you</i>, your <i>family</i> and your pets, having regard to availability and <i>your</i> circumstances, while <i>your</i> home is being repaired or rebuilt; • relocating to the temporary accommodation; • returning to <i>your property address</i> once the home is no longer <i>unliveable</i>; and • additional expenses due to <i>your</i> living in the temporary accommodation, for example redirecting mail and connecting to utilities 	<p style="text-align: right;">Continued next page...</p>

Standard Feature	We will...	But not...
<p>Temporary accommodation costs (continued...)</p>	<p>If we've accepted your <i>buildings</i> claim 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 <i>buildings</i>.</p> <p>This feature is payable in addition to your <i>buildings</i> sum insured.</p>	
<p></p> <p>Temporary storage of contents</p> <ul style="list-style-type: none"> ✗ Buildings cover ✓ Contents cover 	<p>pay the <i>reasonable cost</i> to move your undamaged <i>contents</i> into storage and store them for as long as they can't be kept at the <i>property address</i> due to the <i>incident</i>, up to the lesser of:</p> <ul style="list-style-type: none"> • costs incurred up to 24 months from the time of the <i>incident</i>; or • 20% of your <i>contents</i> sum insured 	<p>costs to store items outside Australia</p>

Standard Feature	We will...	But not...
 <p>Improved security</p> <ul style="list-style-type: none"> ✗ Buildings cover ✓ Contents cover 	<p>pay up to \$500 towards the cost of purchasing and installing additional security measures if a burglary:</p> <ul style="list-style-type: none"> • is accompanied by forcible entry into the residential <i>buildings</i> at your property address that causes <i>damage</i> to the property; and • results in loss of <i>contents</i> items for which <i>we</i> agree to pay a claim; <p>and the additional security measures will reduce the likelihood of a similar burglary happening again.</p> <p>The additional security measures must be installed within 30 days of the date <i>we</i> agree to pay the burglary claim.</p> <p><i>We</i> may ask <i>you</i> to provide us with an invoice for the purchase and installation of the security upgrade.</p>	

Standard Feature	We will...	But not...
 <p>Environmental upgrades - contents</p> <ul style="list-style-type: none"> ✗ Buildings cover ✓ Contents cover 	<p>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:</p> <ul style="list-style-type: none"> • we've accepted <i>your</i> claim and agreed to replace the item; and • <i>you'd</i> like a more environmentally friendly appliance. <p>For example, if we've agreed to pay a claim to replace <i>your</i> two star energy-rated washing machine, we'll pay up to an additional \$500 to replace it with a similar one with a better energy rating.</p> <p>The most we'll pay is \$2,500 in total per <i>period of insurance</i>.</p>	
 <p>Environmental upgrades - buildings</p> <ul style="list-style-type: none"> ✓ Buildings cover ✗ Contents cover 	<p>if:</p> <ul style="list-style-type: none"> • <i>your buildings</i> are a <i>total loss</i> and we have agreed to rebuild them; and • <i>you'd</i> like to make improvements to <i>your</i> replacement building to make it more environmentally friendly 	<p>costs in addition to <i>your buildings</i> sum insured for replacement of items or equipment which was already installed in or on <i>your buildings</i></p>

Standard Feature	We will...	But not...
<p>Environmental upgrades - buildings (continued...)</p>	<p>pay up to \$2,500 of the cost to <i>you</i>, after the deduction of any rebate to which <i>you</i> are entitled under any government or council scheme, to purchase and install any of the following:</p> <ul style="list-style-type: none"> • a rainwater tank (including the tank and necessary pump, wiring, foundations, stand and pipes); • 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) 	

Standard Feature	We will...	But not...
 <p>Data or software</p> <ul style="list-style-type: none"> ✓ Buildings cover ✓ Contents cover 	<p>pay up to \$1,000 to recover or replace data or software stored on a device if it was lost because the device was <i>damaged</i> as a result of the <i>incident</i> at the <i>property address</i></p>	<p>if the data or software:</p> <ul style="list-style-type: none"> • was illegally acquired; or • can be recovered or replaced free of charge; or • is used by <i>you</i> or <i>your family</i> for earning any income <p>Note: If <i>you</i> are using your office equipment while <i>you're</i> working from home, we do not consider this to be using the data or software to earn an income.</p>
 <p>Monitored alarm attendance - burglary</p> <ul style="list-style-type: none"> ✗ Buildings cover ✓ Contents cover 	<p>pay up to \$1,250 towards the cost of a security firm responding to <i>your</i> monitored alarm signal for burglary or attempted burglary</p> <p>Note: As soon as reasonably possible after the burglary or attempted burglary, <i>you</i> must report the <i>incident</i> to the police and provide details of the report to <i>us</i>. See What you must do after an incident for more information.</p> <p>This feature is only payable once per <i>period of insurance</i>.</p>	<p>for a false alarm</p>

Standard Feature	We will...	But not...
 <p>Emergency services attendance</p> <ul style="list-style-type: none"> ✓ Buildings cover ✓ Contents cover 	<p>pay up to \$500 towards the costs <i>you</i> have to pay government emergency services to attend and protect <i>your</i> property against <i>damage</i> caused by an Insured Event</p>	<p>for false alarms</p>
 <p>Mortgage discharge</p> <ul style="list-style-type: none"> ✓ Buildings cover ✗ Contents cover 	<p>pay up to \$2,000 towards the reasonable legal and administrative costs where <i>you</i> need to discharge the associated mortgage, if <i>your buildings</i> at the <i>property address</i> are a <i>total loss</i></p> <p>This is payable in addition to <i>your buildings</i> sum insured.</p>	

The cover

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

For example, if 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* agree 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 <i>your</i> residential <i>building</i> when the keys have been stolen within Australia Note: As soon as reasonably possible after the theft <i>you</i> must report it to the police and provide details of the report to <i>us</i> . See What you must do after an incident for more information. No excess is payable for this Standard Feature.	

Standard Feature	We will...	But not...
 <p>Food spoilage</p> <ul style="list-style-type: none"> ✗ Buildings cover ✓ Contents cover 	<p>pay up to \$500 towards the cost of replacing spoiled food and prescribed medicines that must be refrigerated or frozen because of:</p> <ul style="list-style-type: none"> • failure of the electricity supply; or • mechanical or electrical breakdown <p>This feature is only payable once per <i>period of insurance</i>.</p> <p>No excess is payable for this Standard Feature.</p>	<p>if the failure of the electricity supply was caused by:</p> <ul style="list-style-type: none"> • an <i>accidental</i> or deliberate switching off of the power supply by <i>you, your family</i> or someone who was on <i>your property</i> with <i>your consent</i> or the consent of <i>your family</i>; • a deliberate act of the power supply authority or company; or • industrial action <p>if the power supply authority or company agrees to pay <i>you</i> compensation for the spoilage</p>
 <p>Forced evacuation by government authority</p> <ul style="list-style-type: none"> ✓ Buildings cover ✗ Contents cover 	<p>pay the necessary and <i>reasonable additional cost</i> of accommodation and living expenses, for <i>you, your family</i> and <i>your pets</i>, for up to 60 days if a government authority prohibits <i>you</i> from using your home (which is your permanent residence) because of one of the following:</p> <ul style="list-style-type: none"> • <i>damage</i> to a home, residential strata title property, road or street; 	<p style="text-align: right;">Continued next page...</p>

Standard Feature	We will...	But not...
<p>Forced evacuation by government authority (continued...)</p>	<ul style="list-style-type: none"> • a burst water main; • a bomb threat or bomb <i>damage</i>; • a riot; or • emergency services refusing <i>you</i> access to <i>your</i> home or evacuating <i>you</i> for safety reasons due to the immediate threat of physical <i>damage</i> to <i>your</i> property caused by an Insured Event listed in this policy <p>An excess is payable for this Standard Feature.</p>	
 <p>Cover when you move house</p> <ul style="list-style-type: none"> ✘ Buildings cover ✔ Contents cover 	<p>cover <i>damage</i> to <i>your contents</i> at both your current and new permanent homes in Australia for up to 60 days from the day <i>you</i> start moving</p> <p><i>Your contents</i> will be covered at <i>your</i> new permanent residence for <i>damage</i> caused by the Insured Events described in this policy.</p>	

Standard Feature	We will...	But not...
<p>Cover when you move house (continued...)</p>	<p>If <i>you</i> would like cover for <i>your contents</i> at <i>your new permanent residence</i> after the 60 days have passed, <i>you</i> must tell <i>us</i>. If <i>we</i> agree to provide this cover <i>we'll</i> advise <i>you</i> of any change in premium and if any of the terms of <i>your</i> policy will change.</p> <div style="border: 1px solid blue; border-radius: 10px; padding: 10px; margin: 10px auto; width: fit-content;"> <p>See Tell us when these things change for more details. In some cases a new policy may be required.</p> </div> <p>An excess is payable for this Standard Feature.</p>	
<p> Contents in transit to your new residence</p> <ul style="list-style-type: none"> ✘ Buildings cover ✔ Contents cover 	<p>cover loss of or <i>damage</i> to <i>your contents</i> in transit in a motor vehicle from your <i>property address</i> to:</p> <ul style="list-style-type: none"> • <i>your</i> new, permanent residence; or • a commercial storage facility where they will be stored temporarily before being transported to <i>your</i> new, permanent residence; <p>in Australia, caused by:</p> <ul style="list-style-type: none"> • fire in or on the conveying vehicle; 	<p><i>damage</i> to china, ceramics, glass, pottery or any other item of a brittle nature</p> <p>damage that is limited to scratching, denting, bruising or chipping</p> <p><i>damage to your contents</i>:</p> <ul style="list-style-type: none"> • any time they are not contained within the conveying vehicle; or • whilst they are in storage <p style="text-align: right; color: blue;">Continued next page...</p>

Standard Feature	We will...	But not...
<p>Contents in transit to your new residence (continued...)</p>	<ul style="list-style-type: none"> • theft when there is forcible entry into the conveying vehicle: <ul style="list-style-type: none"> ◦ involving actual or threatened violence to a person; or ◦ that causes damage to the vehicle; • <i>collision</i> and/or overturning of the conveying vehicle; or • flooding of the conveying vehicle <p>An excess is payable for this Standard Feature.</p>	
 <p>Contents included in the purchase of your new residence</p> <ul style="list-style-type: none"> ✓ Buildings cover ✗ Contents cover 	<p>pay up to \$20,000 to cover carpets, curtains, internal blinds and other <i>contents</i> items included in the contract for the purchase of a property which will become <i>your</i> permanent residence. The cover will start from the date <i>you</i> become responsible for <i>damage</i> to the new property, and will end:</p> <ul style="list-style-type: none"> • on the date <i>you</i> move into it; or • after 42 days <p>whichever is earlier.</p> <p>The items will be covered for <i>damage</i> caused by the Insured Events described in this policy.</p>	

Standard Feature	We will...	But not...
<p>Contents included in the purchase of your new residence (continued...)</p>	<p>An excess is payable for this Standard Feature.</p>	
 <p>Building materials awaiting installation</p> <ul style="list-style-type: none"> ✓ Buildings cover ✗ Contents cover 	<p>pay up to \$2,000 towards the cost of loss or <i>damage</i> caused by one of the Insured Events to:</p> <ul style="list-style-type: none"> • building materials awaiting installation and which <i>you</i> intend to use for repairs, alterations or additions at your <i>property address</i>; and • gas or electrical appliances intended to become <i>fixtures</i> <p><i>We'll</i> only pay this benefit once in the <i>period of insurance</i>.</p> <p>No excess is payable for this Standard Feature.</p>	<p>loss of or <i>damage</i> to:</p> <ul style="list-style-type: none"> • soil, sand, gravel, bark, mulch or similar materials; or • gas or electrical appliances, unless they're in a locked and fully enclosed building at <i>your property address</i>
 <p>Damage by emergency services</p> <ul style="list-style-type: none"> ✓ Buildings cover ✓ Contents cover 	<p>cover <i>damage</i> at the <i>property address</i> caused by government emergency services in the execution of their duty</p> <p>No excess is payable for this Standard Feature.</p>	<p>if the <i>damage</i> arises from or is in connection with activities of emergency services in relation to suspected or actual criminal conduct by <i>you</i>, <i>your family</i> or someone with the consent of <i>you</i> or <i>your family</i></p>

Options you can add to your policy

Accidental Damage option

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

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>If you have buildings cover</p>	<p><i>We'll cover accidental damage to your buildings, including damage caused by power surge confirmed by an appropriately qualified contractor</i></p> <div data-bbox="370 451 641 663" style="border: 1px solid #0070C0; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><i>If you think you may have a claim for power surge, please call us on 133 723 before you contact anyone to make repairs.</i></p> </div> <p><i>You are also covered for some things that wouldn't be covered under the Insured Event Fire.</i></p> <p><i>See the Insured Event for details of this additional cover.</i></p>	<p><i>damage</i> caused by anything excluded under any section of <i>your</i> policy, including:</p> <ul style="list-style-type: none"> • anything in the 'We won't cover' column of the Insured Events table, except where specifically noted as being covered under the Accidental Damage option: <ul style="list-style-type: none"> ◦ if <i>you</i> have <i>buildings</i> cover, see the Insured Event Fire; ◦ if <i>you</i> have <i>contents</i> cover, see the Insured Events Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures and Storm, storm surge, rain, hail or flood
<p>If you have contents cover</p>	<p><i>We'll cover:</i></p> <ul style="list-style-type: none"> • <i>accidental damage to your contents, including damage caused by power surge confirmed by an appropriately qualified contractor; and</i> <div data-bbox="370 1225 641 1437" style="border: 1px solid #0070C0; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><i>If you think you may have a claim for power surge, please call us on 133 723 before you contact anyone to make repairs.</i></p> </div>	<ul style="list-style-type: none"> • anything in the 'But not...' column of the Standard Features tables; and • the General Exclusions.

Continued next page...

Cover type	What you're covered for	What you're not covered for
<p>If you have contents cover (continued...)</p>	<ul style="list-style-type: none"> • <i>accidental</i> loss of <i>your contents</i> that can't be recovered after <i>you</i> have taken reasonable steps to try to find or recover them. <p><i>You</i> are also covered for some things that wouldn't be covered under the following Insured Events: Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures and Storm, storm surge, rain, hail or flood. See these insured events for details of this additional cover.</p>	<p>If <i>you</i> have <i>contents</i> cover, <i>damage</i> to any of the following items while being used:</p> <ul style="list-style-type: none"> • power driven items; • <i>sporting equipment</i>; • items used by <i>you</i> or <i>your family</i> for earning any income; • <i>bicycles</i>; • watercraft; and • <i>model aircraft or drones</i>.

Portable Contents option

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 agree to provide the Portable Contents option.

The Portable Contents option is not available for holiday homes.

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

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

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

Portable Contents option (continued...)

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*.

Category

Mobile phones

Jewellery and watches - does not include smart watches

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

Bicycles - includes bicycle equipment and accessories

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

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

Collections

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

The cover

What you're covered for

We'll cover your *Portable Contents* for:

- *accidental damage*; and
- *accidental loss*, including theft

occurring during the *period of insurance*.

Where you're covered

Your *Portable Contents* are covered:

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

What you're not covered for

We will not cover:

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

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

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

- 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.

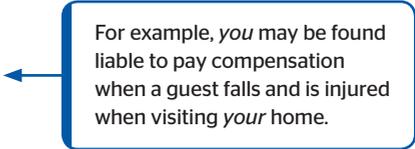
'*occurrence*' means an event, including continuous or repeated exposure to substantially the same general conditions which results in *personal injury* or *damage to property*. We regard all *personal injury* or *damage to property* arising from one original source or cause as arising from one *occurrence*.

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*.



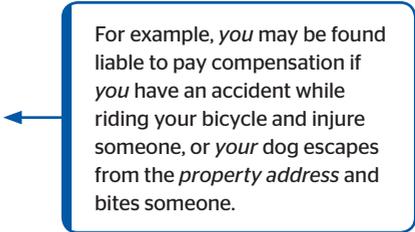
For example, *you* may be found liable to pay compensation when a guest falls and is injured when visiting *your* home.

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>Legal liability extension if your buildings are a total loss</p> <ul style="list-style-type: none"> ✓ Buildings cover ✗ Contents cover 	<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"> • until the original expiry date of the policy; or • for up to 6 months from the date of the <i>occurrence</i>; <p>whichever happens later.</p> <p>However, legal liability cover will end immediately during this period if:</p> <ul style="list-style-type: none"> • any construction commences at the <i>property address</i>; • the land at the <i>property address</i> or any part of it is sold; • another policy that includes similar liability cover is taken out in relation to the property; or • the construction of a home to replace the insured home commences at another address. 	

Standard Feature	We will...	But not...
<p>Supplementary vehicle liability cover</p> <p>(For certain situations where compulsory third party injury insurance cover (such as CTP) doesn't apply)</p> <ul style="list-style-type: none"> ✗ Buildings cover ✓ Contents cover 	<p>cover <i>your</i> legal liability for:</p> <ul style="list-style-type: none"> • <i>personal injury</i>; and • <i>damage to property</i> caused by an <i>occurrence</i> arising from the ownership, possession or use of: <ul style="list-style-type: none"> • <i>mobility scooters</i> (including electric wheelchairs); • a domestic trailer not attached to a vehicle; • the following vehicles if they're not required by law to be registered: <ul style="list-style-type: none"> ◦ battery powered children's toys; ◦ garden appliances such as ride on mowers; or ◦ golf buggies <p>during the <i>period of insurance</i>.</p> <p>cover <i>your</i> legal liability for personal injury caused:</p> <ul style="list-style-type: none"> • solely as a result of <i>you</i> being a passenger in a registered vehicle; or • by a registered vehicle if the <i>occurrence</i> causing the personal injury takes place at <i>your property address</i> <p>during the <i>period of insurance</i>.</p>	<p>any liability if <i>you</i> are entitled to be covered wholly or partly by any compulsory statutory insurance (such as CTP) or accident compensation scheme, or would have been had it not been for a failure to:</p> <ul style="list-style-type: none"> • register the vehicle; or • comply with applicable rules <p>any liability if <i>you</i> are entitled to be covered wholly or partly by any other insurance that was not entered into by <i>you</i></p> <p>any liability if <i>you</i> are using a vehicle illegally. This includes when <i>you</i> are using or being a passenger in a vehicle:</p> <ul style="list-style-type: none"> • away from <i>your property address</i>, and the vehicle can't be registered in your state or territory because of its characteristics, such as maximum speed, weight or vehicle type • either at or away from <i>your property address</i>, and the vehicle does not meet legally required safety standards and features

Standard Feature	We will...	But not...
Supplementary vehicle liability cover (continued...)	This Standard Feature is payable as part of <i>your</i> limit of legal liability.	

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**.

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;

Continued next page...

The cover

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

- 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;
 - motorised vehicle, motorcycle, motor scooter, caravan or trailer other than under the cover given by the Standard Feature - **Supplementary vehicle liability cover**; or
 - boat exceeding 4 metres in length (except kayaks, canoes, surfboards, surf skis or sailboards not longer than 8 metres) or motorised watercraft in excess of 10 horsepower.

The most we'll pay

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

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

No excess applies for legal liability claims.

If *you'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;
- *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.

Condition of your home (continued...)

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, 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;

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.

Other loss or damage (continued...)

- 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**;

For example, we will cover *damage* caused by fire due to a rat chewing through an electrical wire.
- roots of trees, plants or shrubs, however, we will cover resultant *damage* to the extent it's covered under the Insured Event **Escape of water or other liquid**;

For example, we will cover *damage* due to water escaping from pipes *damaged* by tree roots.
- a process of cleaning by *you* or your *family*:
 - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
 - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- any contagious or communicable animal disease;
- fees payable in relation to:
 - repairing 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
 - a notice served on *you* by a statutory authority before the *incident* took place;
- loss of or *damage* to any information on *your* computer (including any computer program) caused by malicious software such as, but not limited to, a virus, worm, back door, trap door, ransomware or any computer hacking;

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Other loss or damage (continued...)

- 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 illegal for *us* to do so.

Multiple causes

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



Claims

This section explains *our* claims process. For examples of how we pay claims under this policy, read *our* Home Insurance Additional Information Guide at qbe.com/au or call *us* on **133 723** 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 policies available at qbe.com/au

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

What you must do after an incident

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

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

As soon as *you* can after the *incident*, call *us* on **133 723** to make *your* claim, or lodge it online at qbe.com/au. If the situation requires urgent attention, please call *us*. We're available 24 hours, 7 days a week.

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

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 *us* on **133 723** 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.

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Cooperating with us (continued...)

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

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

Contribution and other insurance

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

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

Salvage

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

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

- **Temporary Accommodation**
- **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 agree to pay *your* claim.

Portable Contents - Categories

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

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

Your premium after a total loss

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

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

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

Lender's rights

If *we're* settling your claim by paying *you* (instead of paying *our* repairer or other service providers), and *you* have used all or part of *your 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* agree to pay in settlement of the secured property.

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

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

Claim payments and GST

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

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

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

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

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

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

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

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

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

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

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

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

Preventing our right of recovery

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

Providing proof of ownership and value

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

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

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

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

How we settle claims

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

How we settle 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 don't use our supplier (continued...)

- 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'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.

Claims

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*.

Internal buildings damage

Damage to internal flooring

(excludes carpets - these are covered as contents)

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*.

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.

Internal buildings damage (continued...)

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 agree to 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

Claims

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.

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 agree to 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.

Claims

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 we determine the amount we'll pay if the item is repairable.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Claims

The most we'll pay

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

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

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

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

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

If *you* have not specified an item that is worth more than the standard policy limit, to see how we will apply any applicable excess(es) see the Home Insurance Additional Information Guide at qbe.com/au or call us on **133 723** for a copy at no charge by *us*.

less any applicable excess(es).

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

Item	What we pay
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Carpets

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 *damage*.

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 carpet in any other adjoining rooms, hallways or stairwells.

Photographs and videos

We'll pay for reproducing videos and hard copy photographs *you* have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. *We* do not pay to reconstruct any circumstances or conditions.

Item	What we pay
Sets or pairs	<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">• <i>we're</i> unable to reasonably match it; or• the functionality of the <i>set or pair</i> is lost (e.g. hearing aids/<i>sporting equipment</i>) <p><i>you</i> can choose to either:</p> <ul style="list-style-type: none">• surrender the remaining item(s) to <i>us</i>, in which case <i>we'll</i> pay the replacement value of the <i>set or pair</i>, up to any applicable limit; or• keep the remaining item(s), in which case <i>we'll</i> pay the replacement value of the lost or <i>damaged</i> item. <p><i>We</i> 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 *we* agree to pay. *Your* contribution may be made up of one or more of the following excess types. There may be other excesses that apply in special circumstances. The excess types and amounts that apply to *your* policy will be shown on *your Certificate of Insurance*. For additional information about excesses and how they apply to your policy, read *our* Home Insurance Additional Information Guide at qbe.com/au or call *us* on **133 723** for a copy at no charge by *us*.

We will not apply an excess for legal liability claims.

Excess type	When it applies
Basic Excess - Buildings	All <i>buildings</i> claims unless otherwise stated
Basic Excess - Contents	All <i>contents</i> claims unless otherwise stated
Imposed Excess	Where applicable, this excess is payable in addition to the Basic Excess.
Renovation, Alteration, Addition or Repair Excess	This excess applies when: <ul style="list-style-type: none">• <i>we</i> have agreed to cover <i>you</i> whilst <i>you're</i> undertaking renovations, alterations, additions or repairs at the <i>property address</i>; and• <i>damage</i> occurs that is covered by the policy under:<ul style="list-style-type: none">◦ any of the following Insured Events:<ul style="list-style-type: none">- Fire;- Explosion;- Escape of water or other liquid; or- Accidental breakage of glass or sanitary fixtures; or

This may apply due to your claims history.

Excess type	When it applies
Renovation, Alteration, Addition or Repair Excess (continued...)	<ul style="list-style-type: none"> ○ the Accidental Damage option if the option is shown on <i>your Certificate of Insurance</i> <p>as a direct result of the work being carried out.</p> <p>This excess is payable in addition to the Basic Excess and any other excesses that may apply.</p>
Unoccupied Property Excess	<p>This excess applies when:</p> <ul style="list-style-type: none"> ● <i>you</i> do not tell <i>us</i> that <i>your property</i> will be <i>unoccupied</i> for more than 90 consecutive days; and ● <i>you</i> make a claim for an <i>incident</i> that occurs more than 90 days after <i>your property</i> was first <i>unoccupied</i>. <p>A different excess applies for each of the following periods when <i>your property</i> is <i>unoccupied</i>:</p> <ul style="list-style-type: none"> ● 91-365 days ● 366 days or more. <p>This excess is payable in addition to the Basic Excess and any other excesses that may apply.</p> <p>This excess is not applicable when <i>you</i> make a claim for <i>damage</i> caused by the following Insured Events:</p> <ul style="list-style-type: none"> ● Riot; ● Lightning; ● Earthquake or tsunami; ● Collision; or ● Falling tree or branch

Excess type **When it applies**

Unoccupied Property Excess for Agreed period

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

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.**

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* Home Insurance Additional Information Guide at qbe.com/au or call *us* for a copy at no charge by *us*.

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

Paying by direct debit

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

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

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

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

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

Important - what happens if your direct debit fails

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

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

Renewing your policy

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

If you pay your premium by direct debit

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

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

Cancelling your policy

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

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

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

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



Definitions

Term	Definition
Accidental	Resulting from a mishap or adverse event that is not expected and is unintended by <i>you</i> and <i>your family</i> .
Action of the sea	Tidal wave, high tide, king tide or any other movement of the sea except for: <ul style="list-style-type: none">• <i>tsunami</i>; and• <i>storm surge</i>.
Antique	An item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include jewellery, watches or <i>collections</i> .
Artworks	Fine art such as paintings or pictures, Persian carpets, rug or wall hangings, tapestries, vases, ornaments, sculptures or similar. It does not include jewellery, watches or <i>collections</i> .
Bicycle	<ul style="list-style-type: none">• A bicycle with no attached engine• An electric bicycle not required to be registered by law with a motor no more than 200 watts continuous rated power• Pedelec bicycles not required to be registered by law with a motor no more than 250 watts continuous rated power <p>Note: A pedelec bicycle is one where the rider's pedalling is assisted by a small electric motor that automatically cuts off once the bicycle reaches 25 km/hour. The electric motor must only become activated by the rider's pedalling.</p>
Buildings	See What do we mean by buildings and fixtures?
Burnout	Fusing or melting together of the windings of an electric motor following <i>damage</i> to the insulating material due to overheating by an electric current.

Definitions

Term

Definition

Certificate of Insurance

The most recent Certificate of Insurance *we* have sent *you*. It shows the information that forms the basis on which *we've* agreed to insure *you*, including information about *you* and *your* property. *You'll* receive a new Certificate of Insurance when *you* buy, renew or make a relevant change to *your* policy.

Collection

A group or set of objects with a common theme or characteristic gathered into one place for the purpose of personal interest, a hobby, personal investment, display or a similar domestic purpose. It includes collections of items such as stamps, mint coins, uncirculated notes, medals, cards, collectors' pins, memorabilia and wine. It does not include jewellery or watches.

This does not include items normally intended for ordinary household use such as DVDs, Blu Ray discs, computer games or currency or stamps that are in circulation.

For example, books with no special monetary value that are intended to be able to be used at any time would not be a collection. A curated selection of first edition books with an intrinsic value that would not generally be used would be considered a collection.

Collision, colliding

The unexpected sudden impact of a moving body or object, striking violently or crashing into another object which is unintended by *you* and your *family*.

Contents

Items listed under **What do we mean by 'Contents'?**

Damage, damaged

When property insured by this policy is physically harmed, but not from *wear and tear*, and its value or usefulness is permanently reduced. It also includes where property insured is destroyed or unrecoverable.

It does not include:

- where property can be cleaned using ordinary household chemicals and cleaning processes to bring it back to its pre-event condition. Property may be considered to be damaged if only professional cleaning can bring it back to its state prior to the event; or
 - scratching or denting which is cosmetic and that's the only damage.
-

Depreciation

Reduction in value of an item or property due to *wear and tear* or age.

Term	Definition
Earth movement	<p>Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, <i>erosion</i>, settlement, shrinkage of earth but not earthquake.</p> <p>Note: 'Heave' is the upward movement of the earth supporting a building because of the expansion of soil.</p>
Erosion	Worn or washed away by water, ice or wind.
Family	<p>Your spouse or partner, parent, grandparent, sibling, child or grandchild (including in each case half, step or adopted relationships) who permanently resides with <i>you</i> at <i>your property address</i>.</p>
Fixtures	See What do we mean by buildings and fixtures?
Flood	<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"> • a lake (whether or not it has been altered or modified); • a river (whether or not it has been altered or modified); • a creek (whether or not it has been altered or modified); • another natural watercourse (whether or not it has been altered or modified); • a reservoir; • a canal; • a dam.
Incident	An event or series of related events which cause loss or <i>damage</i> and results in a claim on <i>your</i> policy.
Insured	See definition of <i>You, your, insured</i> .

Definitions

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

Term	Definition
Model aircraft or drone	<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"> • isn't a kite; • is registered, if required by law; • isn't used for anything other than the purpose for which it was originally designed; • has a wingspan of no more than 150 centimetres; • weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and • costs no more than \$1,500 when new including anything in, on or attached to it. <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>
Occurrence	<p>An event, including continuous or repeated exposure to substantially the same general conditions which results in personal injury or damage to property. <i>We</i> regard all events arising from one original source or cause as one occurrence.</p>
Open air	<p>Anywhere at the <i>property address</i> not fully enclosed by walls and a roof.</p>
Period of insurance	<p>The time between the start date and end date shown on <i>your Certificate of Insurance</i> during which <i>we</i> 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.</p>
Personal watercraft	<p>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.</p>

Definitions

Term	Definition
Pet	<p>An animal that:</p> <ul style="list-style-type: none">• is owned by <i>you</i>;• can be legally kept;• is registered and microchipped (where required by law); and• normally lives with <i>you</i> at the <i>property address</i>. <p>It does not include any animal used for racing or commercial breeding purposes or any declared dangerous dog or menacing dog.</p>
Portable Contents	<p>'Portable Contents - Categories' and Specified Portable Contents shown on <i>your Certificate of Insurance</i>.</p>
Power surge	<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>
Property address	<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>
Reasonable cost, reasonable additional cost	<p>If <i>we</i> arrange the repair, rebuild, replacement or work for which a cost is incurred: the actual cost that <i>we</i> 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">• making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or• arranging repairs, rebuild or replacements at market rates that are necessary to restore your property to a condition no better than when new; or• taking proportionate steps to protect <i>your</i> property from further <i>damage</i>: <p>the actual cost as set out in a valid tax invoice</p>

Term	Definition
Reasonable cost, reasonable additional cost	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.
(continued...)	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 <i>we</i> would have incurred if <i>you</i> had obtained <i>our</i> prior consent and we had made the arrangements.
	In this definition, when we say ‘work’ this includes services such as:
	<ul style="list-style-type: none"> • temporary accommodation; and • temporary storage of <i>contents</i>.
	In this definition, when we say ‘act reasonably’ this means acting prudently, as if <i>you</i> did not have insurance.
Scope of works	An itemised description of all work to be done to repair or 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> .
Set or pair	Two or more articles, whose value together is more than the sum of their individual values.
	Note: An article is not part of a set or pair merely because it is part of a <i>collection</i> .
Specified Contents	Items listed in the ‘Specified contents’ section of <i>your Certificate of Insurance</i> . Specified contents are only insured while at <i>your property address</i> . See Specified Contents .
Specified Portable Contents	Items listed in the ‘Specified portable contents’ section of <i>your Certificate of Insurance</i> . See Specified Portable Contents .
Sporting equipment	Equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but not a <i>bicycle</i> , firearm, power-driven vehicle or a power-driven item of any kind.
Storm	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.

Definitions

Term

Definition

Storm surge

The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a *storm*.

Terrorism

Any act, or preparation in respect of action, or threat of action designed to influence any government of any nation or any political division of it, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group whether acting alone or on behalf of or in connection with any organisation or government, and which:

- involves violence against one or more persons; or
 - involves *damage* to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to health or safety of the public or a section of the public; or
 - is designed to interfere with or to disrupt an electronic system.
-

Total loss

Your property is a total loss when:

- we pay the total sum insured, item limit or category limit; or
 - your insured *buildings* and/or *contents*, *Specified Contents* items or *Specified Portable Contents* items are lost or destroyed.
-

Tsunami

A sea wave caused by a disturbance of the ocean floor or seismic movement such as an underwater earthquake or landslide.

Term	Definition
Unliveable	<p>The home is unliveable if, due to an <i>incident</i>:</p> <ul style="list-style-type: none">• it is unsafe to live in; or• the disabled access and/or mobility handles and rails required by <i>you</i> and/or <i>your family</i> are <i>damaged</i> to the extent that they are no longer fit for purpose; or• it is not furnished such that it is comfortably habitable; or• it does not contain a functioning refrigerator and cooking appliance; or• it does not have functional bathroom facilities; or• it is not connected to the electricity supply; or• it is not connected to hot and cold running water.
Unoccupied	<p>A property is <i>unoccupied</i> in a period of 90 consecutive days if, during that period, the following did not happen:</p> <ul style="list-style-type: none">• <i>you, 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• on those two nights the property:<ul style="list-style-type: none">◦ was furnished such that it is comfortably habitable; and◦ contained at least one usable bed/mattress; and◦ contained at least one table or bench and a chair; and◦ contained a functioning refrigerator and cooking appliance; and◦ was connected to the electricity supply; and◦ was connected to hot and cold running water. <p><i>You</i> 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>

Definitions

Term	Definition
Vandalism or malicious act	An act done with the intention of causing <i>damage</i> or harm, or with reckless disregard for the damaging or harmful consequences.
We, our, us, QBE	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.
Wear and tear	Physical deterioration to property occurring over time due to use and/or exposure to its environment.
White goods	Large, unfixed, electrical domestic appliances such as fridges, freezers, washing machines or dishwashers and clothes dryers.
You, your, insured	<p>The persons or entities named as Insured(s) on <i>your Certificate of Insurance</i>, except in the sections of your policy where <i>we</i> 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">• in the case of a company - that company’s directors and owners; and• in the case of a company that is a trustee - that company’s directors and owners and that trust’s beneficiaries <p>if they normally live at the <i>property address</i>.</p>

What do we mean by buildings and fixtures?

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

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Definitions

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

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

What do we mean by contents?

	 Covered	 Not covered
<p>Contents</p> <p>Note: Portable Contents are treated separately from <i>contents</i>.</p>	<p>Household goods and personal belongings while they are at the <i>property address</i>, and are:</p> <ul style="list-style-type: none"> • owned by <i>you</i> or <i>your family</i>; or • in <i>your</i> or <i>your family's</i> possession or control and for which <i>you</i> or <i>your family</i> are responsible (for example if <i>you're</i> renting a television), <p>including:</p> <ul style="list-style-type: none"> • furniture, furnishings, bedding and towels • electronic items such as: <ul style="list-style-type: none"> ◦ televisions ◦ stereos ◦ entertainment systems ◦ microwaves • kitchen appliances • kitchenware such as cutlery and crockery • <i>white goods</i> • carpets (whether fixed or unfixed) and floor rugs • internal blinds, curtains • cash, vouchers, coupons, gift cards, money orders, negotiable financial documents, bullion, ingots, uncut and unset gemstones* 	<ul style="list-style-type: none"> • pets or other animals (including fish and birds) • lawns, hedges, trees, shrubs, plants (real or artificial) • soil, earth, sand, gravel, bark, mulch or similar materials • motor vehicles (other than <i>mobility scooters</i>) that are required by law to be registered • mopeds and petrol-powered bicycles of any kind • <i>personal watercraft</i> • motorised watercraft longer than 4 metres or with an engine exceeding 10 horsepower • watercraft other than surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than 4 metres • surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than 8 metres • hovercraft • aircraft or aerial devices, other than: <ul style="list-style-type: none"> ◦ kites; or ◦ <i>model aircraft or drones</i>

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

	✓ Covered	✗ Not covered
Contents (continued...)	<ul style="list-style-type: none"> • jewellery and watches* • <i>collections</i>* • <i>artworks</i>, rugs and <i>antiques</i>* • accessories, appliances or spare parts for motor vehicles, caravans, trailers and watercraft* • <i>model aircraft or drones</i>* • food and prescribed medicines that must be refrigerated or frozen* • <i>bicycles</i> and their equipment and accessories • <i>mobility scooters</i> • the following vehicles if they are not required, by law, to be registered: <ul style="list-style-type: none"> ◦ motorcycles with an engine capacity of up to 125cc ◦ garden appliances ◦ golf buggies ◦ battery-powered children's toys • motorised watercraft up to 4 metres long and with an engine that does not exceed 10 horsepower • surfboards, surf skis, paddleboards, sailboards, canoes or kayaks up to 8 metres long 	<ul style="list-style-type: none"> • aircraft or aerial devices ever used for any commercial purpose or earning any income • caravans or trailers • motor vehicle keys, remote locking or alarm devices • accessories, appliances and spare parts for motor vehicles, caravans, trailers and watercraft in, on or attached to any of them • illegally acquired items including illegally downloaded digital files, or items illegally in <i>your</i> possession • any equipment connected with growing or creating any illegal substance • water in tanks if there is a drinkable water supply available at the <i>property address</i> such as mains water • any business stock • anything that's a building or fixture, even if it's not yet fixed to the land or buildings such as building materials awaiting installation

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

Definitions

	✓ Covered	✗ Not covered
Contents (continued...)	<ul style="list-style-type: none">• relocatable light fittings not permanently fixed to <i>your buildings</i>• clothing• children's toys• swimming pools and spas – relocatable above ground• swimming pool and spa covers and accessories• home office furniture and equipment• items used by <i>you</i> or <i>your family</i> for earning any income*• water in tanks but only if there is no drinkable water supply available at the <i>property address</i>.	

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



Privacy, complaints and other important information

Privacy

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

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

Our Privacy Policy describes in more detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by *us*, please visit qbe.com/au/privacy or call *us* on **133 723**. It's up to *you* to decide whether to give *us your* personal information, but without it we might not be able to do business with *you*, including not paying *your* claim.

Complaints

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

Step 1 - Talk to us

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

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

Privacy, complaints and other important information

Step 2 - Customer Care

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

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

Step 3 - Internal Dispute Resolution

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

Step 4 - Still not resolved?

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

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

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

More information

You can find more information about how *we* deal with complaints on *our* website at **qbe.com/au** or *you* can call *us* on **133 723** to speak with *us* or request a copy of *our* complaints brochure at no charge by *us*.

Complaints about your direct debits

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

Complaints just about privacy

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

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

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Post: GPO Box 5218, Sydney NSW 2001

General Insurance Code of Practice

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

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

Financial Claims Scheme

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

Need help or need to make a claim?



133 723



enquiries@qbe.com



qbe.com/au



PO Box 454, Parramatta NSW 2124