



**QBE Insurance (Australia) Limited**

# **Home cover**

Insurance Product Disclosure Statement  
and Policy Wording



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## Introduction & welcome

We understand how important it is to be comfortable with your cover so we are glad you chose QBE to take care of your insurance. As the largest Australian owned general insurer and reinsurer, we have been taking care of the insurance needs of Australians since 1886. Safe, strong and secure, you can be confident you've made a great choice.

Inside, you will find the information you need to know about your Policy. We explain what your Policy covers, information about discounts and excesses and importantly, how to make a claim. Remember, whether you call us for a quote, or to report a claim, or to change your details, you can rely on our friendly team to help you.

Please take the time to read through this booklet and if you have any questions or need more information, call us on 1300 734 729 or the phone number at the top of your Policy Schedule.

Thank you for making QBE your first choice.

## About this booklet

This booklet is a Product Disclosure Statement (PDS) and is also the Policy Wording. Other documents may comprise the PDS and we will tell you if this is the case in the relevant document.

This booklet has two (2) parts: Important Information to help you understand the insurance, and the Policy Wording, which sets out terms and condition of the cover provided. It is up to you to choose the cover you need. Any advice in this booklet is general in nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if it is right for you.

## Updating our Product Disclosure Statement

We may update the information contained in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a supplementary PDS, where the update is to rectify a misleading or deceptive statement or omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain or renew this insurance.

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## About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide insurance solutions that are focused on the needs of policyholders.

QBE is a respected name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

## IMPORTANT INFORMATION

The information provided in this section includes high level information about the options in cover you can choose from, as well as factors that affect the cost, our dispute resolution process, your duty of disclosure, cooling off rights, how to make a claim and other relevant information.

The Policy Wording section sets out the detailed terms, conditions and exclusions relating to the insurance.

If we issue you with a Policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Wording.

The Policy Wording and Policy Schedule form your legal contract with us so please keep them in a safe place for future reference. You should check the Policy or Renewal Schedule when you receive it to ensure it accurately states what you have insured.

If you require further assistance or information about this product, please contact the company you are buying this Policy through, contact QBE on 1300 734 728.

## Choose your type of cover

Your QBE Policy insures you for loss or damage caused by certain specified insured events.

You can choose to insure your:

- Building - the dwelling used entirely or primarily as a place of residence;
  - Contents - items you own or have legal responsibility for in your place of residence; and
  - Valuables - portable valuable items, including jewellery and electronic equipment temporarily removed from your place of residence. Cover is only available where you have insured your contents.
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## Duty of disclosure

### New business

#### What you must tell us

When answering our questions, you must be honest and you have a duty under the law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under this insurance and on what terms.

#### Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else who is an insured under this insurance.

#### If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel your insurance. If you answer our questions fraudulently, we may refuse to pay a claim and treat the insurance as never having worked.

### Renewals, variations, extensions and reinstatements

Once your insurance is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your insurance, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under this insurance, and if so, on what terms.

You do not have to tell us about any matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or should know or, in the ordinary course of our business, we ought to know;
- as to which compliance with your duty is waived by us.

### Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the insurance in respect of a claim or may cancel the insurance.

If your non-disclosure is fraudulent, we may also have the option of avoiding the insurance from its beginning.

### You must disclose to us all previous claims

You are asked at the time you take out this insurance to give us full and correct details concerning any:

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- renewal or insurance policy declined, cancelled or refused, or where any excess was imposed;
- claim refused by an insurer;
- claim made;
- criminal conviction or finding of guilt for an offence,

in relation to you and your family because any of these may affect the premium and extent of insurance.

For example, we may be entitled to:

- charge you an additional premium;
- impose (back-dated) restrictions including declining your insurance back to when this information should have been provided;
- decline to insure your building, contents or valuables;
- refuse a claim.

When renewing your Policy with us you must also advise us of any changes to your:

- claims;
- insurance; or
- criminal history.

We will notify you in writing of the effect a change may have on your renewal.

## Changes to the information you have given us

It is important to advise us of any changes to information you have given us, otherwise your insurance may be affected. Changes would include:

- should you move address;
- changes in the occupancy of your home;
- additions or renovations to your building (you will need to revise your building sum insured to ensure you are adequately insured);
- purchasing new items which increase the value of your contents (you will need to revise your contents sum insured to ensure you are adequately insured);
- purchasing a high risk item worth more than the stated limit as set out in 'How much you are covered for - High risk items with limits'.

We may require you to pay an additional premium as a result of these changes. You must pay the additional premium before these changes come into effect.

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## If you move and do not tell us

You must notify us when you change your place of residence.

This insurance and premium payable is based on the address you have provided, which is shown on the Policy Schedule. You may have to pay an additional premium as a result of changing your address. If you change address and you do not inform us you will have no insurance at the new address except under 'Your standard benefits - Cover when you move sites', if this Policy insures your contents.

## Keep receipts

You should keep receipts, invoices or other evidence of ownership and value of all property that you insure because if you make a claim you will be asked to prove ownership and value in order for us to pay the claim.

## Our privacy promise

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. When you receive a Policy Schedule, Certificate of Insurance, Renewal or other document from us, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
  - a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
  - a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
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- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy or to request access to or correct your personal information, please email:

[compliance.manager@qbe.com](mailto:compliance.manager@qbe.com). To make a complaint please email: [complaints@qbe.com](mailto:complaints@qbe.com).

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## Your premium

### What is premium?

Premium means any amount we require you to pay under the Policy and includes government charges.

### You pay the premium – We insure you

Provided we receive the premium, we will insure you as set out in this Policy and the Policy Schedule in respect of an incident occurring during the period of insurance. When you apply for this insurance, you will be advised of the premium. If you choose to effect cover, the amount will be set out in the Policy Schedule.

### How your premium is calculated

We take various factors into consideration when calculating your premium including:

- the sum(s) insured;
- the address of your building and/or contents covered;
- any no claim bonus discount to which you may be entitled to on your building and/or your contents;
- your insurance history;
- the security features of your home;
- the construction and age of your home;
- the level of excess you choose to pay;
- the cost of any optional benefits you have selected.

The premium also includes compulsory government charges including Stamp Duty, GST and any Emergency Services Levy (where applicable).

### Ways to reduce your premium

#### You may be eligible for the following discounts we offer:

- **No claim bonus discount**  
No claim bonus is a premium discount awarded for not making a claim. A no claim bonus discount increases each year that you remain claim free until you reach our maximum discount. Based on the claims lodged during the period of insurance, your Policy's no claim bonus will be adjusted when you renew your Policy and this can either:
    - increase (up to our maximum no claim bonus);
    - decrease; or
    - remain the same.
  - **Multi policy discount**  
If this Policy insures both your building and/or your contents and/or your valuables at the same site, we may provide you with a multi policy discount. You may also be entitled to the same discounts on other insurance products. For more information, contact your financial institution.
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- **Over 50's**  
If any of the named Policy holders of this Policy are over 50 and no longer working full time, we will give you an over 50's discount. You will need to contact us and advise us once you become eligible for this discount. We will then apply the discount to any future premiums.
- **Retirees discount**  
If any of the named Policy holders of this Policy are retired and no longer working full time, we will give you a retirees discount. You will need to contact us and advise us once you become eligible for this discount. We will then apply the discount to any future premiums.

#### **Other ways you can help reduce your premium:**

- **Increase your security**  
We provide discounts when you have installed advanced operational security measures such as deadlocks on all external doors and keyed window locks, local and monitored alarms or a fixed home safe.
- **Choose a higher excess**  
You can choose a higher excess for a reduced premium. Your Policy Schedule will indicate the excess applicable in the event of a claim. Please refer to 'Your excess' for more information on excess options.

## **21 day cooling off period**

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this we must receive your request either in writing or via email: [enquiries@qbe.com](mailto:enquiries@qbe.com) within twenty one (21) days of its commencement.

This cooling off right does not apply if you have made or are entitled to make a claim. Even after the cooling off period ends, you still have cancellation rights. However, we may deduct certain amounts from any refund (see 'How your Policy may be cancelled – Refund of premium').

## **Dispute resolution**

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention. We have a complaints and dispute resolution procedure which undertakes to provide an answer to your complaint within fifteen (15) working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist. If you are not happy with our answer, or we have taken more than fifteen (15) working days to respond, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

## The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice.

The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

## Financial Claims Scheme

This Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA - [www.apra.gov.au](http://www.apra.gov.au) or 1300 55 88 49.

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## POLICY WORDING

### Insurer

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney NSW 2000.

### Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule or any renewal period.

The limits of cover applying to the cover selected by you and the amount of any excess that applies to your Policy, is shown on your Policy Schedule.

### Your Policy

Your Policy consists of the Policy Wording in this booklet and the Policy Schedule we give you. Please keep them in a safe place for future reference.

Please check the Policy Schedule details to ensure it accurately states what you have insured. Be sure to check that the sum insured for the various areas of cover are adequate.

If you need any further information about any part of your Policy, please ask us or your financial services provider.

### Paying your premium

#### Annual premium

Paying your premium on time is important because it affects your insurance. If you are paying your premium annually in one payment, and you have not paid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

#### Instalment payments

If you are paying your premium by instalments, we will specify on your Policy Schedule when we will deduct the first instalment. Thereafter, instalment payments will be debited on the date or frequency you have nominated. If you are paying your premium in instalments by direct debit from your credit card or financial institution account, you must tell us if these details change no later than seven (7) days before your next instalment is due. We will not pay a claim under this Policy if, at the time the claim occurred, any premium instalment has remained unpaid for one (1) month or more.

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If any instalment of premium has remained unpaid for one (1) month, we may cancel this Policy. However, we will send you a notice confirming the action we intend to take and when any cancellation will become effective.

### **At renewal**

If you have been paying your premium by instalment, we will continue to deduct instalments for your Renewal Policy on the same day of the month at the new premium level unless you tell us otherwise.

If any instalment of premium has remained unpaid for one (1) month, we will cancel this Policy. We will send you a reminder setting out our intention to take two (2) instalments on the next payment date. If payment is not received after this reminder, we will send you a notice telling you of the date the Policy will cease unless payment is received. We send a notice to confirm the Policy has been cancelled.

### **Adjustment of premium on renewal**

If a claim occurs in the previous period of insurance and you do not notify us until after the premium for the current period of insurance was calculated, then you must pay any additional premium that would have been calculated had you told us about the claim on the day that the claim occurred. This condition does not affect any other rights that we have, including the rights that we have under 'Your duty of disclosure'.

### **If your payment details change**

If the direct debit arrangements you use to pay by instalment changes, such as you are issued a new credit card or change your bank arrangements, you must tell us. You should do this at least seven (7) days in advance of your next payment date.

## **Preventing our right of recovery**

If you have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this Policy, we will not cover you under this Policy for that loss, damage or liability.

## **Other party's interests**

You must tell us of the interest of all parties (e.g. financiers, lessors or owners) who will be covered by this insurance. We will protect their interests only if you have told us about them and we have noted them on your Policy Schedule.

## **Changing your Policy**

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it; and
- we give you a new Policy Schedule detailing the change.

## Policy comes to an end on total loss

If you have a claim that results in QBE declaring you have a total loss, the Policy terms have been met by QBE and the Policy comes to an end.

If you paid an annual premium no refund is due to you.

If you were paying by instalments, we will deduct the premium outstanding for the period of insurance from our settlement payment to you.

Where you have both your building and contents insured under the Policy, and only either the building or contents are a total loss, the part of the Policy that is not a total loss remains in place.

## Definitions (The meaning of some words)

Some words and expressions in this Policy have a specific meaning which is given below.

Word or term	Definition
Alteration Notice	a written notice issued by us about any alteration to the insurance made by you under this Policy.  <u>For example</u> , if you change your address.
Building	building and outbuildings and fixtures as described under the heading 'What we will cover as your building' on page 24.
Collection	an object of real or intrinsic value collected as an investment, hobby or general interest purpose and the item is not used as a household good or personal effect.
Collision	an accident directly caused by the sudden impact of a moving body or object.
Computer equipment	a desktop or portable personal computer including peripherals such as printers, modems, data projectors and speakers and standard purchased computer software but no data of any kind or custom written software.

Word or term	Definition
Contents	items described under the heading 'What we will cover as your contents' on page 25 which you or a family member own or have legal responsibility for located in your building or at the site.
Curio	a small article valued as a collectors' item.
Damage or damaged	when an item insured by this Policy is physically harmed. Damage does not include wear and tear.
Depreciation	the reduction in the value of the item or property due to wear and tear.
Earth movement	heave, landslide, land-slippage, mudslide, settling, shrinkage or subsidence.
Endorsement	a written alteration to the terms, conditions and limitations of this Policy which is shown in the Policy Schedule.
Entertainment equipment	one or more sound or visual entertainment systems in your home including each individual item such as a television, radio, video player or projector, CD player, entertainment disc playing devices, amplifier or speakers and all accessories.
Erosion	being worn or washed away by water, ice or wind.
Excess	the amount you must pay towards a claim. You will find the amount of any excess shown on the Policy Schedule. See page 82 'Your excess' for more information.
Family	any of the following people who normally live with you: <ul style="list-style-type: none"> <li>• spouse or partner;</li> <li>• children, step children;</li> <li>• parents, grandparents;</li> <li>• grandchildren;</li> <li>• brothers, sisters;</li> <li>• domestic staff;</li> <li>• a person who normally resides with you, but does not include a person with whom you may share a house for any financial consideration.</li> </ul>
Fire	a fire producing flames, but not charring, melting or scorching without flames.



Word or term	Definition
Fixtures	<p>an item that is permanently attached to or fixed to your building or the site, but does not include carpets, internal blinds, curtains, swimming pool or spa covers or pool or spa accessories.</p> <p>Please see page 24 under 'What we will cover as your building' for a list of examples of fixtures.</p>
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"> <li>(a) a lake (whether or not it has been altered or modified);</li> <li>(b) a river (whether or not it has been altered or modified);</li> <li>(c) a creek (whether or not it has been altered or modified);</li> <li>(d) another natural watercourse (whether or not it has been altered or modified);</li> <li>(e) a reservoir;</li> <li>(f) a canal;</li> <li>(g) a dam.</li> </ul>
Fusion	<p>the process of fusing or melting together the windings of an electric motor following damage to the insulating material as a result of overheating caused by an electric current.</p>
High risk item	<p>those items listed under the heading 'High risk items with limits' on page 30.</p>
Incident	<p>an event neither expected nor intended from the standpoint of you or your family which results in a claim on this Policy.</p>
Insured event	<p>those events listed under the heading 'What you are covered for' which start on page 36.</p>
Market value	<p>the replacement cost of a similar item to the one stolen or damaged taking into account the age of the item.</p>
Open air	<p>anywhere at the site not fully enclosed by walls and a roof, including a vehicle, tent, trailer or caravan and which is not able to be secured and also any outbuildings on the site not able to be secured.</p>

Word or term	Definition
Outdoor furniture	furniture and domestic equipment that is designed to be used in an outdoor environment for domestic purposes.
Period of insurance	the period for which you are insured. The period of insurance commences at the time we agree to give you this Policy and finishes at 4pm on the expiry date shown on the Policy Schedule.
Personal watercraft	a vessel designed to be operated by a person standing, sitting astride or kneeling upon it. It uses water jet propulsion and has an engine in a watertight compartment.
Photographic equipment	<ul style="list-style-type: none"> <li>• camera body; and</li> <li>• all lenses which attach to the camera body; and</li> <li>• all camera accessories including but not limited to carry case, filters, cleaning equipment, tripod, battery and memory cards;</li> </ul> however not photographic data.
Policy Schedule	one of the following: <ul style="list-style-type: none"> <li>• the Policy Schedule;</li> <li>• the renewal notice you have paid;</li> <li>• the alteration notice sent to you.</li> </ul>
Proof of ownership	evidence of ownership and value of an item. The evidence can be a combination of: <ul style="list-style-type: none"> <li>• receipts, valuations, instruction manuals;</li> <li>• guarantee certificates, catalogues;</li> <li>• make, model and serial number;</li> <li>• photographs or video film of item.</li> </ul>
Properly maintained	that your building is structurally sound, secure and in a good state of repair and its roof guttering regularly cleaned.
Rain	water that has fallen from the sky onto your building and site. This also includes where there are heavy, intense bursts of rainfall, usually during thunderstorms where so much water falls in a very short time that it cannot get away quickly enough and collects and flows into your building, but does not include flood.
Secured	locked so as to prevent entry other than by using violent force.

Word or term	Definition
Site	the land at the address shown on the Policy Schedule on which the building is built, including the yard or garden used only for domestic purposes.
Specified contents	your items that are listed in the 'Schedule of Specified Contents' section of your Policy Schedule.
Specified valuables	your items that are listed in the 'Schedule of Specified Valuables' section of your Policy Schedule.
Sporting equipment	equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but does not include a bicycle, firearm, a 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.
Sum insured	the amount you have insured either your building, your contents (including specified contents) or your valuables as shown on the Policy Schedule. We will pay no more than these amounts plus certain standard benefits (see page 45) or optional benefits (see page 66).
Terrorism	any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Tools of trade	those items you use to carry on a business or earn an income, but does not include those items you would use in a home office.
Tsunami	a high tide or tidal wave caused by an earthquake, earth tremor or seismological disturbance under the sea.
Unfurnished	the building at the site does not have enough furniture or furnishings for normal living needs.
Unoccupied	that either: <ul style="list-style-type: none"> <li>no-one is living in the building, or</li> <li>someone is living in the building without your consent.</li> </ul>

Word or term	Definition
Unspecified valuables	items listed under the heading 'Unspecified valuables' on page 27.
Valuables	<ul style="list-style-type: none"> <li>unspecified valuables, and</li> <li>specified valuables shown on the Policy Schedule.</li> </ul>
We, our and us	QBE Insurance (Australia) Limited, ABN 78 003 191 035.
Wear and tear	damage or a reduction in value through age, ordinary use or lack of maintenance.
Works of art	a piece of fine art such as a painting or picture, Persian carpet, rug or wall hanging, tapestry, vase, ornament, sculpture or other creation.
You and your	the person(s) named in the Policy Schedule as the insured, including their family.

## Insuring your building and/or contents

### Policy coverage summary

You can choose to insure your building, your contents or both under the QBE Home cover Policy and if this Policy insures your contents, you can also choose to insure your valuables away from the home.

Your building and/or contents will be covered for loss or damage caused by one (1) of the thirteen (13) insured events. In addition, there are also standard benefits you may be entitled to at no extra cost.

You can extend your cover by paying extra premium for options we offer.

A summary of cover available under this QBE Home cover Policy is listed in the table below.

Insured event	Building	Contents
Fire (see page 36)	✓	✓
Explosion (see page 36)	✓	✓
Lightning or thunderbolt (see page 36)	✓	✓
Earthquake or tsunami (see page 37)	✓	✓

Insured event	Building	Contents
Theft (see page 37)	✓	✓
Vandalism and malicious damage (see page 38)	✓	✓
Water or other liquid (see page 38)	✓	✓
Collision (see page 40)	✓	✓
Falling tree, branch or aerial (see page 40)	✓	✓
Damage by animals (see page 41)	✓	✓
Riot (see page 41)	✓	✓
Storm, rain or flood (see page 41)	✓	✓
Glass breakage (see page 43)	✓	✓

Standard benefit	Building	Contents
Building sum insured safeguard (see page 45)	✓	✗
Environmental upgrades to your building ( see page 46)	✓	✗
Environmental upgrades to your contents (see page 47)	✗	✓
Accommodation costs (see page 47)	✓	✓
Inflation adjustment (see page 48)	✓	✓
Mortgage discharge (see page 49)	✓	✗
Fusion of electric motors (see page 51)	✓	✓

Standard benefit	Building	Contents
Forced evacuation by government authority (see page 52)	✓	✓
External door locks (see page 53)	✓	✓
Essential temporary repairs (see page 53)	✓	✓
Modifications to the building due to paraplegia or quadriplegia (see page 54)	✓	✓
Building materials awaiting installation (see page 55)	✓	x
Building costs (see page 55)	✓	x
Cover when you move sites (see page 57)	x	✓
Contents temporarily in storage (see page 56)	x	✓
Food spoilage (see page 58)	x	✓
Accessories, appliances or spare parts (see page 58)	x	✓
Guest's property (see page 59)	x	✓
Your contents temporarily in transit in your vehicle (see page 59)	x	✓
Your contents temporarily removed from your home (see page 59)	x	✓
Loss or theft of credit or transaction card (see page 60)	x	✓
Veterinary expenses (see page 61)	x	✓
Strata title home owners (see page 64)	x	✓

Standard benefit	Building	Contents
Legal defence costs (see page 49)	✓	✓
Taxation audit (see page 50)	✓	✓
Trees, shrubs and plants (see page 52)	✓	✗
Compensation for death (see page 54)	✗	✓
Identity theft (see page 62)	✗	✓
Monitored alarm attendance after theft (see page 63)	✓	✗
Replacement of documentation (see page 64)	✓	✗
When you are a tenant (see page 64)	✗	✓
Waiver of excess (see page 65)	✓	✓

Optional benefit	Building	Contents
Choose the excess you wish to pay	Optional	Optional
Extended cover for contents in storage (see page 66)	Not applicable	Optional
Domestic workers compensation (see page 67)	Not applicable	Optional in applicable States and Territories

Valuables insurance	
Unspecified valuables (see page 73)	Optional
Specified valuables (see page 73)	Optional

Legal liability to others	Building	Contents
As an owner or occupier of the site (see page 69)	✓	✗
Anywhere in the world (see page 69)	✗	✓
Committee member of a social or sporting club (see page 71)	✓	✓
Liability for unattached trailers (see page 72)	✓	✓
<p>✓ = covered  ✗ = not covered</p> <p>Not applicable = not available under this cover type  Optional = covered when option is selected and paid and appears on your Policy Schedule.</p>		

## Who we will cover

We cover:

- ✓ you, and
- ✓ a family member who normally resides with you.



## What we will cover as your building

Your building means	Your building does not mean
<ul style="list-style-type: none"> <li>✓ the main residential building;</li> <li>✓ outbuildings; and</li> <li>✓ fixtures such as:               <ul style="list-style-type: none"> <li>• a fixed spa, sauna, barbecue, clothes line, room heater, stove, air conditioner, ceiling fan, lighting fixtures permanently secured to the building, hot water system;</li> <li>• kitchen cupboards, built in furniture;</li> <li>• meter box;</li> <li>• exterior blinds and awnings;</li> <li>• carport, pergola, garden shed, gazebo;</li> <li>• path, driveway, terrace, well, bore;</li> <li>• in-ground swimming pool, water tank;</li> <li>• garage doors;</li> <li>• reticulation system;</li> <li>• television aerial, radio mast or aerial and fittings;</li> <li>• fixed floor coverings and floating floor coverings except carpets;</li> <li>• solar panels (but not plastic solar heating systems for pools or spas);</li> <li>• private jetties including fixed floating jetties; and</li> <li>• water in a tank; at the site.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>✗ a caravan, trailer or their accessories;</li> <li>✗ a shipping container;</li> <li>✗ a building of flats;</li> <li>✗ strata title, company or community title units with respect to insuring the building, however we will insure contents contained in these units under a contents policy;</li> <li>✗ trees, shrubs, plants, hedges, lawns (real or artificial), earth;</li> <li>✗ paths or driveways made of earth or gravel;</li> <li>✗ landscaping of any kind;</li> <li>✗ a pool cover;</li> <li>✗ a swimming pool that is able to be moved from the site;</li> <li>✗ a sea wall or pontoon;</li> <li>✗ a building or structure used solely for business;</li> <li>✗ a building or structure that is in the course of construction, alteration or substantial repair;</li> <li>✗ fixtures such as:               <ul style="list-style-type: none"> <li>• carpets and rugs,</li> <li>• internal blinds,</li> <li>• curtains,</li> <li>• swimming pool or spa covers,</li> <li>• pool or spa accessories;</li> </ul> </li> <li>✗ jetties used for business purposes;</li> <li>✗ water in a swimming pool;</li> <li>✗ water in pipes.</li> </ul>
<p>✓ = covered ✗ = not covered</p>	

## What we will cover as your contents

We insure items which you or a family member own or have legal responsibility for located in your building or at the site.

Your contents means	Your contents does not mean
<ul style="list-style-type: none"> <li>✓ furniture, furnishings, carpets (whether fixed or unfixed), floor rugs, internal blinds, curtains;</li> <li>✓ household goods;</li> <li>✓ light fixtures not permanently secured to the building and which are relocatable;</li> <li>✓ white goods;</li> <li>✓ clothing and other personal effects;</li> <li>✓ high risk items as listed with limits on page 30;</li> <li>✓ swimming pool or spa that is not in-ground;</li> <li>✓ swimming pool or spa covers and accessories;</li> <li>✓ items used in connection with your business or occupation used in an office or surgery in your home, but not if a high risk item listed on page 30.</li> </ul>	<ul style="list-style-type: none"> <li>✗ specified valuables insured under the valuables section of this Policy;</li> <li>✗ fish, birds or other animals;</li> <li>✗ lawns, hedges, trees, shrubs, plants (real or artificial);</li> <li>✗ earth;</li> <li>✗ a power driven vehicle including accessories (including a motorcycle helmet) and spare parts whether fitted to the vehicle or not, other than:             <ul style="list-style-type: none"> <li>• a wheel chair,</li> <li>• an unregistered battery powered single person vehicle,</li> <li>• an unregistered garden appliance,</li> <li>• an unregistered golf buggy,</li> <li>• a battery powered children's toy;</li> </ul> </li> <li>✗ a personal watercraft;</li> <li>✗ a powercraft, watercraft exceeding three (3) metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not other than a:             <ul style="list-style-type: none"> <li>• surf ski,</li> <li>• surfboard,</li> <li>• one (1) to four (4) person canoe;</li> </ul> </li> <li>✗ an aircraft or aerial device, other than a:             <ul style="list-style-type: none"> <li>• kite,</li> <li>• model aircraft or model glider;</li> </ul> </li> <li>✗ a caravan or trailer, including accessories and spare parts whether fitted to the caravan or trailer or not;</li> </ul>

Your contents means	Your contents does not mean
	<ul style="list-style-type: none"> <li>x a hovercraft;</li> <li>x water.</li> </ul>
<p>✓ = covered</p> <p>x = not covered</p>	

### Specified contents

We consider certain items to be of high risk and have limits on what we will pay. The types of items and limits we pay are listed on page 30 under the heading 'High risk items with limits'.

You can increase your cover beyond these limits by specifically listing high risk items as specified contents.

When you specify these items, they will be listed in the 'Schedule of Specified contents' section of your Policy Schedule and you will be covered for loss or damage up to the limit you have specified. Specified contents are only insured whilst at the site.

### Valuables items - cover away from the home

- ✓ items you have chosen and paid for to cover outside the home as either:
  - specified valuables, or
  - unspecified valuables.

### Specified valuables

- ✓ items that are listed in the 'Schedule of Specified valuables' section of your Policy Schedule if you have selected and paid for this optional benefit.

## Unspecified valuables

Unspecified valuables means	Unspecified valuables does not mean
<ul style="list-style-type: none"> <li>✓ clothing (not sporting clothing) and personal belongings designed to be worn or carried in normal use;</li> <li>✓ gold and silver articles, jewellery and watches;</li> <li>✓ musical instruments, prescription spectacles, sunglasses, portable typewriters, binoculars;</li> <li>✓ the following battery operated or solar powered equipment:               <ul style="list-style-type: none"> <li>• MP3 or other portable media playing equipment,</li> <li>• CD players,</li> <li>• pocket calculators,</li> <li>• radios, record players,</li> <li>• tape recorders, television sets, and</li> <li>• video equipment;</li> </ul> </li> <li>✓ photographic equipment; and</li> <li>✓ sporting equipment.</li> </ul>	<ul style="list-style-type: none"> <li>✗ cash, negotiable securities, collections or documents of any kind;</li> <li>✗ contact lenses including corneal caps and micro lenses, hearing aids or dentures;</li> <li>✗ mobile phones, smart phones, portable laptops or pocket computers, electronic personal organisers or tablet personal computers;</li> <li>✗ DVDs, CDs, cassette tapes or electronic games media;</li> <li>✗ furniture, household goods and tools;</li> <li>✗ items used as part of a business or trade;</li> <li>✗ a bicycle;</li> <li>✗ a firearm.</li> </ul>

### Important note:

To cover all your bicycles, firearms, mobile phones, portable laptop, tablet personal computers, and electronic personal organisers, and any other items not considered to be unspecified valuable items away from the home, they must be shown on the Policy Schedule as specified valuables if we choose to accept it.

## Where your contents are covered

If this Policy insures your contents, they will be covered whilst in your building for insured events up to the sum insured or high risk item limit. If you require cover away from your building, you may be required to select and purchase optional cover. The below table shows you where your contents are covered on each option.

Location of contents	Contents insurance		Valuables insurance	
	Contents	Specified contents	Specified valuables	Unspecified valuables
<b>At the site</b>				
Inside your building.	✓	✓	✓	✓
In the open air at the site (limits apply in respect to theft. Please see page 37).	✓	✓	✓	✓
<b>Away from the site</b>				
Temporarily in one (1) of the following: <ul style="list-style-type: none"> <li>• a motel, hotel or club,</li> <li>• a nursing home, hospice or hospital,</li> <li>• another person's home.</li> </ul>	✓	x	x	x

Location of contents	Contents insurance		Valuables insurance	
	Contents	Specified contents	Specified valuables	Unspecified valuables
Conditions and limits apply. See page 59.				
Temporarily in a bank safe in Australia. Conditions and limits apply. See page 59.	✓	✓	x	x
Temporarily in transit. Conditions and limits apply. See page 59.	✓	✓	x	x
Temporarily in transit to your new home.	x	x	x	x
Anywhere in Australia and New Zealand.	x	x	✓	✓
Worldwide.	x	x	Up to 90 days	Up to 90 days
✓ = covered x = not covered				

## How much you are covered for

### Building

Sum insured (shown on your Policy Schedule).

Important note: We ask you to nominate your required sum insured. Your building sum insured should be adequate to replace your building and its fixtures and fittings using new materials as well as other necessary costs in the event of a claim.

Refer to page 33 for tips on setting your sum insured.

### Contents

Sum insured (shown on your Policy Schedule).

Important note: We ask you to nominate your required sum insured. Your contents sum insured should be adequate to replace all your contents with new items.

Refer to page 33 for tips on setting your sum insured.

### High risk items with limits

Because we consider the items listed below to be high risk, there are limits on what we will pay. If a claim is made for a high risk item we will pay no more than the prescribed limit unless the item is specifically shown on the Policy Schedule as specified contents. The table below also shows if you have the option to increase the limit for that item by listing the item as specified contents on your Policy Schedule. If you wish to increase any of the allowed limits, please contact your financial institution.

Please note that the most we will pay in total on a claim for unspecified high risk items is the amount shown in the table below.

High risk items with limits	The most we will pay is:	Option to increase limit
Cash, bullion or negotiable securities	Up to 1% of the sum insured to a maximum \$500	✗
A document	\$1,000 per item	✓
A firearm	\$500 per item	✓
An item which is a personal valuable	\$1,000 per item	✓
A curio	\$2,500 per item	✓
Each item of jewellery	\$2,500 per item	✓
A watch	\$2,500 per item	✓
Each gold or silver article (but not bullion)	\$2,500 per item	✓
Photographic equipment	\$2,500 in total for all photographic equipment	✓
Sporting equipment	\$2,500 per item up to a maximum of \$5,000 in total	✓
A bicycle	\$1,500 per bicycle	✓
A video camera, portable television or other sound or visual entertainment equipment designed to be portable	\$2,500 per item	✓
Entertainment equipment	10% of the total sum insured	✓
Compact discs, DVDs, video tapes and electronic games media	\$5,000 in total	✓
A portable musical instrument	\$1,500 per item	✓



High risk items with limits	The most we will pay is:	Option to increase limit
Works of art, pictures, tapestries, rugs, antiques	\$10,000 per item	✓
Collections of any kind	\$10,000 per collection	✓
Computer equipment	\$7,500 in total	✓
Office or surgical equipment used by you or your family in your or their own business in the home.	\$10,000 in total	✓
Tools of trade	\$2,500 in total	✗
✓ = can be increased ✗ = cannot be increased		

### Specified valuables

Sum insured	As shown on your Policy Schedule
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### Unspecified valuables

You can choose between five (5) levels of sum insured limits. If you have selected and paid for this option, the amount you have chosen will be shown on your Policy Schedule.

Option 1	\$750 per item / \$3,000 per event
Option 2	\$1,250 per item / \$5,000 per event
Option 3	\$2,000 per item / \$8,000 per event
Option 4	\$2,500 per item / \$10,000 per event
Option 5	\$3,000 per item / \$12,000 per event

### Legal liability

Limit of legal liability	\$30,000,000 (\$30 million)
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## Your sum insured

Making the wrong assumptions about your sum insured, or the costs to rebuild your home at today's prices, can lead to under insurance and could cost you dearly.

Your home is unique so when considering how much to insure your home for, it is important to remember that even homes identical in size will not have identical rebuilding costs. Costs such as removal of debris, replacement of new for old materials or items and the preparation of the land and foundations will all vary from home to home.

To help make calculating your sum insured easy we have available for you on-line sum insured calculators that can assist you in determining your sum insured. The sum insured calculators take into account all those extra costs that may not be obvious. For instance, removal of debris alone can add 10% to 15% to your sum insured. You will find these sum insured calculators by visiting our website on:

<http://www.intermediary.qbe.com.au/Insurance-Products/Home-And-Contents/Sum-Insured-Calculators/insurance.html>

Alternatively, you can contact your financial services provider and we can arrange to send you QBE's Home list guide. This will also help you to determine your sum insured.

Remember that the cost of replacing your home and contents varies over time, so it's important to re-evaluate your cover each year, taking into consideration home renovations and new purchases. Although we make an average adjustment to your sum insured for inflation each year, we suggest you review this increase to ensure it's enough for you.

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## When your home is unoccupied

If your home is left unoccupied, cover may be reduced. Please see the table below for details:

If your building is	Unoccupied for up to 30 days	Unoccupied for more than 30 days	Unoccupied for more than 60 days
Furnished	no change to your coverage.	no change to your coverage.	no cover for: <ul style="list-style-type: none"> <li>✗ fire;</li> <li>✗ explosion;</li> <li>✗ theft;</li> <li>✗ vandalism and malicious damage;</li> <li>✗ water or other liquid; or</li> <li>✗ glass breakage.</li> </ul>
Unfurnished	no change to your coverage.	no cover for theft or vandalism and malicious damage.  All other Policy coverage, terms and conditions remain unaltered.	no cover for: <ul style="list-style-type: none"> <li>✗ fire;</li> <li>✗ explosion;</li> <li>✗ theft;</li> <li>✗ vandalism and malicious damage;</li> <li>✗ water or other liquid; or</li> <li>✗ glass breakage.</li> </ul>

The above will apply unless you have advised us and we agree to provide full Policy cover in writing.

Our agreement will take the form of an endorsement. We will send you a Policy Schedule to confirm your Policy has been extended to insure you for a greater period of time.

## Your proof of ownership

At the time of making a claim if this Policy insures your contents, you will need to provide evidence of value. We will also require evidence of value for high risk items or valuables whether specified on the Policy or not. This evidence can be a combination of:

- receipts;
- a recent valuation provided by an Australian qualified valuer;
- instruction manuals;
- guarantee or warranty certificate;
- catalogues;
- make, model and serial number;
- photographs or video film of the item.

### Proof of valuation – Jewellery, gold or silver articles

Jewellery, gold or silver articles, regardless of whether they are specified contents or specified valuables, must have the valuation as listed in the table below. If the evidence required by us is not provided, your claim will not be processed.

Item value	Required proof of ownership
Less than \$1,499	No valuation required, only proof of ownership at the time of a claim.
\$1,500 up to \$14,999	A valuation dated prior to the date of loss required to be provided at the time of lodging a claim on the item.
\$15,000 up to \$24,999	A valuation dated prior to the Policy inception, or one more current replacing a prior valuation, to be provided at the time of making a claim.  <u>Important note:</u> You will be required to acknowledge that a valuation of the item exists at the time of specifying it on your Policy Schedule.
More than \$25,000	A valuation must be sighted by QBE prior to the item being specified on your Policy Schedule.

## What you are covered for

Your QBE Policy insures you up to the amount of the sum insured for loss or damage to your building and/or contents caused by an insured event listed below.

Your Policy Schedule will indicate if you have insured your building, your contents or both.

Insured event	
Fire	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or contents caused by a fire.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ damage caused by charring, melting or scorching as a result of fire without the presence of flames;</li> <li>✗ damage to a heat resistant item and any fittings or attachments on or in these items if the fire only caused damage to that item.</li> </ul> <p><u>Examples</u> of heat resistant items are a cooking appliance, iron, toaster, microwave oven, heater, clothes dryer, electric kettle, chimney, fireplace, oven, potbelly stove.</p>
Explosion	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused by an explosion.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ the item that exploded.</li> </ul> <p><u>For example</u>, we will not pay for an exploded heating boiler or a hot water system.</p>
Lightning or thunderbolt	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or contents caused by a direct lightning strike or thunderbolt.</li> </ul>

Insured event	
	<p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ damage if there is no visible evidence of damage to your building or your contents;</li> <li>✘ damage if the Australian Bureau of Meteorology has no record of lightning or thunder in your area at the time the damage occurred;</li> <li>✘ damage caused by a power surge caused by anything other than lightning.</li> </ul> <p><u>For example</u>, when there has been a lightning strike there will be visible damage to a power line or pole nearby your home. Visible damage will also be evident to the appliance which is not working and will include scorch or burn marks to the electrical circuitry consistent with a lightning strike nearby your home.</p>
Earthquake or tsunami	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or contents caused by an earthquake or tsunami. All damage that occurs within a period of 48 hours will be regarded as one incident.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ damage caused by a wave that arises from any event other than a tsunami.</li> </ul> <p>Refer to the section 'Your excess' on page 82 for details on the excess payable on all earthquake and tsunami claims.</p>
Theft	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ loss or damage to your building and/or contents caused by theft or attempted theft.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ any more than: <ul style="list-style-type: none"> <li>● \$5,000 for your outdoor furniture, and</li> <li>● \$2,500 for your other contents,</li> </ul> </li> </ul> <p>if these items are in the open air at the site;</p>

Insured event	
	<ul style="list-style-type: none"> <li>✗ loss or damage if the theft was from a motor vehicle, caravan or trailer not at the site at the time of the theft;</li> <li>✗ loss or damage if the theft was by you, your family or tenants;</li> <li>✗ loss or damage if the theft was caused by a person who was in your building or at the site:               <ul style="list-style-type: none"> <li>● with your consent,</li> <li>● with the consent of a person who lives in your building,</li> <li>● a person who with your consent is in temporary possession of your building.</li> </ul> </li> </ul>
Vandalism and malicious damage	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused by vandalism or malicious damage.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ damage if the vandalism or malicious damage was by you, your family or tenants;</li> <li>✗ damage if the vandalism or malicious damage was by a person who was in your building or at the site:               <ul style="list-style-type: none"> <li>● with your consent,</li> <li>● with the consent of a person who lives in your building, or</li> <li>● a person who with your consent is in temporary possession of your building.</li> </ul> </li> </ul>
Water or other liquid	<p><b>We will cover damage by:</b></p> <ul style="list-style-type: none"> <li>✓ water or other liquid which suddenly escapes from your or your neighbours;               <ul style="list-style-type: none"> <li>● plumbing system,</li> <li>● bath, fixed basin or sink,</li> <li>● fixed heating or cooling system,</li> <li>● roof gutter, downpipe,</li> <li>● shower recess,</li> <li>● tank,</li> <li>● toilet system,</li> <li>● washing machine, dishwasher,</li> <li>● above ground swimming pool or spa,</li> <li>● the road gutter or curbing, or</li> <li>● a water main or pipe.</li> </ul> </li> </ul>

Insured event	
	<p>If this Policy insures your building and we accept your claim, we will also pay the reasonable cost:</p> <ul style="list-style-type: none"> <li>✓ to find the source of the leak, and</li> <li>✓ to repair only that section of your building which needs to be removed to repair the leak.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ damage if the cause of the water or other liquid escaping was a deliberate act by you, or your family or another person with your express or implied consent to cause damage;</li> <li>✗ the costs to fix the leak;</li> <li>✗ the cost of lost water;</li> <li>✗ the costs to repair or replace any defective part or item that caused the damage or the loss of water as a result of a leak;</li> </ul> <p><u>For example</u>, we will not pay for a new dishwasher hose that broke.</p> <ul style="list-style-type: none"> <li>✗ damage which is as a result of a gradual process;</li> </ul> <p><u>For example</u>, we will not pay for damage:</p> <ul style="list-style-type: none"> <li>• from condensation or rising damp, or</li> <li>• splashing, or</li> <li>• where more damage has occurred over time because the fault was not remedied immediately.</li> </ul> <ul style="list-style-type: none"> <li>✗ damage which is the result of grouting;</li> <li>✗ damage to your swimming pool or spa if the damage is as a result of hydrostatic pressure;</li> <li>✗ any additional costs towards replacing undamaged property so as to create a uniform appearance;</li> </ul> <p><u>For example</u>, we will only pay the cost of replacing tiles damaged in finding the source of the leak. If the tiles to match your bathroom walls or floor are not readily available, replacement of undamaged tiles are at your cost.</p> <ul style="list-style-type: none"> <li>✗ damage resulting from the overflowing of the gutter or guttering on your building if it was not properly maintained;</li> </ul>



Insured event	
	<ul style="list-style-type: none"> <li>✗ to fix a defect in the design or construction of a system;</li> <li>✗ to repair or replace a defective part;</li> <li>✗ damage if your building has not been properly maintained.</li> </ul> <p>You should regularly clean your gutters of leaves and other debris, particularly before the expected onset of rain.</p>
Collision	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused from collision by a part of:             <ul style="list-style-type: none"> <li>• an aircraft;</li> <li>• a spacecraft, satellite or space debris,</li> <li>• a train,</li> <li>• a vehicle, trailer or caravan,</li> <li>• a watercraft,</li> <li>• a hovercraft.</li> </ul> </li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ damage caused by wheels or tyres to paths, driveways or underground services;</li> <li>✗ damage caused by any other items or objects.</li> </ul>
Falling tree, branch or aerial	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused by a falling tree, branch, television or radio aerial or satellite aerial;</li> <li>✓ the costs to remove the fallen tree or branch from the inside of your building to the nearest permissible dumping ground so that the damage can be dealt with. We will only pay these costs where the falling object has caused damage to your building or contents;</li> <li>✓ the reasonable cost of felling, pruning or stump removal when your building has been damaged.</li> </ul>

Insured event	
	<p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ damage to your building and/or your contents caused by tree lopping or felling by you or done with your consent;</li> <li>✘ the costs for repairing: <ul style="list-style-type: none"> <li>● a television, radio or satellite aerial, or</li> <li>● the fittings or masts, that caused the damage.</li> </ul> </li> </ul>
Damage by animals	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused from collision by an animal or bird that is not kept in your building or at the site.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ damage caused by eating, chewing, clawing, pecking, scratching, soiling or fouling or any other way of polluting your home.</li> </ul>
Riot	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused by riot, civil commotion, industrial or political demonstration.</li> </ul>
Storm, rain or flood	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ damage to your building and/or your contents caused by storm, rain or flood.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ water damage to your building caused by storm or rain seeping or otherwise entering your building unless the water entered through an opening in the wall or roof that had been made directly by the storm or rain or as a direct result of it;</li> <li>✘ damage caused by water penetrating or entering your building because it has not been properly maintained or as a result of a design</li> </ul>

Insured event	
	<p>fault, structural defect or because of defective workmanship;</p> <ul style="list-style-type: none"> <li>✘ damage caused by water entering your building through an opening in the wall or roof made for the purpose of alterations, additions, renovation or repair;</li> </ul> <p><u>For example</u>, if, as part of renovations made to your home an opening is made to your building we will not continue to insure you against any storm, rain or flood damage unless the builder covers this opening with a tarpaulin in a workmanlike way at every possible opportunity.</p> <ul style="list-style-type: none"> <li>✘ damage caused by storm, rain or flood to: <ul style="list-style-type: none"> <li>● gates and fences which have been fitted to the site and constructed of corrugated fibrous materials and do not have a supporting frame except where installed to manufacturers specifications,</li> <li>● timber gates and fences more than 15 years old,</li> <li>● privacy screens or retaining walls,</li> <li>● shade-cloth, shade-sails, PVC blinds or umbrellas,</li> <li>● spa or swimming pool covers, solar covers or plastic liners (including vinyl);</li> </ul> </li> <li>✘ damage caused by water to external paintwork, treated surfaces or finishes, if that is the only damage done to that part of your building;</li> <li>✘ damage caused by any residue deposited by the rain on your building;</li> <li>✘ damage to your swimming pool or spa if the damage is as a result of hydrostatic pressure;</li> <li>✘ damage caused to electrical or mechanical equipment left in the open air, unless the equipment is designed to be weather proof;</li> <li>✘ damage caused by the seas or high tide;</li> <li>✘ damage caused by erosion or earth movement;</li> <li>✘ damage caused by lightning or thunderbolt;</li> <li>✘ damage caused by a power surge and/or damage caused as a result of interruption to your normal power supply.</li> </ul> <p>Cover for lightning or thunderbolt is provided under insured event 'Lightning or thunderbolt'.</p>

Insured event	
Glass breakage	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ glass that is accidentally broken which forms part of your building if this Policy insures your building;</li> </ul> <p><u>For example,</u></p> <ul style="list-style-type: none"> <li>• a window or skylight,</li> <li>• a door,</li> <li>• a permanent lighting fixture,</li> <li>• a shower screen,</li> <li>• a balcony surround or pool fence,</li> <li>• an oven door, stove top or cooking surface,</li> <li>• a china bathroom or toilet fitting.</li> </ul> <ul style="list-style-type: none"> <li>✓ glass that is accidentally broken which forms part of your contents if this Policy insures your contents;</li> </ul> <p><u>For example,</u></p> <ul style="list-style-type: none"> <li>• fixed furniture glass,</li> <li>• a wall mirror,</li> <li>• a plate glass furniture top,</li> <li>• a light fitting.</li> </ul> <ul style="list-style-type: none"> <li>✓ glass that forms part of the building when you are a tenant, but only if you are responsible for that glass under your lease if this Policy insures your contents.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ glass that is part of a glass house or conservatory;</li> <li>✗ if the glass is part of a clock, picture, television set, radio or computer monitor;</li> <li>✗ glass for a vase or ornament;</li> <li>✗ glassware;</li> <li>✗ crockery;</li> <li>✗ glass that is worn or carried by hand.</li> </ul> <p><u>For example,</u> items that are worn include but are not limited to spectacles and watches and items that are carried by hand include but are not limited</p>

Insured event	
	<p>to a camera and binoculars.</p> <p><b>Limit:</b></p> <p>Maximum \$500 towards replacement of an oven door, stove door or cooking surfaces.</p>
<p>✓ = covered ✗ = not covered</p>	

## Your standard benefits

This Policy also insures you for standard benefits set out in this section.

We pay these standard benefits as part of the sums insured for building or contents depending on the type of cover you have chosen unless otherwise stated.

Benefit	Description
Building sum insured safeguard	<p><b>If this Policy insures your building, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ up to 30% more than your building sum insured to repair or replace your building if we agree that the cost to repair or replace your building is greater than your building sum insured due to:           <ul style="list-style-type: none"> <li>• the increased cost of repairing damage to your building was caused directly by a catastrophic event, or</li> <li>• you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building.</li> </ul> </li> </ul> <p><b>This benefit applies only if:</b></p> <ul style="list-style-type: none"> <li>✓ this Policy insures your building; and</li> <li>✓ your building is so damaged by an event that is insured by this Policy that it is considered by us to be a total loss; and</li> <li>✓ the cost to repair or replace your building is greater than your building sum insured because either:           <ul style="list-style-type: none"> <li>• the increased cost of repairing damage to your building was caused directly by a catastrophic event. This applies where the resultant catastrophic event damage in the vicinity of your property is so extensive and widespread that there is a surge in demand for materials and labour, leading to an increase in repair costs.</li> </ul>           Your building must be replaced in the area affected by the catastrophic event whilst building costs remain elevated for this benefit to apply,            or         </li> </ul>

Benefit	Description
	<ul style="list-style-type: none"> <li>• you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building, provided:               <ul style="list-style-type: none"> <li>◦ that you can provide a copy of the QBE Home Building Calculator report or otherwise demonstrate that you correctly used the QBE Home Building Calculator to determine and set your building sum insured, and</li> <li>◦ at the time of the loss your building is substantially the same as when you used the QBE Home Building Calculator (for example, you have not added to nor extended your building), and</li> <li>◦ you have not reduced any sum insured that we have offered on any renewal invitation since you used the QBE Home Building Calculator, and</li> <li>◦ you have used the QBE Home Building Calculator and not the QBE Home Building Quick Building Insurance Calculator or the Home checklist.</li> </ul> </li> </ul> <p>It is not necessary for the total loss to be caused by a catastrophic event for the Building safeguard standard benefit to apply when you have correctly used the QBE Home Building Calculator.</p> <p>Catastrophic event means a major, suddenly occurring natural disaster covered by this Policy.</p> <p>This benefit only relates to the building. It does not apply to any other insurance property, Policy section, standard benefit or other Policy feature.</p>
Environmental upgrades to your building	<p><b>If this Policy insures your building, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs incurred by you to improve your home to become more environmentally friendly following a claim accepted by us for a total loss to your building.</li> </ul>

Benefit	Description
	<p><u>For example</u>, installation of a rain water tank, skylight or insulation.</p> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ costs in addition to your building sum insured for replacement of items or equipment already installed in or on your building;</li> <li>✗ costs incurred if your building is not a total loss.</li> </ul> <p><b>Limit:</b></p> <p>\$2,500 per period of insurance.</p>
Environmental upgrades to your contents	<p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ additional costs that you have incurred to improve the environmental rating of your appliances following a claim for loss or damage to the item which we have paid.</li> </ul> <p><u>For example</u>, replacing a two star energy rated washing machine with a three star energy rated washing machine.</p> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ any costs where there has not been a claim accepted and paid by for loss or damage to the item.</li> </ul> <p><b>Limit:</b></p> <p>\$500 per item up to a maximum of \$2,500 per period of insurance.</p>
Accommodation cost	<p><b>If this Policy insures your building, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ the reasonable costs you incur for similar accommodation while your building is being rebuilt, repaired or replaced if you live in your building; or</li> <li>✓ the actual rent you lose or would have lost up to the time your building is built repaired or replaced if you leased out your building or can show that you would have leased it out;</li> </ul>



Benefit	Description
	<p>if we have accepted a claim following damage to your building and we agree that your building is not fit to live in.</p> <p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ the reasonable costs that you incur for similar accommodation or lost rent while your home is being rebuilt, repaired or replaced if: <ul style="list-style-type: none"> <li>• your home is a strata title unit that you own and live in at the time of damage, or</li> <li>• you are a tenant and you are required to continue to pay rent under your lease,</li> </ul> </li> </ul> <p>if we have accepted a claim following damage to your contents and we agree that your home is not fit to live in.</p> <p><b>Limit:</b></p> <p>The maximum we will pay for temporary accommodation or lost rent is the lesser of:</p> <ul style="list-style-type: none"> <li>• the time it would take to repair or replace your building (or home) provided work commences as soon as practicable after the incident, or</li> <li>• twelve (12) months from the time of the damage, or</li> <li>• 10% of the sum insured, or</li> <li>• if this Policy insures your building and you elect not to replace your building, the time it would have taken to repair or replace your building had you elected to do so.</li> </ul> <p>This benefit is in addition to the sum insured.</p>
Inflation adjustment	<p><b>If this Policy insures either your building or your contents, we will:</b></p> <ul style="list-style-type: none"> <li>✓ increase your building and/or contents sum insured as shown on your Policy Schedule by 0.4% per month until the next renewal date.</li> </ul>

Benefit	Description
Mortgage discharge	<p><b>If this Policy insures your building, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ the legal costs to discharge any mortgage on your building and the site if your building has been completely destroyed.</li> </ul> <p><b>Limit:</b></p> <p>These legal costs will be paid by us in addition to the sum insured for your building and paid as part of your claim for your building.</p>
Legal defence costs	<p><b>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ your legal fees, costs and expenses which you reasonable incur in legal proceedings initiated against you by a third party (and defended by you) but only where the proceedings are commenced in Australia during the period of insurance.</li> </ul> <p><b>We will not cover any costs for proceedings or claims:</b></p> <ul style="list-style-type: none"> <li>✗ relating to fines, penalties, punitive damages;</li> <li>✗ by family members including spouse, ex-spouse, partner or ex-partner;</li> <li>✗ for or relating to divorce, separation, child visiting, maintenance, property disputes;</li> <li>✗ for or relating to dishonesty, intentional violence, misconduct;</li> <li>✗ for or relating to defamation or slander;</li> <li>✗ relating to facts or occurrences, occurring prior to the commencement of the Policy which you knew or ought to have known at the time of commencement of this Policy, would, or might, give rise to a claim;</li> <li>✗ initiated, threatened or commenced prior to the commencement of this Policy;</li> <li>✗ under or relating to any workers compensation legislations, industrial award or agreement, or</li> </ul>

Benefit	Description
	<p>statutory accident compensation scheme or compulsory third party insurance;</p> <ul style="list-style-type: none"> <li>✘ which could have been made under the section 'Legal liability' if you had chosen to insure your building (if you own it) or contents.</li> </ul> <p><b>Limit:</b></p> <p>The maximum we will pay is \$2,500 for any one (1) claim or series of claims arising from the same cause or event.</p>
Taxation audit	<p><b>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs for accountants fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office.</li> </ul> <p><b>We will not cover any costs for:</b></p> <ul style="list-style-type: none"> <li>✘ any fines, penalties or shortfall in the amount of tax payable;</li> <li>✘ any audit conducted in relation to criminal activity;</li> <li>✘ any audit not commenced during the period of insurance;</li> <li>✘ any fees incurred outside any statutory time limit;</li> <li>✘ any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by you or on your behalf to a taxation officer which: <ul style="list-style-type: none"> <li>● is false or misleading in a material particular, and</li> <li>● can be attributed to deliberate evasion of recklessness as stipulated in income tax ruling IT2517;</li> </ul> </li> <li>✘ any audit conducted in relation to any facts or circumstances of which you were aware, prior to the commencement of this Policy which were likely to lead you to your making a claim under this Policy; or</li> <li>✘ any fees incurred in relation to any enquiries from the Australian Taxation Office which are</li> </ul>

Benefit	Description
	<p>not related to an identified intention to conduct an audit.</p> <p><b>Limit:</b></p> <p>Up to a maximum of \$2,500 for any one (1) audit.</p>
Fusion of electric motors	<p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ the cost to repair a household electric motor if: <ul style="list-style-type: none"> <li>• the motor has been burnt out by fusion, and</li> <li>• the motor is part of a machine or appliance which is part of your building and/or contents insured by this Policy.</li> </ul> </li> </ul> <p>If it is not economical to repair your motor we will:</p> <ul style="list-style-type: none"> <li>✓ pay to replace the motor, or</li> <li>✓ pay you the amount it would cost us to replace the motor.</li> </ul> <p><b>Limit:</b></p> <p>\$2,000 after deduction of your excess and depreciation for the repair or replacement costs.</p> <p><b>Depreciation:</b></p> <p>Where the motor is older than ten (10) years, depreciation will be applied to the cost of repairs, at the rate of 20% per year for each additional year.</p> <p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>✗ for motors more than fifteen (15) years old from the date of purchase when new or more than fifteen (15) years old from the date of rewinding;</li> <li>✗ the cost of retrieving, removing or replacing the pump section of pool or pressure pumps or the cost of retrieving submersible pumps or their driving motors;</li> <li>✗ the cost of hiring a replacement machine or appliance;</li> <li>✗ to repair or replace mechanical parts;</li> <li>✗ to repair or replace parts in a radio, television, computer, video recorder, microwave oven, sound recording and playing equipment,</li> </ul>

Benefit	Description
	<p>amplifying or transmitting device, electronic equipment, control panels, device or instrument;</p> <ul style="list-style-type: none"> <li>✗ to repair or replace a transformer;</li> <li>✗ for leakage of refrigerant driers;</li> <li>✗ electronic controllers or other electronics;</li> <li>✗ to repair or replace starter switches, lighting or heating elements, fuses or protective devices;</li> <li>✗ to repair or replace electrical contacts at which sparking or arcing occurs in ordinary working;</li> <li>✗ to repair or replace motors under manufacturers' guarantee or warranty.</li> </ul>
Forced evacuation by government authority	<p><b>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ any increase in your living expenses up to sixty (60) days that is necessary and reasonable to maintain your household's normal standard of living following a forced evacuation by a government authority who prohibits you from using the site.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ if the evacuation and prohibition of the site was not a direct result of damage to neighbouring premises that would be classed as insured damage under this Policy.</li> </ul> <p><b>Limit:</b></p> <p>sixty (60) days.</p>
Trees, shrubs and plants	<p><b>If this Policy insures your building as your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ loss or damage to a tree, shrub or plant caused directly by an insured event other than storm, or other events connected to weather or any event that is not sudden and unforeseen that results in the tree, shrub or plant being so damaged that they die, are permanently disfigured or not recovered after being stolen.</li> </ul>

Benefit	Description
	<p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✘ any loss or damage to grass or lawn.</li> </ul> <p><b>Limit:</b></p> <p>We will pay up to \$500 per tree, shrub or plant and up to \$1,500 in total in any one (1) period of insurance.</p>
External door locks	<p><b>If this Policy insures either your building or contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs to re-key or replace the locks in your home when the keys to these locks have been stolen following an incident of theft.</li> </ul> <p><b>Limit:</b></p> <p>\$2,500 any one (1) claim.</p>
Essential temporary repairs	<p><b>If this Policy insures your building, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ any essential temporary repairs to your building which are necessary following damage by an insured event. You are able to proceed with essential temporary repairs up to the limits stated below without obtaining our agreement beforehand.</li> </ul> <p><u>For example</u>, placing a tarpaulin over your roof if it was damaged in a storm exposing the house to further damage would be considered essential.</p> <p><b>Limit:</b></p> <p>\$500 any one (1) claim.</p> <p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ any essential temporary repairs to your contents after your contents are damaged by an insured event.</li> </ul>

Benefit	Description
	<p><b>Limit:</b></p> <p>\$200 any one (1) claim.</p>
<p>Modifications to the building due to paraplegia or quadriplegia</p>	<p><b>If this Policy insures either your building as your primary residence or your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs incurred to modify your building or relocate to a suitable building if you or a member of your family normally living with you permanently become a paraplegic or quadriplegic as a direct result of an insured event occurring at the site for which we agree to pay a claim.</li> </ul> <p><b>Limit:</b></p> <p>\$10,000 any one (1) period of insurance.</p> <p><b>Conditions:</b></p> <p>By the terms 'paraplegic' and 'quadriplegic' we mean where the paraplegic or quadriplegic condition has existed for twelve (12) months and the prognosis made by a registered medical practitioner confirms the condition is expected to last indefinitely.</p>
<p>Compensation for death</p>	<p><b>If this Policy insures your contents in your primary residence, we will pay:</b></p> <ul style="list-style-type: none"> <li>✓ \$5,000 to the legal representative of the deceased person in the event of death of you or a member of your family normally living with you, which occurs as a direct result of: <ul style="list-style-type: none"> <li>• physical injury caused by an insured event at the site, and</li> <li>• if the insured event that caused the death also caused damage to which we agree to pay a claim.</li> </ul> </li> </ul> <p><b>Limit:</b></p> <p>\$5,000 any one (1) period of insurance.</p>

Benefit	Description
Building materials awaiting installation	<p><b>If this Policy insures your building as your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ unfixed building materials intended to be used for repair, alteration or additions to your building that are lost or damaged at the site due to an insured event covered by this Policy.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ loss or damage caused to: <ul style="list-style-type: none"> <li>• soil,</li> <li>• sand,</li> <li>• gravel,</li> <li>• bark, or</li> <li>• mulch or similar materials;</li> </ul> </li> <li>✗ loss or damage to any gas or electrical appliances unless they are in a locked and fully enclosed building at the site where those items are not visible from the outside of the building;</li> <li>✗ where the building is not residentially occupied at the time of the loss.</li> </ul> <p><b>Limit:</b></p> <p>\$2,000 any one (1) period of insurance.</p>
Building costs	<p><b>If this Policy insures your building, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs to temporarily protect your building;</li> <li>✓ costs to remove debris from the site;</li> <li>✓ reasonable architecture or surveyor fees;</li> <li>✓ demolition costs;</li> <li>✓ costs to comply with statutory notice that relates to that part of your building which is damaged and is served after the damage occurred;</li> </ul> <p>as part of your sum insured following damage to your building.</p>



Benefit	Description
	<p><b>Conditions:</b></p> <p>We will only pay if these costs are necessary to replace, repair, rebuild or preserve your building.</p> <p><b>We will not cover any:</b></p> <ul style="list-style-type: none"> <li>✗ portion of these costs that relate to the undamaged parts of your building except in respect to the temporary protection of your building.</li> </ul>
Contents temporarily in storage	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ your contents in storage for damage caused by an insured event up to a maximum of three (3) consecutive months while they are temporarily in a storage room in Australia which is: <ul style="list-style-type: none"> <li>• a single room, and</li> <li>• used solely for the purpose of storing only your contents, and</li> <li>• secured with a keyed lock to which you are the only person with a key to access unless it is a requirement of a professional storage facility to hold a master key.</li> </ul> </li> </ul> <p><b>We will not cover any:</b></p> <ul style="list-style-type: none"> <li>✗ specified contents items;</li> <li>✗ cash, bullion or negotiable securities;</li> <li>✗ gold or silver articles;</li> <li>✗ any item of jewellery;</li> <li>✗ photographic equipment;</li> <li>✗ watches;</li> <li>✗ any contents kept in a storage container; or</li> <li>✗ contents that have been held in storage for a period of more than three (3) consecutive months.</li> </ul>

Benefit	Description
	<p><b>Excess:</b></p> <p>All claims for theft, vandalism, water or other liquid, storm, rain or flood damage to contents whilst in storage have an applicable minimum excess of \$500 or the Policy basic excess whichever is the higher.</p> <p><u>Important note:</u> If you require cover for a period longer than three (3) months you will need to select and pay for the optional benefit 'Extended cover for contents in storage'. Please see page 82 for more details.</p>
Cover when you move sites	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ your contents at both your current site and at your new address when you are moving into a new building within Australia for up to thirty (30) days.</li> </ul> <p><b>Limit:</b></p> <p>The portion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites up to a maximum of thirty (30) days.</p> <p><b>Conditions:</b></p> <p>Your new address must be where you are moving to live instead of your current site.</p> <p>You will need to advise us of your new address to continue cover beyond thirty (30) days.</p> <p>You may need to pay us additional premium if we ask for this and comply with any conditions we impose.</p>

Benefit	Description
Food spoilage	<p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ replacement food and medicines that are contained in your fridge or freezer which are damaged and need to be thrown out following: <ul style="list-style-type: none"> <li>• failure of the electricity supply,</li> <li>• mechanical or electrical breakdown.</li> </ul> </li> </ul> <p><b>We will not pay if the damage was a result of:</b></p> <ul style="list-style-type: none"> <li>✗ an accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent;</li> <li>✗ a deliberate act of the power supply authority or company;</li> <li>✗ a strike.</li> </ul> <p><b>Limit:</b></p> <p>1% of your contents sum insured up to a maximum of \$500 in total for any one (1) claim.</p>
Accessories, appliances or spare parts	<p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ accessories, appliances or spare parts used for motor vehicles (including motor cycles or motor scooters), caravans, trailers and watercraft not fitted to, or contained within a motor vehicle, caravan, trailer or watercraft.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ motor vehicle keys, remote locking or alarm devices as accessories whether they are fitted, in or on the motor vehicle;</li> <li>✗ re-coding of any devices or changing vehicle locks;</li> <li>✗ these items whilst fitted to, or contained within a motor vehicle, caravan, trailer or watercraft.</li> </ul> <p><b>Limit:</b></p> <p>\$1,000 per item up to a maximum of \$2,000 in total for any one (1) claim.</p>

Benefit	Description
Guest property	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ loss or damage as a result of an insured event to contents that belong to your guests, provided their stay with you does not exceed thirty (30) days.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ items covered by any other insurance Policy.</li> </ul> <p><b>Limit:</b></p> <p>\$5,000 in total for any one (1) claim.</p>
Your contents temporarily in transit in your vehicle	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ your contents whilst they are temporarily in transit in your motor vehicle in Australia for the insured events listed under the section 'What you are covered for' on page 36.</li> </ul> <p><b>Limit:</b></p> <p>Up to maximum total of \$10,000 for any one (1) claim.</p> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ your contents whilst in transit if they are being permanently removed from your home to another site;</li> </ul> <p><b>Important note:</b> When you move house you need to take out contents transit insurance if you want your contents to be insured during the move.</p>
Your contents temporarily removed from your home	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ your contents whilst temporarily removed to: <ul style="list-style-type: none"> <li>• a motel, hotel or club,</li> </ul> </li> </ul>

Benefit	Description
	<ul style="list-style-type: none"> <li>• a nursing home, hospice or hospital,</li> <li>• another person's home;</li> </ul> <p>in which you are living in Australia; or</p> <ul style="list-style-type: none"> <li>• a bank safe deposit facility in Australia.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ a high risk item listed on page 30 when temporarily removed from your home (even when the item is specified on the Policy Schedule) except when it is contained in a bank safe deposit facility in Australia;</li> <li>✗ theft of these items from a bank safe deposit facility unless there was a force or violence used in gaining entry to the bank;</li> <li>✗ contents that have been temporarily removed from your home or the site while they are in the open air.</li> </ul> <p><b>Limit:</b></p> <p>25% up to a maximum of \$15,000 of the sum insured for any one (1) claim.</p> <p><u>Important note:</u> You need to take out valuables insurance to obtain insurance protection away from the home for most types of contents, high risk items, items regularly taken outside the home and some types of specified items. For a quote, just contact your financial services provider.</p>
Loss or theft of credit or transaction card	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs you have to pay caused by the fraudulent use of your lost or stolen credit or transaction card.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ any costs unless you have advised the bank of the loss immediately as soon as you became aware of it, and have complied with the conditions of your card;</li> <li>✗ any card that does not belong you or your family;</li> </ul>

Benefit	Description
	<ul style="list-style-type: none"> <li>✗ any gift or credit vouchers;</li> <li>✗ any costs if the unauthorised user of the card is someone living at the site.</li> </ul> <p><b>Limit:</b></p> <p>\$2,500 any one (1) claim.</p>
Veterinary expenses	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ reasonable veterinary expenses incurred by you if your domestic cat or dog, normally kept at the site, is accidentally injured as a result of a road accident, fire, lightning or earthquake.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ costs or expenses resulting from the physical loss, theft or death of an animal including but not limited to postmortem, disposal or cremation;</li> <li>✗ routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing;</li> <li>✗ for treatment of any pre-existing conditions;</li> <li>✗ for treatment of injury or illness arising from or connected with a sporting event, cat or dog show, business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding, hire or renting out of the animal; or</li> <li>✗ if the injured cat or dog was not registered and/or micro-chipped as required by any law or regulation made by any Government or public authority.</li> </ul> <p><b>Limit:</b></p> <p>\$500 any one (1) period of insurance.</p>

Benefit	Description
Identity theft	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ costs and expenses incurred to restore your identity from its unauthorised use when your identity is stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain.</li> </ul> <p><b>Our liability under this standard benefit is limited to:</b></p> <ul style="list-style-type: none"> <li>✓ legal expenses for defence against a business or its collection agency from which goods or services have been purchased fraudulently;</li> <li>✓ legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on your consumer credit report;</li> <li>✓ loss of wages up to \$2,000 per week up to \$5,000 in total that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity;</li> <li>✓ loan application fees incurred as a result of re-applying for loans because you have been allotted incorrect credit information due to fraud;</li> <li>✓ costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement and/or financial institutions;</li> <li>✓ reasonable legal fees and court costs, if incurred with our approval.</li> </ul> <p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ where the identity theft is caused by: <ul style="list-style-type: none"> <li>• you or your collusion,</li> <li>• your family or their collusion,</li> <li>• an ex-partner,</li> <li>• someone who normally lives with you;</li> </ul> </li> <li>✗ where the identity theft arises out of: <ul style="list-style-type: none"> <li>• you or your family committing an illegal or dishonest act,</li> <li>• you breaching any security requirements or conditions imposed by any financial institution, such as in relation to your</li> </ul> </li> </ul>

Benefit	Description
	<p>password or personal identification number or personal access number;</p> <ul style="list-style-type: none"> <li>✗ any claims for business interruption in relation to any business;</li> <li>✗ re-payment of any loans or other amounts fraudulently procured in your name;</li> <li>✗ any fines or any infringements or penalties imposed;</li> <li>✗ any costs that are or could be reimbursed from another party.</li> </ul> <p><u>For example</u>, a financial institution.</p> <p><b>Conditions:</b></p> <p>Claims are only payable under this standard benefit if:</p> <ul style="list-style-type: none"> <li>• you are an Australian resident, and</li> <li>• the identity fraud occurs within Australia, and</li> <li>• all losses and expenses are incurred within Australia.</li> </ul> <p><b>Limit:</b></p> <p>Up to \$5,000 per period of insurance.</p>
Monitored alarm attendance after theft	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ reasonable costs incurred by you for the security firm that monitors your burglar alarm to attend your building during or immediately after an actual or attempted theft from your building or site if: <ul style="list-style-type: none"> <li>• there is evidence of forcible or violent entry, and</li> <li>• the theft or attempted theft is not committed by any person who is living at the site, and</li> <li>• you report the incident to Police as soon as possible and in any event, no more than twenty four (24) hours after the theft or attempted theft occurred.</li> </ul> </li> </ul>



Benefit	Description
	<p><b>We will not cover:</b></p> <ul style="list-style-type: none"> <li>✗ costs incurred by you for false alarms;</li> <li>✗ where there is no evidence of a theft or an attempted theft.</li> </ul> <p><b>Limit:</b></p> <p>Up to \$1,000 any one (1) period of insurance.</p>
Replacement of documentation	<p><b>If this Policy insures your contents in your primary residence, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ reasonable costs to replace the following documentation directly damaged by an insured event that has caused a claim we have agreed to pay: <ul style="list-style-type: none"> <li>• Title Deeds,</li> <li>• Birth Certificates,</li> <li>• a Marriage Certificate,</li> <li>• Passports,</li> <li>• Drivers Licences,</li> <li>• Proof of Age Card or equivalent.</li> </ul> </li> </ul> <p><b>Limit:</b></p> <p>Up to \$1,000 per claim.</p>
Strata title home owners	<p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ fixtures that you have installed for your own use if you live in your home as a strata title home owner.</li> </ul>
When you are a tenant	<p><b>If this Policy insures your contents, we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ fixtures that you have installed for your own use;</li> <li>✓ landlords fixtures that you are responsible for under your lease;</li> </ul> <p>if you live in your home as a tenant.</p>

Benefit	Description
Waiver of excess	<p><b>If this Policy insures either your building and/or your contents, we will:</b></p> <ul style="list-style-type: none"><li>✓ waive the excess applicable if we agree to pay a claim as a result of damage that renders your building beyond economic repair or contents a total loss.</li></ul>

## Optional benefits

All optional benefits if selected and accepted by us will be shown on your Policy Schedule. These optional benefits will result in additional premium being payable by you.

You can add these optional benefits to your Policy at any time by contacting your financial services provider, however any added optional benefits cannot be backdated.

Option	Description
Extended cover for contents in storage	<p><b>If this Policy insures your contents in your primary residence, for an additional premium we will cover:</b></p> <ul style="list-style-type: none"> <li>✓ your contents for damage caused by an insured event for your contents in storage;</li> <li>✓ for a period in excess of the standard benefit 'Contents temporarily in storage' see page 56;</li> <li>✓ up to a maximum of twelve (12) months or up until the expiry date of the Policy whichever comes first;</li> </ul> <p>while they are temporarily in a storage room in Australia which is:</p> <ul style="list-style-type: none"> <li>• a single room, and</li> <li>• used solely for the purpose of storing only your contents, and</li> <li>• secured with a keyed lock to which you are the only person with a key to access unless it is a requirement of a professional storage facility to hold a master key.</li> </ul> <p><b>We will not cover any:</b></p> <ul style="list-style-type: none"> <li>✗ specified contents items;</li> <li>✗ cash, bullion or negotiable securities;</li> <li>✗ gold or silver articles;</li> <li>✗ item(s) of jewellery;</li> <li>✗ photographic equipment;</li> <li>✗ watches; or</li> <li>✗ contents kept or stored in a shipping container.</li> </ul> <p><b>Limit:</b></p> <p>Up to the limit shown for this option on your Policy Schedule.</p>

Option	Description
	<p>The limit shown for this option forms part of the total sum insured shown on the Policy Schedule and is not paid in addition to the sum insured.</p> <p><b>Excess:</b></p> <p>All claims for theft, vandalism, water or other liquid, storm, rain or flood damage to contents whilst in storage have an applicable minimum excess of \$500 or the Policy basic excess whichever is the higher.</p> <p>If you have chosen this optional benefit it will be shown on your Policy Schedule.</p> <p><u>Important note:</u> If you have selected and paid for this option and no longer require the cover as your contents are no longer held in storage, please contact your financial services provider to have the option removed and any unused optional benefit premium returned to you.</p>
Domestic workers compensation	<p><b>If this Policy insures your contents in your primary residence, this option may be available to you for an additional premium.</b></p> <p><u>Important note:</u> If you employ a domestic worker on a casual basis or otherwise, you may be required by law to provide that person with workers compensation insurance. If you fail to do so and your employee is injured in the course of their employment with you, you may be liable to compensate them.</p> <p><b>We will cover:</b></p> <ul style="list-style-type: none"> <li>✓ statutory domestic workers compensation cover according to the legislation in your State or Territory.</li> </ul> <p><b>Limit:</b></p> <p>The amount required by your State or Territory's legislation. By law, this option is only applicable in States or Territories where domestic workers compensation can be offered in conjunction with a home contents policy.</p>

Option	Description
	If you have chosen this optional benefit it will be shown on your Policy Schedule.
<p>✓ = covered</p> <p>x = not covered</p>	

## Legal liability

### If this Policy insures your building, we will cover:

- ✓ your legal liability as an owner or occupier if you or your family become legally liable for:
  - bodily injury or death to another person,
  - loss or damage to another person's property,

arising from an incident occurring during the period of insurance at your building or at the site, and

- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

### If this Policy insures your contents at the site and is your primary place of residence, we will cover:

- ✓ your legal liability anywhere in the world if you or your family become legally liable for:
  - bodily injury or death to another person,
  - loss or damage to another person's property,

arising from an incident occurring during the period of insurance that is not related to the ownership or occupancy of your building, and

- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

### Limit of liability:

#### We will pay:

- ✓ the reasonable cost of the harm or damage for which there is liability; or
- ✓ the amount awarded by a court;

up to the limit of liability shown on the Policy Schedule for our total liability under this section in respect of all claims arising from an incident or series of related incidents, including costs, charges, expenses and legal costs.

#### We will not pay:

- ✗ more than the limit of liability shown on your Policy Schedule if both your building and your contents are insured by this Policy and this Policy insures you and your family for the same liability.

## We will not cover legal liability for:

- × bodily injury or death to:
  - you or your family, or
  - an employee arising out of or during the course of their employment with you or your family;
- × which there is an entitlement to claim an amount or benefit under workers' compensation or accident compensation legislation;
- × loss or damage to property that is owned or in the possession, custody or control of you or your family except when you are a tenant and you or your family cause loss or damage to your landlord's property;
- × loss or damage arising from or in connection with a business, profession or occupation, except where you let your building for domestic purposes or baby sitting on a casual basis;
- × fines or penalties (including interest and costs);
- × punitive, aggravated or exemplary damages (including interest and costs);
- × loss or damage arising from an agreement unless you or your family would have been liable in the absence of the agreement;
- × financial or consequential loss;
- × loss or damage arising from a reckless act or a deliberately harmful or damaging act by:
  - you or your family,
  - a person with the express or implied consent of you or your family;
- × loss or damage arising from a breach of a statutory provision;
- × loss or damage arising out of you or your family owning or occupying land or a building other than the site or your building;
- × loss or damage arising from or connected with the ownership or use of:
  - a power driven vehicle, or motorcycle, other than
    - an unregistered wheel chair,
    - an unregistered battery powered single person vehicle,
    - a battery powered children's toy,
    - an unregistered garden appliance,
    - an unregistered golf buggy,

which is not required to be registered;

  - a power craft, or a watercraft exceeding three (3) metres in length, other than a:
    - surf ski,
    - surfboard,
    - one (1) to four (4) person canoe;
  - a personal watercraft;
  - an aircraft or aerial device, other than a:
    - kite,
    - model aircraft or model glider;
  - a caravan or trailer;
  - a hovercraft;

- ✘ loss or damage arising from or connected with vibration or interference with the support of land, buildings or other property;
- ✘ loss or damage connected with the construction, alteration or repair of your building exceeding:
  - \$50,000 where you are the owner builder, or
  - \$100,000 where a registered builder or contractor is doing the work;

**Important note:** Where you are an owner builder you should organise special contract works insurance. If a registered builder is doing the work, you should ensure that your name is noted as principal on the builder's policy.

- ✘ loss or damage arising from libel, slander, defamation or malicious falsehood;
- ✘ loss or damage arising from or connected with the supply of drugs or alcohol;
- ✘ loss or damage arising from or connected with the existence of asbestos;
- ✘ loss or damage arising from or connected with contamination or pollution of the land, air or water.

## **Committee member of a social or sporting club**

**If this Policy covers your contents in your primary place of residence, we will cover:**

- ✓ you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable in Australia to pay for an alleged or actual act or omission arising out of your position as a committee member of a sporting club or social club.

**We will not cover:**

- ✘ any liabilities arising from:
  - any act or omission for which you or your family receive reimbursement from the sporting or social club, or
  - any act or omission which is committed or alleged to have been committed prior to the period of insurance commencing or after it has ended;
- ✘ a claim under this standard benefit if you receive any payment or remuneration of any kind for holding this position.

**Limit:**

\$5,000 any one (1) period of insurance.



## Liability for unattached trailers

**If this Policy covers your contents in your primary place of residence, we will cover:**

- ✓ you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:
  - the death of, or bodily injury to any person,
  - the loss of or damage to property,

arising from the ownership, custody or use of any domestic trailer not attached to any vehicle resulting from an occurrence during the period of insurance.

**We will not cover:**

- ✗ any claim where you or your family are entitled to be wholly or partly protected by any other policy of insurance which specifically covers the trailer (except where this exclusion would contravene s.45 of the *Insurance Contracts Act 1984* (Cth)).

## Valuables insurance

**If this Policy insures your contents in your primary residence, this insurance is available to you for an additional premium.**

Your Policy Schedule will indicate if you have selected valuables insurance.

### **We will cover:**

- ✓ your valuables for an incident arising from theft, or when they are accidentally lost or damaged.

### **You can choose to insure your valuables as either:**

- ✓ unspecified valuables; or
- ✓ specified valuables; or
- ✓ both.

### **Your valuables will be covered:**

- ✓ anywhere in Australia and New Zealand and while in transit between those countries; and
- ✓ worldwide for up to a maximum of ninety (90) consecutive days.

### **If you have selected and paid for unspecified valuables cover, we will also cover:**

- ✓ CDs and DVDs used in entertainment systems up to a maximum limit of \$300 for any one incident whilst in a motor vehicle.

### **We will not cover:**

- ✗ theft from a motor vehicle left unattended (except when in a locked garage) unless the theft is a result of forced entry into the locked motor vehicle;
  - ✗ when the item is misplaced or disappears if you cannot establish the cause;
  - ✗ electrical or mechanical breakdown or over-winding;
  - ✗ theft of a bicycle left unattended in a public place unless secured by a padlock chain or a cable to a fixed object, bicycle rack or a motor vehicle carry rack;
  - ✗ sporting equipment accidentally lost or damaged while physically in use or play;
  - ✗ bicycles accidentally lost or damaged while physically in use or play;
  - ✗ any motorcycle apparel lost or damaged while being worn;
  - ✗ scratching, denting;
  - ✗ power surges caused by anything other than lightning.
-

## When you are not insured

**You are not insured under any section of this Policy if the incident arises from or is connected with:**

- ✘ lawful seizure, repossession or other operation of law;
- ✘ invasion, war, civil war or rebellion;
- ✘ nuclear weapons, nuclear fuel, waste or material;
- ✘ acts of terrorism where such an act is directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination;
- ✘ a deliberate act by you, your family or another person with your express or implied consent to cause the item to be lost or damaged;
- ✘ wear and tear, depreciation, deterioration;
- ✘ damage caused by atmospheric conditions, mould, mildew, insects, vermin, action of light, rot or inherent defect;
- ✘ a process of cleaning, repairing, restoring or altering.

**You are not insured under any section of this Policy for:**

- ✘ financial or consequential loss.  
For example, consequential loss could be when business records are stolen and you suffer financially because of this.

## Sanction clause

You are not insured under any section of this Policy where a claim payment breaches any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

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## How to make a claim

What you must do	
✓	<b>Prevent further loss or damage</b> by taking all reasonable steps to reduce the loss or damage and prevent any further loss or damage.
✓	<b>Inform the Police</b> immediately following theft or vandalism.
✓	<b>Call us</b> on 1300 734 729 as soon as possible when you discover that an incident likely to result in a claim has occurred. We'll explain the claims process so you can understand what you need to do next. The person calling to notify us of a claim must be a person listed as an insured person on the Policy. If the person calling is not a listed insured person, we must obtain written authority from the listed insured before calling.
✓	<b>Complete a claim form</b> , if we require it. Generally we do not require claim forms, however we may require you to complete a claim form for complex claims.
✓	<b>Provide information that we request</b> to support your claim including letters, documents, valuations, receipts or proof of ownership, otherwise we cannot process the claim.
✓	<b>Assist us with your claim.</b> Before we will pay anything under this Policy, you and any relevant family member must have complied with all the requirements of this section and given us information and assistance which we have requested.
✓	<p><b>Provide proof of ownership or value.</b></p> <p>Where this Policy insures your contents, whether you have specified them on the Policy Schedule or not, or if this Policy insures your valuables, we will require proof of ownership for each item.</p> <p>For more information on what we require for proof of ownership or value, please see page 35.</p>
✓	<b>Pay your excess</b> – Refer to page 82 for more information on your excess.
✓	<b>Provide every notice or communication from another party.</b> You and any relevant family member must provide us as soon as possible with every notice or communication received concerning a claim by another person or concerning any prosecution, inquest or other official inquiry arising from the incident.

What you must NOT do	
x	<b>Admit guilt or fault</b> (except in a Court or to the Police).
x	<b>Offer or negotiate to pay a claim.</b>
x	<b>Admit liability.</b>
x	<b>Dispose of any damaged items</b> without first seeking our approval.
x	<p><b>Authorise repairs.</b></p> <p>Except for essential temporary repairs under standard benefit 'Essential temporary repairs' you are not authorised to commence repairs without our approval. Refer to page 53 for more information.</p>
x	<p><b>Do not delay contacting us.</b></p> <p>Whenever possible you must notify us of an incident which could lead to a claim on this Policy. You may have to contribute towards your claim if your late notification results in higher costs for us or harms our investigation opportunities.</p>
x	<p><b>Provide us with false or misleading information.</b></p> <p>We may deny part or all of your claim if you or your family are not truthful and frank in any statement you make in connection with a claim or if a claim is fraudulent or false in any respect. We will report any suspected fraudulent act to the Police for further investigation.</p>

## How we settle your claim

### Your building

#### What we pay

If this Policy insures your building and we accept your claim, at our option we will pay for the reasonable cost of:

- repairing,
- rebuilding, or
- replacing,

your building to its condition when new or to its condition when last renovated, altered or restored.

#### We will only pay for damaged parts

If we accept a claim, we will only pay for the part of the building that has been damaged. We will not pay for undamaged parts of the building in order to achieve a uniform appearance.

We will repair up to the nearest archway, doorway or similar entry and exit point. We will not pay for undamaged materials in any adjoining rooms.

#### How much we will pay

The maximum we will pay is:

- the sum insured shown in the Policy Schedule, plus
- the other benefits we have agreed to pay, less
- your excess.

#### We will not pay:

- ✗ for the portion of these building costs which relate to the undamaged parts of your building;
- ✗ to upgrade your building if it is over insured;
- ✗ to modify your building to rectify a fault that is causing loss or damage to your building under this Policy.

#### Matching materials

When we pay to repair or rebuild your building we will match the existing materials, however where these materials are unavailable locally or it is not possible to match them we reserve the right to pay for the nearest equivalent or similar materials.

#### Delays in rebuilding

We will only pay if you start rebuilding on the site within six (6) months from the date when the loss or damage occurred otherwise we will only pay what it would have reasonably cost to repair, rebuild or replace your building at the time of the incident.

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We will give special consideration for any exceptional circumstances beyond your control if you cannot commence rebuilding within six (6) months.

### **Mortgagee's rights**

If a mortgagee is named on the Policy Schedule and we are settling the claim on a cash basis, we reserve the right to pay all or part of the proceeds to the mortgagee.

The amount we pay to the mortgagee will be:

- the amount outstanding under the mortgage, with any balance being paid to you, or
- the amount we agree to pay in settlement of the claim.

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

### **Your contents and/or valuables**

#### **What we pay**

If this Policy insures your contents or your specified valuables and we accept your claim, at our option we will pay for the reasonable cost of:

- repairing,
  - replacing, or
  - pay you what it would cost us to repair or replace your contents.
-

## How much we will pay

Item	What we pay
Repairing	Where we choose to repair damaged contents, we will pay the reasonable cost of repairing the item that can be economically repaired. If the item is a high risk item we will only pay the reasonable cost to repair the item up to the limit stated in the table 'High risk items with limits' on page 30. If the item is a specified contents item or a specified valuables item, we will pay up to the specified limit.
Replacing <i>But if the item is:</i>	If an item cannot be economically repaired we will replace the item with a new one substantially the same, regardless of the age of the item.
	<p><i>High risk items</i></p> <ul style="list-style-type: none"> <li>• we will only replace the item with one worth up to the limit shown in the table 'High risk items with limits' on page 30 for that item; if the item is a specified contents item, we will replace the item with one worth up to the sum insured for that item listed on the Policy Schedule.</li> </ul>
	<p><i>Unspecified valuables</i></p> <ul style="list-style-type: none"> <li>• we will replace the item with one worth up to the limit shown on the Policy Schedule.</li> </ul>
	<p><i>Specified valuables</i></p> <ul style="list-style-type: none"> <li>• we will replace the item with one worth up to the sum insured for that item listed on the Policy Schedule.</li> </ul>
	<p><i>Carpet</i></p> <ul style="list-style-type: none"> <li>• we will only replace the carpet in the room, hallway or passageway where the loss or damage occurred.</li> </ul>
	<p><i>Computer equipment</i></p> <ul style="list-style-type: none"> <li>• whether insured either as your contents or as your specified valuables, we will not replace it if it is over ten (10) years old but we will pay the market value.</li> </ul>
	<p><i>Jewellery</i></p> <ul style="list-style-type: none"> <li>• where there is a claim for loss or damage to the stone we will not pay for any reshaping or reclawing required to reset the stone in position that it was in before the loss or damage occurred.</li> </ul>



Item	What we pay
Monetary settlement	<p><b>When the item cannot be replaced</b></p> <p>If we agree that the item cannot be replaced, we will pay the lesser of:</p> <ul style="list-style-type: none"> <li>• the retail value of the item, or</li> <li>• if the item is a high risk item, the limit shown in the table 'High risk items with limits' on page 30 pertaining to that item, or</li> <li>• if the item is a specified contents item, the sum insured for that item listed on the Policy Schedule, or</li> <li>• if the item is a unspecified valuables item, the item limit shown on the Policy Schedule,</li> <li>• if the item is a specified valuables item, the sum insured for that item listed on the Policy Schedule.</li> </ul> <p><b>When you do not want a replacement item</b></p> <p><u>Important note:</u> An insurance policy is designed to repair or replace items which are stolen or damaged. If you would like us to pay you instead of replacing the item we will only pay you the amount you would have received if you had sold the item.</p> <p>If you do not want us to replace the item, we will pay the price you would have received for that item from a licensed second-hand dealer.</p> <p>If the item is:</p> <ul style="list-style-type: none"> <li>• a high risk item listed in the table 'High risk items with limits' on page 30 with a retail value exceeding the stated limit and it was not listed on your Policy Schedule as specified contents, or</li> <li>• an item covered under unspecified valuables with a retail value exceeding the limit shown on your Policy Schedule;</li> </ul> <p>we will pay only the price a licensed second-hand dealer would have paid you for the item had you wanted to sell it, assessed on the basis that it had a retail value of the high risk item limit (shown in the table 'High risk items with limits' on page 30.</p>

Item	What we pay
	<p><u>For example</u>, if you bought a high risk contents item for \$2,000 but did not specify it to us for inclusion as specified contents on the Policy Schedule and the item has a Policy limit of \$1,000, we will treat this item as if it was one bought retail for \$1,000.</p>
Pairs, sets and collectibles	<p>If the item for which you are claiming forms part of a pair, set or collection, we will only pay the reasonable cost of replacing or repairing that item. We do not pay for any special value the item may have as part of the pair, set or collection.</p> <p><b>We will not pay for:</b></p> <ul style="list-style-type: none"> <li>✘ any special value an item may have as part of a pair, set or collection;</li> <li>✘ where an item is a specified item, either as a part of your contents or your valuables, we will pay no more than the proportion of the specified sum insured equal to the proportion which the item represents of the pair or set.</li> </ul>
Sporting equipment	<p>Where an item of sporting equipment is designed to compliment other items of sporting equipment and neither item is used without the other, then we will treat all items as one (1).</p>

## Your building, contents and valuables

### We will not pay:

- ✘ to upgrade your building, contents and/or valuables if they are over insured;
- ✘ for modifications to rectify a fault that is causing loss or damage to your building, contents and/or valuables under this Policy.

### Multiple insured

If more than one (1) person is insured under this Policy, we will treat a statement, act, omission or a claim by an insured person as having been made by all of them.

### How claims administration and legal proceedings are undertaken

When a claim is lodged under this Policy, we have the right at our discretion to exercise all the legal rights of an insured person relating to the incident and to do so in their name.

We will take full control of the administration, conduct or settlement of the claim including any recovery or defence that we may consider necessary.

We will also report any suspected fraudulent act to the Police for further investigation.

## Repairer information

We have the right to nominate the repairer or supplier to be used.

## Your excess

An excess is the amount you must pay each time you make a claim. We deduct the excess from the amount of your claim. If we agree to pay a claim, the excess applied will be either the excess set out in your Policy Schedule or the excess applicable to the section of this Policy you are claiming under.

Excess types	
Basic excess	<p>This excess applies to all claims in respect to building and contents unless otherwise stated.</p> <p>The amount of this excess is shown on your Policy Schedule.</p> <p>You have the option to adjust your basic excess. Doing so will also adjust your premium. Refer to section 'Ways to reduce your premium' on page 9 for more information.</p> <p>Any change of excess you make cannot be backdated.</p>
Earthquake and tsunami excess	<p>All claims for earthquake or tsunami have a minimum excess of \$500.</p> <p>If your basic excess is higher than \$500, the higher amount will be deducted for any claim for earthquake or tsunami.</p> <p><u>For example,</u></p> <p>Basic excess: \$400</p> <p>Earthquake excess: Minimum \$500</p> <p>Excess required for earthquake claim if your basic excess is: \$500</p>

Excess types	
Imposed excess	<p>We may impose an additional excess that applies in addition to other excesses. Any imposed excess will be shown as an imposed excess on your Policy Schedule.</p> <p><u>For example,</u></p> <p>Basic excess: \$400.</p> <p>Imposed excess: \$400.</p> <p>Excess payable in the event of a claim: \$800.</p>
Contents temporarily in storage excess	<p>All claims for theft, vandalism, water or other liquid, storm, rain or flood damage to contents whilst in storage have a minimum excess of \$500 or the Policy basic excess whichever is the higher.</p> <p><u>For example,</u></p> <p>Basic excess: \$400.</p> <p>Contents temporarily in storage excess: \$500.</p> <p>Payable in the event of a claim: \$500.</p>
Valuables excess	<p>If you have selected and paid for the specified valuables optional benefit, the excess amount for all claims under this section of the Policy will be shown separately on your Policy Schedule.</p>

### How your excess is paid

If you make a claim on your Policy we will deduct the excess from the amount of your claim.

Where a limit is applicable, the excess will be applied to the claim prior to applying the limit.

For example,

Value of a ring to be insured: \$5,000

High risk item limit: \$2,500

Excess to be applied: \$400

Excess will be applied to: \$5,000

If the ring is unspecified the amount payable for claim: \$2,500 (Jewellery high risk item limit).

If the ring was specified as either specified valuables or specified contents, the amount payable for a claim: \$4,600 (\$5,000 less \$400 excess).

### **One excess per event**

Where we pay a claim on more than one cover from the same incident, you will only have to pay one excess. Whichever combination of insurance is provided by this Policy, the excess applicable will always be the highest excess amount.

For example,

You have: building and contents insurance.

Building basic excess: \$500.

Contents basic excess: \$400.

Claim: fire causes damage to both your building and your contents in the same event.

The excess required when making a claim would be one payment of \$500 (being the highest excess amount of each Policy).

## **After we have paid a claim**

### **If we pay a claim for the total sum insured**

- your Policy with us ends, and
- is deemed to have been fulfilled, and
- there is no refund of any premium, or
- if you have been paying your premium by instalments we will deduct any unpaid instalment amount up to your Policy renewal date from the total sum insured.

### **If we pay a claim for less than the total sum insured**

- your sum insured remains the same as it was before the claim.

For example, if your contents sum insured is \$40,000 and we pay a claim for theft of contents for \$8,000 your sum insured remains at \$40,000. Likewise, if your building sum insured is \$120,000 and we pay a claim for \$30,000 for a fire in your kitchen, your sum insured remains at \$120,000.

### **If we pay a claim on specified valuables**

If we pay a claim on specified valuables for the total specified sum insured, then that item is no longer insured under this Policy. Any replacement item must be added to this Policy for it to be insured and an extra premium paid to us.

Important note: Following a claim on a specified item you should make sure that the replacement item is added to your Policy Schedule.

### **No claim bonus discount**

If you make a claim under your Policy, we will reduce your no claim bonus discount by one level at the next renewal date of your Policy.

### **Salvage**

We are entitled to any salvage value on recovered items and damaged items that have been replaced.

### **Contribution**

Where the incident insured by this Policy is also insured under another policy elsewhere and we have paid more than our reasonable share of your claim, we may exercise our right to seek contribution from the other insurer or insurers.

## **How GST affects any payments we make**

The premium payable for this Policy is subject to GST. When we pay a claim, we will pay an amount up to the sum insured, less any Input Tax Credit (ITC) you are entitled to.

When You make a claim, You must tell if you are registered for GST, and if so your correct Australian Business Number and Taxable Percentage. Your Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.

If, after we have assessed your claim, you are required to enter into a contract with a third party to replace or reinstate lost or damaged items that we have agreed to pay under this Policy, you will enter into that agreement with the third party as our agent unless advised otherwise.

If you have any questions about how GST may affect your Policy or claim you should see your tax or financial advisor.

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## How your Policy may be cancelled

### **Cancellation by you**

You may cancel this Policy at any time by giving us notice in writing.

### **Cancellation by us during the period of insurance**

We may cancel this Policy on any of the grounds set out in the *Insurance Contracts Act 1984* (Cth) and we will always put this in writing to you.

### **Cancellation by us on expiry of this Policy**

We may cancel this Policy at the end of the period of insurance. If this is about to happen we will tell you in writing within the terms set out in the *Insurance Contracts Act 1984* (Cth).

### **Refund of premium**

On cancellation, a refund of the premium will be calculated equal to the unexpired period of this Policy less an administration fee and any non-refundable government charges.

### **No refund of premium**

Where we have paid the total sum insured on a claim your Policy with us is deemed to have been fulfilled and:

- there is no refund of any premium, or
  - if you have been paying your premium by instalments we will deduct any unpaid instalment amount up to your policy renewal date from the total sum insured.
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**For all enquiries please contact  
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This Policy is underwritten by QBE Insurance (Australia) Limited  
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