

coles

Home

Insurance



Because Australian families
deserve **quality home insurance**
that costs less.

 **Wesfarmers Insurance**

Wesfarmers General Insurance Limited (WGIL)

ABN 24 000 036 279 AFSL 241461 is the issuer of the policy

WELCOME

Welcome to Coles Insurance. Coles Insurance is designed to bring you real value on insurance that is simple and convenient.

Coles Insurance is underwritten by Wesfarmers General Insurance Limited (WGIL). Only WGIL can issue, vary or cancel Coles Home Insurance policies. WGIL will also assess and pay claims.

Wesfarmers General Insurance Limited and Coles Supermarkets Australia Pty Ltd are both wholly owned subsidiaries of Wesfarmers Limited. WGIL is one of Australia's largest General Insurers.

Coles Supermarkets Australia Pty Ltd will receive a commission for referring the Coles Home Insurance product to you.

What this booklet contains

This booklet contains:

- a Product Disclosure Statement
- the Coles Home Insurance policy terms and conditions

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PRODUCT DISCLOSURE STATEMENT

Wesfarmers General Insurance Limited (WGIL) is responsible for this Product Disclosure Statement (PDS). It was prepared on 1 October 2010.

Purpose of this Product Disclosure Statement

This Product Disclosure Statement is designed to help **you** make an informed choice before deciding to buy this insurance **policy**. If **you** buy this insurance, this document forms part of the agreement between **us**.

Who we are

Wesfarmers General Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241 461) of Level 9, 309 Kent Street Sydney NSW 2001 is the Insurer providing cover under **your policy**. WGIL is an insurance company supervised by the Australian Prudential Regulation Authority and is subject to the prudential requirements of the Insurance Act 1973 (Cth).

WGIL holds an Australian Financial Services Licence and is authorised to issue, vary and cancel general insurance products and provide financial product advice in relation to general insurance.

How to contact us

You can phone WGIL on 1300 265 374

or write to us at:
PO BOX 16042
Collins Street West, Victoria 8007

You can also contact us via email on insurance.enquiries@coles.com.au

or obtain more information from our website www.coles.com.au/insurance

IMPORTANT INFORMATION

Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is a self regulatory code for general insurers in Australia. We embrace the objectives of the Code to raise standards of practice and service in the general insurance industry.

You can obtain a free copy of the General Insurance Code of Practice on request by contacting:

- WGIL on 1300 265 374
- The Insurance Council of Australia's website: www.codeofpractice.com.au
- The Australian Securities & Investment Commission on 1300 300 630

Complaints

To access **our** Complaints Handling Procedures, contact the Coles Insurance Contact Centre on 1300 265 374. If **you** have a complaint, **we** will do everything possible to resolve the matter on **your** initial contact with **us**.

If a complaint is not resolved, **we** will treat it as a dispute and will enter it into **our** Internal Dispute Resolution (IDR) process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WGIL, with the appropriate experience, knowledge and authority to deal with it.

Details of **our** IDR procedures are set out in **our** IDR brochure and in our "Privacy" brochure. **You** can contact **us** or go to **our** website www.coles.com.au/insurance to obtain a copy of these brochures.

If **we** are unable to resolve **your** complaint through **our** IDR processes **you** may be able to have **your** complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute resolution service. **You** can contact the Financial Ombudsman Service at:

Financial Ombudsman Service

Phone: 1300 78 0808
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.fos.org.au
Email: info@fos.org.au

Privacy

We are committed to meeting **our** privacy obligations to **you** under the Commonwealth Privacy Act 1988.

The Act covers such things as the information **we** collect in providing and arranging insurance for **you**, as well as administering **your policy** and handling any claims made under **your policy**. **We** also collect information so that **we** can conduct market and customer satisfaction research and to develop and identify products and services that may interest **you**.

If **you** would like to read more about **our** Privacy Policy, or to check or correct **your** personal information which **we** hold, **you** can phone us on 1300 265 374. **You** can also let **us** know if **you** choose not to receive material **we** send **you**.

WGLIL will share **your** personal information with Coles Supermarkets Australia Pty Ltd. **Your** information will be protected by the Coles Supermarkets Australia Pty Ltd Privacy Policy. Details of the Coles Supermarkets Privacy Policy can be found on the website www.coles.com.au

Cooling off

Even after **you** decide to buy this insurance, **you** have 21 days to change **your** mind and let us know if **you** want to cancel the **policy**. **We will** refund the **premium you** have paid, less any government charges or taxes **we** are unable to recover, so long as **you** have not made a claim under the **policy**.

Compensation Arrangements

The Corporations Act 2001 requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives, of Chapter 7 of this Act, unless an exemption applies. **We** are exempt from this requirement because **we** are an insurer supervised by the Australian Prudential Regulation Authority and subject to the Insurance Act 1973 (Cth).

Updating Our Product Disclosure Statement

From time to time, **we** will need to update this PDS. If the change results in a material change from the PDS **you** hold, **we** will send **you** another PDS or a supplementary PDS. **You** may request a copy of a PDS free of charge at any time by contacting **us**.

HOW THIS INSURANCE WORKS

This **policy** provides cover for **your home buildings** or **home contents** or both in Australia. These are explained on page 8. This approach gives **you** flexibility as **you** can arrange **your** insurance to meet **your** particular needs.

Before **you** choose, **you** need to **understand the significant benefits** of each of the cover types, **when benefits will be provided to you**, and how. To do this, please read this document to understand:

- the difference between the types of cover (page 8),
- the benefits of each type of cover (**Buildings** pages 28-31 and **Contents** pages 38-43),
- what is covered and what is not (pages 15-20),
- the optional benefits that **you** can choose from (**Buildings** page 32 and **Contents** pages 42-47), and
- what will happen in the event of a claim (pages 56-62).

If **you** do buy this insurance, there are also a number of things which:

- **you** need to tell **us** (page 51),
- **you** need to do (page 51), and
- **you** should know (page 53).

It is important for **you** to know that **we** may refuse to pay, or may reduce the amount we pay, under a claim if **you**:

- do not comply with the terms and conditions of this **policy**,
- do not answer **our** questions truthfully and accurately, or
- make a fraudulent claim.

There are other things which **we** need to tell **you**. These are set out on page 54.

Where **our** words have a particular meaning, **we** have shown them **like this**. These words are explained on page 62-63. **We** have used capital letters to indicate sections of the document which contain relevant information, such as Types of Cover or General Exclusions. A detailed table of contents is provided on pages 2-3 and will help **you** locate these sections.

Types of cover

The types of cover you can choose from are:

- Home Buildings, or
- Home Contents, or
- Home Buildings and Contents.

This insurance policy booklet has a section for Home Buildings cover and a section for Home Contents cover. If **you** choose Home Buildings and Contents cover combined, both sections apply.

Summary of cover

Home Buildings cover

Home Buildings insurance provides cover for loss or damage to the **buildings** that **you** own and live in. **It does not provide cover for any of your contents.**

If **you** choose Home Buildings and Contents cover, **we** also include Home Contents insurance cover.

Home Contents cover

Home Contents insurance provides cover for loss or damage to the **contents** inside the home **you** live in – even if **you** do not own it. **It does not provide cover for the building.** **You** may extend this insurance to contents **Cover Outside your Home** for loss or damage outside of **your** home.

If **you** choose Home Buildings and Contents cover, **we** also include Home Buildings insurance cover.

Home Buildings and Contents cover

Home Buildings and Contents insurance provides cover for loss or damage to the **buildings** that **you** own and live in. It also provides cover for loss or damage to the **contents** inside these buildings. **You** may extend this insurance to contents **Cover Outside your Home** for loss or damage outside of **your** home.

Summary of Insured Events

Insured Events	Buildings Cover	Contents Cover
Fire	✓	✓
Flood	✓	✓
Storm	✓	✓
Lightning	✓	✓
Theft or Attempted Theft	✓	✓
Earthquake	✓	✓
Impact	✓	✓
Bursting, leaking or overflowing of water or liquid	✓	✓
Vandalism and Malicious Acts	✓	✓
Animal Damage	✓	✓
Explosion	✓	✓
Riots or Civil Commotion	✓	✓

Summary of Additional Benefits

We also give **you** a number of significant benefits at no extra cost. These benefits are listed below. This is a summary of the cover provided under the two Types of Cover. See page references below for detailed information on the cover provided.

Additional Benefit	Claimable?	Buildings Cover (pages 28-31)	Contents Cover (pages 38-42)
Accidental breakage of glass	Anytime	✓	✓
Coverage when you change your address	Anytime	✗	✓
Key and lock replacement	Anytime	✓	✓
Frozen and refrigerated groceries	After an insured event	✗	✓
Emergency repairs	After an insured event	✓	✗
Professional fees	After an insured event	✓	✗
Local and State fees	After an insured event	✓	✗
Contents in the open air	Anytime	✗	✓
Temporary accommodation for pets	After an insured event	✓	✗
Replacement of documents	After an insured event	✗	✓
Trees, plants and shrubs	After an insured event	✓	✗
Temporary accommodation	After an insured event	✓	✗
Tools of trade	After an insured event	✗	✓

Summary of Optional Benefits

If **your buildings** or **contents** are insured under this **policy you** may choose to pay more and add Optional Benefits to increase **your** cover. These benefits are summarised below. See page references below for detailed information on the cover provided.

Buildings Optional Benefit:

- Motor Burn Out (page 32)

Contents Optional Benefits:

- Accidental Damage to **your contents** (pages 42-43)
- Motor Burn Out (including food spoilage) (pages 42-43)
- Cover Outside **your** Home by specifying or bundling **your contents** under this option (pages 44-47)

Cost of this Insurance

If **you** decide to buy this insurance, **you** will need to pay a **premium**. This can be paid in advance, for the **period of insurance** or monthly, in instalments (refer page 54). **You** will also need to pay an **excess** if **you** make a claim.

How we calculate the premium

We rely upon **you** to give us complete and accurate information about **you, your** home and its occupants and, if necessary, your **contents** when we calculate the **premium**. In calculating **your premium**, we consider:

- the **sum insured** you have chosen,
- where you live,
- the type of **building** in which you live,
- the age of **your home**,
- what the walls and roof are made of,
- the age of the policy holder,
- whether any part of **your home** is used for business purposes,
- whether the **building** is used as a holiday home, and
- **your** insurance and claims history.

For Home Buildings cover we also consider:

- whether **your home** is a multistorey building.

For Home Contents cover we also consider:

- the level of security of **your home**, and
- the storey level of **your home** if you live in a multistorey building.

The choices that you make in selecting your options will also affect your **premium**. These include:

- the type of cover you have chosen (refer page 8),
- any Optional Benefits that you have chosen (refer **Buildings** page 32, **Contents** pages 42-47),
- the level of **excess you** have chosen (refer pages 50-51), and
- whether **you** have chosen to pay **your premium** in instalments (refer page 54).

We also calculate and include compulsory government charges such as GST, Stamp Duty, Fire Service Levy and Fire and Emergency Services Levy (NSW).

We show the sum of the premium and government charges as the **premium on your schedule**, which we will send to **you** within 5 days.

Your excess

You may need to pay an **excess**. An **excess** is the amount **you** pay towards the cost of the claim. The **excesses** that apply to **your policy** will be shown on **your schedule**.

BEFORE WE PROCEED

You must decide

If **you** choose to buy this insurance cover, and **we** agree to accept the risk, you need to make a few decisions about the insurance cover that **you** want. Please read this document in full, to understand the cover – especially the options that **you** have to choose from and the limitations and exclusions that apply. If there is anything **you** don't understand, please contact **us**.

It is important that **you** decide whether this insurance is right for **you**. Any advice which **we** might provide is general only and does not take into account **your** personal circumstances. **You** should read the details on **policy** cover, benefits and options contained in the PDS in full before proceeding further.

Answering our questions

When answering **our** questions, **you** must answer for yourself and for any other person who will be insured under this **policy**. **You** must tell **us** about everyone who will live in **your home** on a regular basis. **You** must also give **us** complete and accurate information to allow **us** to decide whether to insure **you** and the terms on which **we** will insure **you**. If **you** do not do so, **we** may be entitled to reduce or deny any claim that **you** make, or even to cancel **your policy**.

OUR AGREEMENT WITH YOU

If **you** pay the **premium** as set out on the **schedule**, **we** will insure **your Buildings, Contents** or both, in accordance with the terms and conditions in this document, for the **period of insurance** as set out in **your schedule**.

When **you** buy this insurance, we give **you** this Product Disclosure Statement and Insurance Policy booklet. This booklet, together with **your schedule** and the information **you** provided to **us** when **you** bought this insurance, form the contract of insurance between **you** and **us**.

You should keep this booklet and **your schedule** in a safe place because **you** may need to refer to them from time to time.

YOUR COVER

This **policy** provides insurance cover for your **buildings**, or **contents** or both.

Your schedule will indicate whether **you** have chosen insurance cover for your **Home Buildings** or your **Home Contents** or **Home Buildings** and **Contents** combined. To understand the difference between the three Types of Cover, please refer to page 8.

Your home contents cover has limits for certain valuable or higher risk items. **You** may increase these limits by telling **us** about these items. These are called Specified Items. If **you** have told **us** about them and **we** have agreed to cover them, these Specified Items will be shown separately on **your schedule**. For further details on Specified Items, please refer to page 36.

You may choose to insure some of **your contents** while they are away from your **home**. This is called **Cover Outside your Home**. An additional **premium** will be payable. If **you** have chosen **Cover Outside your Home** this will be shown separately on **your schedule**. For further details on **Cover Outside your Home**, please refer to pages 44-47.

Your schedule will also show:

- any Optional Benefits **you** have chosen (**Buildings** refer to page 32, **Contents** pages 42-47),
- what the **sum insured** is,
- the details of **your home**,
- the details of **your buildings** if **you** have chosen **Home Buildings** or **Home Buildings** and **Contents** cover,
- the details of **your contents** if **you** have chosen **Home Contents** or **Home Buildings** and **Contents** cover,
- the **excess** level **you** have chosen, and any other **excesses** which may apply (refer to page 50-51), and
- any other terms and conditions which apply to **your policy**.

Insured Events

This section sets out the events which this insurance **policy** provides cover for. It also describes what is not covered. In addition, there are General Exclusions which apply. These are described on pages 48-50.

If **your schedule** shows that you have **Home Buildings** or **Home Buildings** and **Contents** cover, **your buildings** are covered for loss or damage caused by these events. For details of what is included as part of your **buildings**, please refer to page 24.

If **your schedule** shows that **you** have **Home Contents** or **Home Buildings** and **Contents** cover, **your contents** are covered for loss or damage caused by these events. For details of what is included as part of **your contents**, please refer to page 34.

What is covered	What is not covered
Fire Loss or damage caused by burning with flames	Loss or damage caused by: scorching, burn marks or melting where there has been no flame, or heat, soot, smoke or ash, unless your buildings or contents have caught on fire. Loss or damage caused to a heat or fire resistant item such as a heater, dryer, cooking appliance or iron, if it ignites or combusts.
Lightning and Thunderbolt Loss or damage caused by lightning	

What is covered	What is not covered
<p>Flood and Storm</p> <p>Flood</p> <p>Loss or damage caused by the inundation of normally dry land by water which:</p> <ul style="list-style-type: none"> • escapes, • is released from, • is unable to enter, or • overflows <p>the normal confines of:</p> <ul style="list-style-type: none"> • a natural body of water or watercourse such as rivers, creeks or lakes, or • any altered or modified body of water, including dams, canals, reservoirs and stormwater channels. <p>Storm</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • violent wind or thunderstorm (including a tornado or cyclone) • heavy hail, rain, or snow 	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • water entering your home through an opening that was not created by the storm or flood, • water entering through an opening resulting from poor maintenance or defective workmanship, construction or design, • water entering your home due to building alterations, additions or renovations, • gradual deterioration from rainwater, or • high tide, tidal wave, storm surge, tsunami or other actions of the sea. <p>Loss or damage to:</p> <ul style="list-style-type: none"> • gardens and pot plants, • outbuildings not adequately secured to their foundations, • compacted earth, gravel or pebbles on paths or driveways, • retaining or freestanding walls, • seawalls, wharves, jetties or pontoons, • the surface of a tennis court, • swimming pool covers, spa covers or plastic or vinyl pool liners, • textile awnings or blinds, external shade cloth or solar covers, or • external paintwork where there is no other damage to that part of your home. <p>We will not pay for:</p> <ul style="list-style-type: none"> • the cost of clearing debris or mud from tanks, spas or pools, or • flood damage to retaining walls, paths, driveways, tennis court surfaces and paved or concrete outdoor surfaces.
<p>Theft or Attempted Theft</p> <p>Loss or damage caused by a theft or attempted theft</p>	<p>Theft or damage caused by:</p> <ul style="list-style-type: none"> • you or anyone who lives at your home, or • anyone who entered your site with your permission or the consent of anyone who lives at your home. <p>Theft or attempted theft:</p> <ul style="list-style-type: none"> • from any common property or public area, or • if the security devices or mechanisms you told us about were not installed, not in working order or not connected.
<p>Earthquake</p> <p>Loss or damage caused by an earthquake including subsidence and landslip that immediately follows the earthquake</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by high tide, tidal wave, tsunami or other actions of the sea, or • sustained more than 72 hours after the initial earthquake.

What is covered	What is not covered
<p>Explosion</p> <p>Loss or damage caused by an explosion</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> to the item that exploded, or caused by any flammable substance kept at or brought onto your home or site if it is in breach of statutory regulations.
<p>Impact</p> <p>Loss or damage resulting from impact caused by:</p> <ul style="list-style-type: none"> a falling tree or branch, an external flagpole, mast, aerial or satellite dish which breaks and collapses, an aircraft, watercraft, motor vehicle or attached trailer, debris from space, an aircraft, rocket or satellite, or falling towers, power or communication lines or poles. 	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> tree felling, lopping or cutting, or the roots of trees, plants or shrubs. <p>The cost of:</p> <ul style="list-style-type: none"> removing any potentially dangerous trees which have not caused damage to your home, or removing any tree stump from the ground.
<p>Bursting, leaking or overflowing</p> <p>Loss or damage caused by the sudden and unexpected escape of liquid from:</p> <ul style="list-style-type: none"> a domestic appliance, an aquarium holding more than 60 litres of water, fixed heating or cooling systems, basins, sinks, toilets, baths or spa baths, drainage or sewerage systems, or taps, fixed pipes, water mains, gutters, guttering, water tanks or fixed tanks. 	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> seepage or slow escape of liquid over time, a leaking or faulty shower recess or base, condensation, watering systems or hoses, escape of water from a stormwater pipe off the site, stormwater channel or canal, or an inadequate drainage or sewerage system. <p>Loss or damage caused to retaining walls.</p> <p>The cost of:</p> <ul style="list-style-type: none"> repairing or replacing the item that the liquid escaped from, repairing a leaking or faulty shower recess or base, or locating the cause of the damage unless it is causing permanent damage and we have agreed to the costs beforehand.
<p>Actions of Animals</p> <p>Loss or damage caused by the actions of animals or birds</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> vermin, rodents, insects (including termites), domestic cats or dogs, or any other animal or bird kept in your home or at your site. <p>If your buildings are insured, loss or damage caused by any animal or bird pecking, biting, chewing, clawing, tearing or soiling the exterior of all buildings or the interior of buildings which are not completely enclosed.</p> <p>If your contents are insured, loss or damage caused by any animal or bird pecking, biting, chewing, clawing, tearing or soiling contents in the open air or the interior of buildings which are not completely enclosed.</p>

What is covered	What is not covered
Vandalism & Malicious Acts Loss or damage caused by vandalism or a malicious act	Loss or damage caused by you or by someone who: <ul style="list-style-type: none"> • lives at your site with your consent, or • has entered your site with your consent or that of a person who lives in your home. Vandalism and malicious acts if the security devices or mechanisms you told us about were not installed, not in working order or not connected.
Riot, Civil Commotion and Industrial unrest Loss or damage caused by a riot, civil commotion or industrial unrest	Loss or damage arising after 72 hours from the commencement of any riot, civil commotion or industrial unrest. Loss or damage caused by you or by someone who: <ul style="list-style-type: none"> • lives at your site with your consent, or • has entered your site with your consent or that of a person who lives at your site.
Terrorism	Loss or damage directly or indirectly caused by, contributed to by, resulting from or arising out of, or in connection with, any chemical, biological, radioactive or nuclear explosion, contamination or explosion.

Legal Liability Cover

This policy provides additional cover for legal liability.

What is covered

Legal Liability cover insures **you** against the costs of paying compensation for death or bodily injury to other people or for loss or damage to their property.

If **your schedule** shows that **you** have **Home Buildings** cover, **we** cover **your** legal liability which results from an incident:

- at the insured address, and
- in connection with **you** owning or living in **your home**.

If **your schedule** shows that **you** have **Home Contents** cover:

- **we** cover **your** legal liability as a result of an incident which happens anywhere in Australia, but
- **we** will not cover liability arising from, or in connection with, **your** ownership or occupancy of any residence, **building**, structure or land unless:
 - o the liability arises from **your home** or **site**, and
 - o **you** rent or lease **your home** or **you** own **your home** under company share, stratum or strata title.

If **your schedule** shows that **you** have Home Buildings and Contents cover, **we** cover **your** legal liability as a result of an incident which happens anywhere in Australia.

The most **we** will pay for all claims arising from any one incident is \$20 million. This amount includes GST and all legal and defence costs **we** have agreed to pay.

What is not covered

We will not cover liability arising from, or in connection with:

- any of the General Exclusions on pages 48 – 50,
- the use of any aircraft, other than model aircraft with a wingspan less than 1.5 metres,
- the use of any watercraft other than canoes, surfboards, surf skis, sailboards or other non-motorised watercraft less than 3 metres in length,
- the use of any vehicle other than ride-on mowers, motorised golf carts and motorised scooters which do not require registration,
- any trade, business, occupation or employment carried on by **you**, **your family** or anyone living at **your home**, for reward,
- the use of **your home** or the **site** for any business purpose or farming activity, unless **we** agree to the cover,
- vibration, removal, weakening or interference with any land, **buildings** or other property,
- any asbestos or any products containing asbestos,
- the transmission of any disease by **you** or **your family** or any contaminated body fluid or body product,
- any illegal or unlawful activity by **you** or **your family** or anyone acting with the consent of **you** or **your family**,
- an intentional act or omission by **you** or **your family** or anyone acting with the consent of **you** or **your family**, or any act or omission with reckless disregard for the consequences,
- claims by **you**, **your family**, any person ordinarily residing with **you** or with whom **you** ordinarily reside,
- claims where there is insurance required by law that provides cover for the liability,
- liability which arises only because **you** or **your family** have agreed to take that liability on,
- any admission of liability **you** have made,
- loss or damage to any property in **your** care, custody or control other than property **you** live in as a residential tenant,
- any building work, repairs or redecoration being carried out at **your home** or at the **site**, where the value of the building work exceeds \$25,000,
- any civil or criminal penalties, fines, or exemplary, aggravated, punitive or multiple damages or awards for which **you** are liable,

- any incident which did not occur during the **period of insurance**,
- any event which **you** have organised or are legally responsible for, unless the event occurs in **your home** or at the **site**,
- any animal other than a domestic dog or cat kept as a pet in **your home** or at the **site**,
- any professional, recreational or amateur sporting activity,
- actions brought against **you** in a court outside Australia,
- the common property, where **your home** is a company share, stratum or strata title property,
- the supply of any alcohol or drugs,
- the consumption of any drugs or alcohol unless the consumption did not cause or contribute to the incident,
- tree lopping or tree felling on the **site**, or
- the discharge, dispersal, release or escape of pollutants, waste materials or other irritants and contaminants on or into land, the atmosphere or any watercourse or body of water.

If **you** have Home Contents cover, **we** will not cover liability arising from, or in connection with, **your** ownership or occupancy of any residence, building, structure or land unless the liability arises from **your home** or **site** and **you** rent or lease **your home** or **you** own **your home** under company share, stratum or strata title.

HOME BUILDINGS COVER

If **your schedule** shows that you have Home Buildings or Home Buildings and Contents cover, **your buildings** are covered against loss or damage caused by any of the events described on pages 15-20, which occur during the **period of insurance**.

You will also be entitled to the Legal Liability cover described on page 21 and the Additional Benefits set out on pages 28-31.

What is meant by <i>buildings</i>	What is not meant by <i>buildings</i>
<p>“Buildings” means:</p> <ul style="list-style-type: none">• buildings used for domestic, residential purposes, and• which are fully enclosed, with walls and a roof, and• which can be locked up. <p>“Buildings” includes:</p> <ul style="list-style-type: none">• outbuildings and permanent structural improvements that comply with local government or other statutory requirements,• carports, decking, pergolas, verandas and fixed gazebos,• tennis courts,• permanently installed swimming pools, saunas and spas (including their fixed accessories),• fixed wall, ceiling or floor coverings other than carpets,• fixed shade sails, exterior blinds and awnings,• domestic appliances housed in purpose built cupboards or bench space, such as a dishwasher,• light fittings, alarm systems, air conditioners and domestic appliances such as a stove which are permanently connected to the electricity system,• fixed appliances which are permanently connected to the gas systems such as room heaters,• built in furniture,• fixed barbecues, clothes lines, aerials, masts and satellite dishes,• paved paths and paved driveways – up to \$1,000,• walls, gates and fencing, and• service pipes, cables, poles, wires, meters and switches that you own or are legally responsible for.	<p>“Buildings” do not mean:</p> <ul style="list-style-type: none">• a mobile home, caravan, houseboat or any temporary or demountable structure,• hotels, motels, boarding houses, commercial buildings, exhibition or display homes,• any part of the site that you use or intend to use for hobby farming activities, whether for profit or not (including stables, machinery or hay sheds, boundary or internal fences),• any part of a building or site used for conducting a business, trade or profession other than as described in your schedule,• any part of a building or structure which cannot be locked because it is in the course of alteration or renovation or is being rebuilt,• a building or structure which is in the course of construction,• a building which is owned under company share, stratum or strata title,• trees, plants, lawns, shrubs and hedges, planted in the ground,• jetties, wharves or pontoons, or• unpaved paths, unpaved driveways or the loose surfaces of paths, driveways or tennis courts. <p>“Buildings” do not include “Contents” as described on pages 34-35. In particular, “buildings” do not include:</p> <ul style="list-style-type: none">• carpets, carpet tiles or loose floor coverings,• internal blinds or curtains,• above ground swimming pools or movable spas and saunas,• electrical equipment which normally attaches to a power point only, or• any item which is not fixed to the buildings.

Buildings – what we will and won't pay

If:

- **your buildings** are insured, and
- loss or damage to **your buildings** occurs as a result of an **insured event**
- during the **period of insurance** and
- **we** agree to accept **your** claim,

we will, at **our** option, choose whether to:

- repair or rebuild **your buildings**, or
- pay the reasonable cost of repairing or rebuilding **your buildings**.

We will pay up to the **sum insured** of **your buildings**, or any lesser limit that applies, less any applicable **excess**.

If **we** choose to repair or rebuild **your buildings**, **we** can nominate the builder, repairer or supplier.

If **we** choose to repair **your buildings**, **we** will:

- make reasonable attempts to match the materials used when **your buildings** were built or last renovated,
- only repair or rebuild that part of **your buildings** which has been damaged, and
- not pay to repair or replace undamaged materials or sections of **your building** in order to create a uniform effect throughout **your home**.

Where **we** are unable to match materials, **we** will use or pay for materials which **we** believe to be of a similar kind or quality.

If **we** choose to rebuild **your buildings**, **we** will:

- use new materials, and
- rebuild **your buildings** to the same size and standard.

If **we** choose to pay the reasonable cost of repairing or rebuilding **your buildings**, **we** may:

- pay **your** builder directly, or
- pay **you**.

If **we** pay **you**, **we** will pay the lesser of:

- the costs **you** actually incur, or
- the amount it would have cost **us** to repair or rebuild **your buildings**.

If **you** do not commence repair or replacement of **your buildings** within six months of the date the loss or damage occurred, **we** will not be liable for any costs which exceed the repair or rebuilding costs as at the date the loss or damage occurred.

If **you** decide not to proceed with the rebuild or repair of **your buildings** **we** will pay the lesser of:

- the rebuild or repair cost as at the date of loss or damage, or
- the difference in the value of **your buildings** and the **site** before the damage occurred and the value of **your buildings** and the **site** after the damage has been sustained.

If **we** accept **your** claim for loss or damage to a dividing fence, **we** will only pay half the cost of repairing the fence.

Buildings - Additional Benefits

What is covered		What is not covered	Cover limit
<p>Accidental breakage of glass</p> <p>We will either replace or pay the reasonable cost of replacing:</p> <ul style="list-style-type: none"> any glass which is a fixed part of your building, or any shower screen, shower base, sink, basins, bath or toilet, which is accidentally damaged. 		<p>We will not cover:</p> <ul style="list-style-type: none"> any glass which was already damaged or in an imperfect condition, glass forming part of a conservatory or glass house, light globes, a tiled shower base, any part of a ceramic or glass cooking surface of any kind, oven doors, heaters, or any damage where the breakage is not through the entire thickness of the glass. 	<p>Replacement cost</p>
<p>Temporary accommodation</p> <p>If:</p> <ul style="list-style-type: none"> you have been living in your home on a permanent basis, we agree that you cannot live in your home as a result of an insured event, and we have agreed the costs beforehand, <p>we will pay the reasonable additional costs you incur for similar accommodation until you are able to live in your home.</p>		<p>We will not pay if:</p> <ul style="list-style-type: none"> you did not move out of your home, you do not pay for your temporary accommodation, or you do not intend to rebuild or repair your home. <p>We will not pay for:</p> <ul style="list-style-type: none"> any costs you incur beyond the period it should have reasonably taken to repair or rebuild your home. 	<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> the actual additional accommodation costs which you incur for up to 12 months, or 10% of the sum insured of your buildings. <p>This benefit is in addition to the total sum insured of your buildings.</p>
<p>Key and lock replacement</p> <p>If:</p> <ul style="list-style-type: none"> we have accepted your claim for theft, and the keys to any external doors or windows of your home have been stolen as part of the theft, <p>we will pay the reasonable cost of rekeying or replacing (whichever is the lesser) locks and cylinders on the doors or windows for which the stolen keys were intended.</p>			<p>The most we will pay is:</p> <p>\$500 per incident if your buildings or contents are insured.</p>

What is covered		What is not covered	Cover limit
<p>Emergency Repairs</p> <p>At our option, we will arrange for any emergency repair work required to make your home safe after an insured event.</p>			<p>We will pay for the reasonable costs which we actually incur.</p>
<p>Demolition and removal of debris</p> <p>We will arrange for, and pay the reasonable costs of, the demolition of your home if it has been destroyed as a result of an insured event.</p> <p>We will also pay for the removal of damaged Home or Contents debris from the site after an event.</p>		<p>We will not pay for:</p> <ul style="list-style-type: none"> the removal of any tree stump, or the removal of fallen branches or trees if your home has not been destroyed. 	<p>We will pay up to 5% of the Buildings or Contents sum insured whichever is applicable.</p>
<p>Professional fees</p> <p>If we agree to repair or rebuild your home, we will pay the reasonable fees of any architects, consultants, engineers, surveyors and solicitors necessary for the repair or replacement of your home.</p>		<p>We will not pay for the fees to rebuild any part of your home which was an illegal construction.</p>	<p>The most we will pay is 10% of the sum insured of your buildings.</p> <p>This benefit is in addition to the sum insured of your buildings.</p>
<p>Local and state authority fees</p> <p>If we agree to repair or rebuild your home, we will pay any necessary costs to satisfy the requirements of the regulations or by-laws of a government authority or local council.</p>		<p>We will not cover:</p> <ul style="list-style-type: none"> costs to comply with regulations or by-laws which existed but had not been complied with when your home was built or last altered or renovated, or costs to ensure that undamaged parts of your home comply with the latest regulations or by-laws. 	<p>The most we will pay is 10% of the sum insured of your buildings.</p> <p>This benefit is in addition to the sum insured of your buildings.</p>
<p>Temporary accommodation for pets</p> <p>If we have agreed to pay your claim for temporary accommodation, we will also pay for the temporary accommodation of your domestic pets in a commercial boarding establishment for the same period.</p>			<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> the actual costs you incur for temporary accommodation of your pets, or \$500.
<p>Trees, plants and shrubs</p> <p>If:</p> <ul style="list-style-type: none"> we have accepted your claim for loss or damage caused by an insured event, and any trees, plants, lawns, shrubs and hedges planted in the ground, have been lost or damaged as a result of the insured event, <p>we will pay the reasonable costs of replacing the trees, plants and shrubs.</p>		<p>We will not pay if the loss or damage was caused by any of the following insured events:</p> <ul style="list-style-type: none"> flood, storm, or bursting, leaking or overflowing. 	<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> the actual costs to replace your trees, plants and shrubs, or \$2,000.

Buildings - Optional Benefits

If **you** choose to pay more, **you** can include this Optional Benefit on **your policy**. If **you** have added any Optional Benefits, they will be shown on **your schedule**.

What is covered	What is not covered	Cover limit
<p>Motor burn out</p> <p>We will pay the reasonable cost of repairing or replacing an electric motor which forms part of your buildings if the motor burns out.</p> <p>We will pay for the service call, parts and labour.</p> <p><i>Examples of motors covered under this benefit include electric motors in a swimming pool pump or ducted air-conditioning unit.</i></p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> • an electric motor used for business, trade or professional purposes, • an electric motor that is more than 10 years old, from date of manufacture, • motors under any form of guarantee or warranty, • the cost of any part, such as a bearing, filter or dryer, which does not form part of an electric motor, • fuses, switches, electrical contacts or protective devices, or • the removal or re-installation of a submerged or underground motor. 	<p>The most we will pay is:</p> <ul style="list-style-type: none"> • \$2,000 per incident if your buildings are insured, or • \$2,000 per incident if both your buildings and your contents are insured.

HOME CONTENTS COVER

If **your schedule** shows that **you** have **Home Contents** or **Home Buildings** and **Contents** cover, **your contents** are covered against loss or damage caused by any of the events described on pages 16-21, which occur during the **period of insurance**.

You will also be entitled to the Legal Liability cover described on page 21 and the Additional Benefits set out on pages 38-43. For payment of an extra premium, **you** may also choose to add cover for the Optional Benefits as set out on pages 42-47.

Your "Contents" – what we will and won't cover

Standard Cover

Standard Cover includes insurance for the items listed below, under "what is meant by **contents**". Standard Cover includes limits on certain items. These limits are indicated in the table below. **You** may increase these limits by asking **us** to specify items which exceed these amounts. Items which **you** have specified and **we** have agreed to cover will be listed separately on **your schedule**. No additional premium is payable for specifying these items. For further information, refer to Specified Items on page 36.

Standard Cover provides insurance for **your contents** while they are in **your** home. If **you** want to insure certain **contents** items while they are away from home, please refer to **Cover Outside Your Home** in the Optional Benefits section on pages 44-47.

Items listed under "what is not meant by **contents**" are not covered.

What is meant by *contents*

“Contents” means household goods or personal belongings:

- kept in **your home** and used for domestic purposes, and
- which are owned by **you** or for which **you** are legally responsible, or
- which are not permanently attached to any **building**.

“Contents” includes:

- furniture and furnishings,
- loose floor coverings,
- internal blinds or curtains,
- above ground swimming pools or movable spas and saunas,
- electrical equipment which normally attaches to a power point only,
- bicycles and sporting equipment,
- clothing,
- household tools and gardening equipment used for personal purposes,
- ride-on mowers, motorised golf carts and motorised scooters which do not require registration,
- musical instruments,
- money and other negotiable financial instruments – up to \$200 in total,
- items kept outside **your home** such as garden furniture or barbeque equipment- up to 5% of your contents sum insured,
- artwork, antiques, curios, hand woven carpets and rugs, furs, collections and collectables – up to \$1,000 for any one item, pair, set or collection and up to \$5,000 in total,
- electronic and audio visual equipment,
- computers (including portable computers), computer equipment, electronic organisers and mobile telephones – up to \$1,000 per item and up to \$5,000 in total,
- CDs, DVDs, videos, licensed computer games and software – up to \$1,000 in total,
- jewellery and watches – up to \$1,000 per item, and
- personal medical equipment, wheelchairs, artificial body parts, aids and accessories – up to \$1,000 in total.

We will not pay more than \$1,000 for any item containing gold or silver.

We will not pay more than \$1,000 for any contents stolen from an unlocked storage room, garage or shed.

If **you** own **your home**, **“contents”** includes fixed carpets and carpet tiles.

We will also extend up to **your contents** sum insured, cover for walls, gates and fencing if **you** are legally responsible for them.

If **you** do not own **your home**, **“contents”** includes **fixtures and fittings**:

- installed by **you** for **your** own use, or
- for which **you** are legally liable, and
- which will be removed by **you** when vacating **your home**, and
- which are not insurable by the owner of the building or the body corporate, if **you** own **your home** under company share, stratum or strata title.

What is not meant by *contents*

“Contents” do not include:

- anything which is listed under “what is meant by **buildings**” on page 24,
- anything kept at the **site** which is not in an area which is fully enclosed, with a roof and able to be secured, such as a carport or pergola,
- money or other negotiable financial instruments belonging to **your** business, trade or profession,
- travel or other tickets, coupons or gift vouchers,
- stock in trade or any items used in connection with a business, trade or profession,
- pets or animals of any kind,
- computer records or electronic data files,
- unfixed **building** materials and uninstalled **fixtures and fittings**,
- motor vehicles, motor cycles, trail bikes, motorised go karts or mini bikes or their parts and accessories,
- caravans, trailers or horse floats,
- boats or watercraft (other than canoes, surfboards, surf skis, sailboards or other non-motorised watercraft less than 3 metres in length) or their parts and accessories,
- hang gliders or aircraft (other than model aircraft with a wingspan less than 1.5 metres) or their parts and accessories,
- farm vehicles, farm trailers, farming implements or equipment,
- plant or earthmoving equipment or their parts and accessories,
- unset precious or semi precious stones, or
- unlicensed or unregistered firearms or firearms stored illegally at your home.

Specified Items

Specified items are **contents** which **you** have asked **us** to list because they have a higher value than the limits included in the Standard Cover described above. There is no additional premium payable for listing these items.

Specified items are covered only while in **your home**. If you want to insure certain specified items while they are away from **home**, please refer to **Cover Outside your Home** in the Optional Benefits section on pages 42-47.

If **you** have cover for **specified items**, they will be listed on **your schedule** which will show the insured value of each item. The insured values for these items will also be included in the **sum insured** for **your contents** under Standard Cover.

The following **contents** may be listed as **specified items**:

- artwork, antiques, curios, hand woven carpets and rugs, collections and collectables,
- electronic and audio visual equipment,
- computers (including notebook computers) and computer equipment,
- CDs, DVDs, videos, licensed computer games and software,
- jewellery and watches,
- items containing gold and silver, and
- personal medical equipment, wheelchairs, artificial body parts, aids and accessories.

In the event of a claim for specified items, you will be required to provide proof of ownership and evidence of value.

Contents – what we will and won't pay

If:

- **your contents** are insured, and
- loss or damage to **your contents** occurs as a result of an **insured event**,
- during the **period of insurance**, and
- **we** agree to accept **your** claim,

we will, at **our** option, choose whether to:

- repair or replace **your contents**, or
- pay the reasonable cost of repairing or replacing **your contents**, or

We will pay up to the **sum insured** of **your contents**, or any lesser limit that applies, less any applicable **excess**.

If **we** choose to repair or replace **your contents**, **we** can nominate the repairer or supplier.

If **we** choose to repair or replace **your contents**, **we** will make reasonable attempts to match the materials and contents. If **we** are unable to match materials, **we** will use or pay for materials which **we** believe to be of a similar kind or quality.

If **your** claim is for damage to carpets, loose floor coverings, curtains or internal blinds, **we** will only pay for repair or replacement in the rooms where the damage occurred. **We** will not pay for matching carpets, curtains or internal blinds in other rooms or areas of **your home** to create a uniform effect throughout **your home**.

If the lost or damaged item is part of a pair, set or collection, **we** will only pay for the repair or replacement of the part which is lost or damaged. **We** will not pay for any reduction in the value of the remaining part or parts of the pair, set or collection.

If **we** choose to replace **your contents**, **we** will replace items with those of a similar type, standard and specification as when new.

If **we** choose to pay the reasonable cost of repairing or replacing **your contents**, **we** may pay **you** if unusual circumstances exist. If **we** pay **you**, **we** will pay the lesser of:

- the costs **you** actually incur, or
- the amount it would have cost us to repair or replace **your contents**.

Replacement of **your contents** is on a new for old basis except for computers which are more than 4 years old.

New for old means materials or items of the same type, standard and specification as when new. If the same is not available, it means materials or items of a similar type, standard and specification when new. It does not mean of a better standard, specification or quality as new, or of the same brand.

For computers which are more than 4 years old, **we** will pay the reasonable market value based on their age and condition at the time of loss.

Contents - Additional Benefits

What is covered		What is not covered	Cover limit
<p>Accidental breakage of glass</p> <p>We will either replace or pay the reasonable cost of replacing:</p> <ul style="list-style-type: none"> any glass which forms part of your furniture, or any hanging wall mirror, which is accidentally damaged. 		<p>We will not cover:</p> <ul style="list-style-type: none"> any glass which was already damaged or in an imperfect condition, any part of a ceramic or glass cooking surface of any kind, oven doors, heaters, contents items such as hand mirrors, crockery, china, glassware, porcelain, crystal, vases, ornaments, glass in pictures, breakage of visual display units, clocks, watches, radios, televisions, any damage which occurred while the item was outside your home, and any damage where the breakage is not through the entire thickness of the glass. 	<p>Replacement cost</p>
<p>Cover when you change your home address</p> <p>When:</p> <ul style="list-style-type: none"> you are insured with us, and you move to a new permanent home in Australia, <p>we will cover your contents:</p> <ul style="list-style-type: none"> in your home, at both your new and old addresses, while the contents are in transit, for up to 14 days from the day you start moving, <p>if you tell us:</p> <ul style="list-style-type: none"> your new address, and the date you will move in, and any additional information we require, <p>before you start to move your contents to your new address, and:</p> <ul style="list-style-type: none"> we agree to cover your contents at your new home, and you agree to pay us any additional premium which may be due. 		<p>Loss or damage to your contents at your new address after 14 days from the day you start moving.</p>	<p>The most we will pay is the sum insured of your contents</p> <p>Under this benefit your contents will only be covered up to your contents sum insured if the vehicle transporting them is:</p> <ul style="list-style-type: none"> involved in a collision, stolen, or damaged by fire

What is covered		What is not covered	Cover limit
<p>Key and lock replacement</p> <p>If:</p> <ul style="list-style-type: none"> • we have accepted your claim for theft, and • the keys to any external doors or windows of your home have been stolen as part of the theft, <p>we will pay the reasonable cost of rekeying or replacing (whichever is the lesser) locks and cylinders on the doors or windows for which the stolen keys were intended.</p>		<p>If your home is part of company share, stratum or strata title development, we will not pay for the rekeying or replacing locks and cylinders which are the responsibility of the body corporate.</p>	<p>The most we will pay is:</p> <ul style="list-style-type: none"> • \$500 per incident if your buildings or contents are insured.
<p>Frozen and Refrigerated Grocery Loss</p> <p>We will cover you for loss or spoilage to frozen and refrigerated food, caused by unforeseeable interruption of the public electricity supply to your home.</p>		<p>We will not pay if the interruption was caused by industrial action.</p>	<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> • the actual costs of replacing the frozen and refrigerated food, or • \$500.
<p>Contents in the open air</p> <p>If we have accepted your claim for loss or damage caused to your contents by an insured event, we will extend cover to your contents in the open air at the site, such as garden furniture and barbecue equipment.</p> <p>We will also extend cover to anything which is:</p> <ul style="list-style-type: none"> • listed under “what is meant by contents” on page 34, and • kept in an area at the site which is not fully enclosed, with a roof and able to be secured, such as a carport or pergola. 		<p>We will not pay for loss or damage to:</p> <ul style="list-style-type: none"> • photographic equipment, mobile phones, pagers, computers and accessories for these items, • cash or negotiable instruments, travel or other tickets, coupons or gift vouchers, or • tools of trade, instruments and equipment. <p>We will not pay for theft from a common area, including from a locked or unlocked vehicle parked in a common area.</p>	<p>We will pay up to 5% of the sum insured of your contents.</p> <p>We will not pay more than the following for certain items or groups of items:</p> <ul style="list-style-type: none"> • the Standard cover limits shown under “what is meant by contents” on page 34, or • the amounts you have specified for these items on your schedule.
<p>Replacement of documents</p> <p>If:</p> <ul style="list-style-type: none"> • we have accepted your claim for theft, and • your personal documents such as passports and birth certificates have been stolen as part of the theft, 			<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> • the actual costs of replacing the stolen documents, or • \$500.

What is covered		What is not covered	Cover limit
<p>Tools of Trade</p> <p>If:</p> <ul style="list-style-type: none"> • we have accepted your claim for loss or damage caused to your contents by an insured event, and • the insured event has caused loss or damage to your tools, instruments and equipment used for your current or former business or occupation. 			<p>We will pay the lesser of:</p> <ul style="list-style-type: none"> • the actual costs of replacing the tools of trade, or • \$1,000.

Contents - Optional Benefits

If **you** choose to pay more, **you** can include any of these Optional Benefits on **your** policy. If **you** have added any Optional Benefits, they will be shown on **your schedule**.

What is covered		What is not covered	Cover limit
<p>Accidental damage</p> <p>We will cover you for accidental damage to your contents.</p> <p><i>Examples include:</i></p> <ul style="list-style-type: none"> • <i>red wine accidentally spilt on a carpet,</i> • <i>damage to paintings falling off a wall, and</i> • <i>broken tiles caused by the fall of a heavy item.</i> 		<p>Under this benefit, we will not pay for damage caused by:</p> <ul style="list-style-type: none"> • any of the insured events listed under “what is covered” on pages 15-20, or • any of the exclusions to the insured events, listed as “what is not covered” on pages 15-20. <p>We will not pay for the breakage of glass forming part of a ceramic or glass cooking surface of any kind, oven doors or heaters.</p>	<p>Replacement cost</p>
<p>Motor burn out</p> <p>We will pay the reasonable cost of repairing or replacing an electric motor which forms part of your contents if the motor burns out.</p> <p>We will pay for the service call, parts and labour.</p> <p>We will also cover you for spoilage of frozen or refrigerated food, caused by your freezer or refrigerator accidentally breaking down</p>		<p>We will not pay for:</p> <ul style="list-style-type: none"> • an electric motor used for business, trade or professional purposes, • an electric motor that is more than 10 years old, from date of manufacture, • motors under any form of guarantee or warranty, • the cost of any part, such as a bearing, filter or dryer, which does not form part of an electric motor, or • fuses, switches, electrical contacts or protective devices. 	<p>The most we will pay is:</p> <ul style="list-style-type: none"> • \$2,000 per incident if your buildings are insured, or • \$2,000 per incident if both your buildings and your contents are insured. <p>We will also pay the lesser of:</p> <ul style="list-style-type: none"> • the actual costs of replacing refrigerated or frozen food which has been spoilt, or • \$500.

What is covered		What is not covered	Cover limit
<p>Cover Outside your Home</p> <p>Covers you for unintentional loss or damage, to your eligible contents, anywhere in Australia.</p> <p>Two types of cover – Bundled and Specified</p> <p><u>Bundled</u></p> <p>Any number of items, which need not be specified.</p> <p>Eligible contents are clothing and personal effects usually worn or carried, including:</p> <ul style="list-style-type: none"> • jewellery and watches, • handbags, purses and wallets, excluding their contents, • prescription spectacles, contact lenses and sunglasses, • binoculars, telescopes and opera glasses, • pocket computers, calculators, electronic diaries, • portable music systems and CB radios, • cameras, photographic equipment , video cameras and associated accessories, • hearing aids, wheelchairs and mobility devices such as motorised mobility scooters, • baby capsules, child car seats, prams, • bicycles, • cosmetics and toiletries, • medals, • portable musical instruments, • non-fabric travel bags, suitcases and briefcases, excluding their contents, • picnic sets, picnic rugs and non-fabric camping equipment, • sporting equipment and related accessories, and • writing instruments. <p><u>Specified</u></p> <p>We can insure your or your family's portable valuable items that you take with you when you leave your home. This may include individually listing any of the items described under Bundled cover or items such as your engagement ring, watch, camera, portable computer or golf clubs. If you add this option to your policy, you need to give us a list of the items and the amount you want to insure them for.</p>		<p>We will not cover:</p> <p>loss or damage from scratching or denting an item,</p> <p>photographic equipment while being used underwater,</p> <p>items being cleaned, repaired , altered or restored,</p> <p>items for sale, on display, exhibition or on consignment,</p> <p>damage caused by overwinding, electrical or mechanical breakdown, failure or derangement,</p> <p>fishing and sporting equipment, musical instruments or firearms, while someone is using them,</p> <p>the breakage of any item of a brittle nature, except jewellery, or the disappearance of an item when the cause cannot be established.</p> <p>We will not cover the following items under bundled:</p> <ul style="list-style-type: none"> • mobile phones or portable car phones, or • portable laptop computers, fax machines or printers. <p>We will not cover the following items under bundled or specified:</p> <p>items used for business, trade or professional purposes,</p> <p>tools of trade and professional instruments,</p> <p>cash, credit or debit cards, negotiable instruments or documents,</p> <p>CDs, DVDs, films, audio or video tapes,</p> <p>bicycles, skateboards, scooters, surfboards or other watercraft,</p>	<p>Bundled:</p> <p>You can choose a sum insured of \$1,000, \$2,000, \$3,000, \$4,000, or \$5,000. The amount you choose is shown on your schedule.</p> <p>The most we pay for any single item is 50% of the amount you choose as your sum insured.</p> <p>For example, you select \$2,000 as your Bundled Cover Outside your Home and someone steals your camera, then we pay up to \$1,000 for the camera (50% of \$2,000). And if someone steals several of the items shown here, then the most we pay is \$2,000.</p> <p>Specified:</p> <p>We pay up to the amount specified on your schedule for the item.</p>

What is covered		What is not covered	Cover limit
<p>If you choose to cover items individually, you must tell us about each item and check that it is listed on your schedule, with its correct value.</p> <p>In the event of a claim you must be able to provide evidence of the value and ownership for all Cover outside your home items.</p> <p>Claims under this optional benefit</p> <p>will be settled in the same way as claims for your contents. (refer page 59)</p> <p>At our option we will either:</p> <ul style="list-style-type: none"> • repair or replace your personal effects to the same condition as when they were new, or • pay you the reasonable cost of repairing or replacing your personal effects to the same condition as when they were new. If we pay you the reasonable cost of repair or replacement, this means the retail price of the item as if it were new less any discount available to us were we to repair or replace it. <p>We will adjust your claims payment in accordance with the GST provision noted on page 56. If any part of a pair, set or collection is lost or damaged, we will not pay any more than the value of the part which is lost or damaged. No allowance will be made for any reduction in the value of the remaining part or parts of the pair, set or collection.</p>		<p>tents or camping equipment or their accessories, when in use,</p> <p>hand-held computer games, toys or hobby equipment,</p> <p>musical instruments which are used professionally and musical accessories such as amplifiers,</p> <p>stamp or coin collections, or</p> <p>artificial limbs, dentures or dental appliances.</p>	

General Exclusions

We do not cover

We will not pay for any loss, damage or liability arising directly or indirectly from or in any way connected with any of the following:

- bushfires, grass fires, flood, storm, rainwater or named cyclone occurring within 48 hours of the start date of **your policy**, unless:
 - **you** first took occupation of **your** home no more than 24 hours before the start date of **your** policy, or
 - **your policy** replaced another policy covering the same home and there has been no break in cover, in which case our liability is limited to the lower sum insured under the 2 policies,
- landslide, landslip, subsidence, erosion, settling, expansion or any other earth movement not caused by an earthquake,
- actions of the sea, including storm surge, tidal waves, tsunamis and high tides,
- water seeping through or permeating walls, roofs or floors,
- water entering **your home** through an opening made for the purpose of alterations, additions, renovations or repairs,
- mechanical, electrical or electronic breakdown, failure or malfunction of an item, except as provided for by the Optional benefit for Motor Burn Out (refer page 32),
- power surge, other than as a direct result of an insured event,
- unlawful, malicious or deliberate acts by **you** or someone
 - who lives in **your home**, or
 - who is a member of **your** family including a defacto spouse, or
 - who has entered **your home** or **site** with **your** consent, or the consent of a person who lives in **your home**, or
 - who is acting with **your** permission or implied consent,
- **your home**, while it is in the course of construction,
- the incorrect siting of **buildings**,
- any building work, including any extensions, alterations or renovations,
- **your home** or the **site**, if **your home** is unoccupied for longer than 60 consecutive days, unless **you** have told **us** about this and **we** have agreed to provide cover,

- any item which is unaccounted for, lost or misplaced other than as provided for under the Optional benefit for "**Cover outside your Home**" (refer page 44-47),
- loss of profit or consequential loss of any kind,
- gradual deterioration, including wear and tear, rust, corrosion, depreciation, fading or deterioration from exposure to light,
- algae, mould or mildew, wet or dry rot, or rising damp,
- inherent or structural defects, faulty design or workmanship,
- pre-existing damage or any loss or damage which occurred before the start date of **your policy**,
- inadequate maintenance or signs of failure to keep **your** home in good repair,
- vermin, rodents, wildlife or insects (including termites),
- pecking, biting, chewing, clawing, tearing, soiling or scratching by any animal or bird kept in **your home** or at the **site**,
- chipping, cracking or scratching of any item or surface,
- a process necessarily involving the **use** of chemicals or the application of heat,
- the action of trees, plants or their roots,
- tree felling or tree lopping on the site,
- the removal of tree stumps or trees which have fallen but not damaged **your home**,
- any electronic data, files or software (including any photographs) stored on any medium (including computers) which is corrupted, damaged or lost,
- damage to musical instruments, fishing and sporting equipment or firearms while someone is using them,
- damage to swimming pools, spas, septic tanks or other in ground structures, including their surrounds, caused by hydrostatic pressure,
- breach of any statutory obligations, government or local authority regulations or by-laws, or the costs of complying with any notices received prior to **you** making a claim under this policy,
- the lawful seizure, repossession, confiscation, nationalization or requisition of **your home** or **your contents**,
- war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), mutiny, civil commotion assuming the proportions of or amounting to an uprising, military rising, insurrection, rebellion, revolution, military or usurped power,

- the actual or threatened existence or operation of nuclear, chemical or biological weapons or nuclear fuel, waste or materials, actual or threatened contamination or pollution from such agents, ionising radiation, the combustion, detonation, fission or fusion of nuclear fuel or nuclear materials, or action taken by a public authority or anyone authorized by such authority to prevent, limit or remedy such threat, operation, pollution or contamination,
- direct or indirect exposure to radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear material, or
- asbestos, asbestos fibres or any form of asbestos derivative.

Other Information about your cover

Excesses

The **policy** includes **excesses**. An **excess** is the amount **you** must contribute towards each claim **you** make. The **excesses** apply to Home Buildings, Home Contents and Home Buildings and Contents cover.

If **you** have Home Buildings and Contents cover, **you** may choose a different level of **excess** for **your buildings** and **your contents**. If **you** have a claim for both **buildings** and **contents** for the same Insured Event, **we** will calculate the **excesses** that apply to **your building** and **your contents** separately. **You** do not have to pay both **excesses**; **you** will only pay the higher of the two **excesses**.

We show the **excesses** that apply to **your** policy and the amount of each **excess** on **your schedule**.

For details on when **your excess** is to be paid, please refer to page 62.

The **excesses** are:

Standard excess

A Standard **excess** applies to **your** policy. The Standard **excess** applies when **we** accept a claim from **you**.

Voluntary excess

You may choose to pay an additional **excess** amount if **we** offer it to **you**. This Voluntary **excess** will reduce **your** premium. The Voluntary **excess** applies in addition to the Standard **excess** when **we** accept a claim from **you**.

Cover outside your Home excess

This **excess** applies when **you** make a claim for **Cover Outside Your Home**. If **you** pay the **Cover Outside Your Home excess**, **you** do not have to pay the Standard **excess** or any Voluntary **excess** **you** may have chosen.

Special excess

We may apply a Special **excess**, based on **your** circumstances / situation and insurance history. **We** will tell **you** if **we** do by showing it on **your schedule**. The Special **excess** is in addition to the other **excesses** when **we** accept **your** claim.

Things you need to tell us

Notify **us** of changes

You must notify **us** as soon as possible if:

- **you** change **your** home,
- **your home** will be unoccupied for more than 60 days,
- any change is made to **your buildings** or **contents** which **we** insure and which might affect the nature of the risk covered by this **policy**,
- **you** plan any building work, including any additions, renovations, alterations or modifications,
- **you** need to increase the sum insured of **your buildings** or **your contents**,
- **you** need to add any Specified Items (refer page 36) or **Cover outside your Home** Items (refer pages 44-47), or
- **you** or **your family** are charged with or convicted of any criminal offences.

If **you** change **your** insurance details, **we** will confirm that **we** agree to the changes by issuing **you** a new **schedule**. **You** must pay **us** any additional premium if required.

Things you need to do

Regularly review the insurance value of your property

Remember that the most **we** will pay for any loss or damage is the **sum insured**. It is therefore important that the sum insured is sufficient to cover **you** for any loss or damage which occurs.

When **you** insure **your** property, **you** must decide on a sum insured which is adequate to cover the current replacement cost of **your buildings** and **your contents**. When **your policy** is renewed, **we** will automatically adjust the **sum insured**

to account for inflationary trends. However, **you** may have made some changes to **your buildings** or bought additional **contents** items. **You** must therefore check **your** new **schedule** to ensure that the **sum insured** is adequate to cover the replacement cost of **your** property for the **period of insurance** shown on **your** renewal **schedule**. If **you** do not do this regularly, **you** may be under insured.

Please note that Specified Items (refer page 36) and **Cover outside your Home** Items (refer pages 44-47) which are listed separately on **your schedule** will remain insured for the values **you** nominated. As **we** will not increase the sum insured for these items on renewal, **you** must specifically ask **us** to increase these values, when necessary.

Pay your premium

You must ensure that **your premium** is paid when it is due. For details on **your** payment options, please refer to page 54.

It is important to let **us** know if **your** bank or credit card details change.

Maintain and protect your property

You must at all times:

- maintain **your home** and keep **your** property in good repair,
- take all reasonable steps to protect **your buildings** and **your contents** from loss and damage,
- comply with all statutory obligations, government or local authority regulations and by-laws, and
- prevent or avoid bodily injury or damage to other people and their property.

If **you** do not, **we** may reduce or refuse **your** claim.

Proof of ownership and value

You must keep records as evidence of ownership and proof of the value of any items **you** claim for. This includes contracts of sale, valuations, receipts, credit card and bank statements, instruction manuals or photographs. Without this evidence, **we** may reduce or refuse to pay **your** claim.

Things you should know

Dangerous goods

If **you** keep or use any dangerous or hazardous goods or substances in **your home** or at the site **you** must comply with all relevant laws, by-laws and statutory regulations. Should **you** not do these things and it prejudices our interests, **we** will reduce any benefit under this policy by any additional amount **we** have had to pay because **you** did not comply.

Exclusions

There are a number of General Exclusions which apply to this insurance cover. These are set out on pages 48-50.

Changing your policy

We will advise **you** immediately in writing if **we** need to change a provision of **your policy** at anytime during the period of insurance. Any changes that occur as of **your** renewal date will appear on **your** renewal **schedule**.

Joint policyholders

If more than one person takes out this insurance, the names of each will be shown on **your schedule**. Each of these joint **policy** holders has authority to make changes to this **policy**, including removing the name of the other, or to cancel it.

Interested parties

We only cover **your** interest in **your buildings** unless **we** specifically cover the interest of another party, such as a financier or any other owners, which **you** have told **us** about. These details will be noted on **your schedule**. If a financier is noted on **your schedule** as an interested party, and **we** agree to settle **your** claim on a cash basis, **we** have the option of paying the financier in full or part settlement of **your** claim.

Notices

When **we** send **you** any written notice, it will take effect when it is delivered to **your** last postal address known to **us**.

Things we need to tell you

Your premium

How you can pay your premium

You can pay **your** premium:

- annually, in one amount using cheque, credit card, BPay or direct debit, or
- in monthly instalments by direct debit or credit card.

If **you** pay **your premium** in instalments, the total **premium** is higher than if **you** pay one annual **premium**.

Direct debit payments

When **you** provide **us** with bank or credit card details to debit **your** instalment, **you** must ensure that **you** have the authority to use the nominated account. It is also **your** responsibility to ensure that sufficient funds are in the nominated account to meet each instalment.

If the instalment collection date falls on a non-business day, **we** will debit **your** bank account or credit card on the following business day. If there are insufficient funds, **we** will resubmit the debit within 15 days unless **you** request **us** to do so sooner or advise **us** of an alternate bank account or credit card to debit.

Unpaid premium

If **you** have chosen to pay **your** premium annually, **your** policy will not operate until **you** have paid **your premium**.

If **you** have chosen to pay **your premium** in instalments, and any instalment is not paid:

- **we** will not accept **your** claim if **your** instalment is more than 14 days overdue, and
- **we** may cancel the policy if **your** instalment is more than one month in arrears.

Cancelling

If you cancel your policy

You may cancel **your policy** at anytime by writing to **us**. **We** will cancel **your policy** when **we** receive **your** request or from a later date that **you** tell **us**.

If we cancel your policy

We may only cancel **your** policy where **we** are entitled to do so by law, including if **you**:

- failed to answer **our** questions truthfully and accurately,
- made a misrepresentation to **us** before the policy was issued,
- made a fraudulent claim,
- failed to pay **your premium**, or
- failed to comply with the terms and conditions of this policy.

If **we** cancel **your policy**, **we** will notify **you** in writing and all cover under the **policy** will stop at time and date **we** tell **you**.

Return premium

If **your policy** is cancelled and **you** have paid an annual **premium**, **we** will return any premium **you** have paid for the period after the cancellation date, less any non-refundable government taxes and charges. A cancellation fee of \$30 may apply unless **we** advise differently.

If **your policy** is cancelled and **you** are paying **your premium** in monthly instalments, there is no return of any part of an instalment **you** have paid. This will be retained as a cancellation fee. However, **you** will not have to pay any instalments which would have become due after the date of cancellation.

During the cooling off period

If **you** cancel **your** insurance during the 21 day cooling off period, **we** will cancel **your policy** from the start date and refund **your** premium, less any government charges or taxes **we** are unable to recover, if **you** have not made a claim. If **you** do make a claim refer to the approach outlined under Return Premium in the section above.

Renewing

We may automatically continue **your** cover by sending **you** a renewal notice at least 14 days before **your policy** expires. The renewal notice will show the terms and conditions, the **period of insurance**, any proposed alterations to **your policy** and the **premium** payable.

Unless **we** hear from **you**, **your** payments will continue in accordance with the payment option **you** selected when **you** first took out this insurance.

We may require **you** to pay an additional **premium** if **you** notify **us** of a claim that happened in the period between the time **we** calculate the renewal **premium** and the expiring period of insurance. The additional **premium we** require will be based on **your** revised claims history and any change in **your** No Claim Discount. The additional **premium** will not exceed the amount **we** would have requested had **you** notified **us** of **your** claim earlier.

Indexation protection

When **we** renew **your** policy, **we** will automatically adjust the sum insured for **your buildings** and **your contents** to account for inflationary trends. The new sum insured will be shown on **your** renewal **schedule**. It is **your** responsibility to check that the sum insured is adequate to cover the replacement cost of **your buildings** and **your contents**. **You** can ask **us** to change the sum insured at any time.

Remember that Specified Items (refer page 36) and Cover outside **your** Home Items (refer pages 44-47) which are listed separately on **your schedule** will remain insured for the values **you** nominated. As **we** will not increase the sum insured for these items on renewal, **you** must specifically ask **us** to increase these values, when necessary.

GST

All the benefits listed in this **policy** include GST. Any claim settlements, up to the **sum insured**, will include GST. However, the amount **we** are liable to pay will be reduced by any input tax credit **you** are entitled to (If **you** are entitled to an input tax credit, **you** must tell **us** the extent of **your** entitlement).

CLAIMS

Having **your** property stolen or damaged is stressful. Our claims team is there to support **you** by guiding **you** through the claims process. If **you** do the following things they will be able to handle **your** claim as quickly as possible.

What to do

What to do	What not to do
Do everything you can to stop further loss or damage from happening.	Do not arrange or authorise any repairs, except if necessary to minimise or prevent further loss or damage. Do not arrange replacement of any property without our prior approval. In the event of fire damage, do not clean or remove debris from the damaged area without our prior approval.
Call the police immediately if the claim involves: <ul style="list-style-type: none"> • theft or attempted theft, or • malicious acts or damage, or • impact by a vehicle, or • civil unrest. Give the police a list of items which have been stolen or damaged. Keep a record of the incident or report number.	
Telephone us on 1300 265 374 as soon as possible.	Do not delay in phoning us because it could disadvantage you .
Tell us if someone is holding you responsible for death or bodily injury to other people or for loss or damage to their property, or if you have received any demands or correspondence related to any such claim.	Do not admit that you are, or may have been, at fault or responsible for the incident. Do not make a promise or offer to pay anyone for anything. Do not delay in sending us any relevant documents you receive.
Keep any damaged property in case we need to inspect it. This includes delivering damaged items to us , if required.	Do not arrange any replacements or authorise any repairs. Do not dispose of any personal effects or property until we tell you that you can.
You may be required to let us or our representatives enter your home to assess the damage or investigate the cause of loss.	

The claims process

What you must do

To help **us** manage **your** claim, **you** must:

- Tell **us** everything about the loss or damage so that **we** can assess **your** claim. Also tell **us** if **you** believe that anyone has caused the loss or damage,
- If requested to do so, provide **us** with quotations for the repair or replacement of **your buildings** or **contents**,
- Allow **us** or **our** representatives to ask questions. Provide written statements under oath, if required to do so,
- Allow **us** or **our** representatives to inspect **your** damaged **buildings** or **contents**,
- Allow **us** to take possession of **your** damaged **buildings** or **contents** or property involved in the claim,
- Provide valuations, receipts or other proof of ownership, if **we** request **you** to (Refer to page 52 for further information),
- If necessary, pay **your excess** when **we** tell **you** to (Refer to page 62 for details on when to pay **your excess**),
- Tell **us** if there is any other insurance on the **buildings** or **contents you** are claiming for,
- Advise **us** of any communication **you** receive in connection with the claim, and of any court proceedings,
- Cooperate with **us** if **we** need to negotiate, defend or settle **your** claim, or as **we** exercise **your** legal right of recovery against any other party. This might include giving evidence in court,
- Tell **us** about any input tax credits or other amounts **you** are entitled to, if **you** are registered for GST, and
- Pay to any financier the difference between our claim settlement amount, if **we** elect to pay the sum insured of **your buildings**, and the outstanding amount of **your** home loan.

What we will do

When **you** make a claim **we** will handle **your** claim in a fair, transparent and timely manner. If **we** have accepted **your** claim, this means that:

If your claim is for loss or damage to your buildings

- **We** will obtain independent, competitive quotes from **our** recommended suppliers and repairers. **You** may also provide a quote from a supplier or repairer of **your** choice,
- **We** will determine the work that is necessary to repair or rebuild **your** building, and review the quotes,

- **You** may choose to make design or structural changes to **your building**. Any additional cost of such changes is **your** responsibility,
- **We** will decide whether the loss or damage can be repaired or whether to rebuild or pay the cost of rebuilding **your buildings**. **We** will pay up to the sum insured of **your buildings** or any lesser limit that applies, less any applicable **excess**,
- If **we** decide to repair or rebuild **your buildings**:
 - **we** will choose the supplier or repairer who has provided the most complete and competitive quote,
 - **we** will oversee the repair or building work and keep **you** informed of progress, and
 - **we** will guarantee the quality of materials and workmanship of repairs that **we** authorise and arrange for the lifetime of **your home**.
- If **we** decide to pay the cost of rebuilding **your building** and **your buildings** are subject to a mortgage, **we** will pay the sum insured, less any **excesses** which may apply, to the financier. If the claim payment does not settle the amount owing to the financier, **you must** pay the difference or, if the claim payment exceeds the amount owing to the financier, **we** will pay the difference to **you**.

If your claim is for loss or damage to your contents

- **We** may arrange for an assessor to meet with **you**, to obtain the full details of **your** loss,
- **We** will discuss with **you** how best to make good the loss or damage,
- **We** will decide whether to repair or replace **your contents**, or pay the cost of repairing or replacing **your contents**. **We** will pay up to the sum insured of **your contents** or any lesser limit that applies, less any applicable **excess**,
- **We** will obtain independent, competitive quotes from our recommended suppliers and repairers. **You** may also provide a quote from a supplier or repairer of **your** choice,
- If **we** replace **your contents** and **you** choose items of a better type, standard or specification, any additional cost of such changes is **your** responsibility,
- **We** will determine what is necessary to repair or replace **your contents**, and review the quotes,
- **We** will choose the supplier or repairer who has provided the most complete and competitive quote, and
- **We** will arrange with that supplier or repairer to repair or replace **your contents** and keep **you** informed of progress.

For all claims

- The maximum amount that **we** will pay is the **sum insured** plus any additional amount **you** are entitled to as defined under additional covers,
- When **we** settle **your** claim, **we** will reduce the amount **we** pay by the amount of the **excesses** shown on **your schedule**. The different **excesses** that may apply to **your policy** are explained on pages 50-51,
- The amount that **we** pay will be based on GST inclusive costs. However, if **you** are, or would be, entitled to claim any input tax credits for the repair or rebuilding of **your buildings** or the repair or replacement of **your contents**, **we** will reduce any claim under the insurance by the amount of such input tax credits,
- **We** may retain **your** damaged property, materials or items and keep the proceeds of any salvage sale. If **you** prefer to keep **your** damaged property, materials or items, **we** will determine the salvage value and deduct this amount from any payment **we** make. **You** may not abandon any damaged property by leaving it with **us**,
- **We** may exercise **our** legal rights to act on **your** behalf to conduct, defend or settle any recovery action from other people. If **we** recover more than the claim settlement amount, **we** will pay **you** the balance,
- If **you** are held at fault for any claim against **you**, and **we** agree to do so, **we** will conduct the defence and/or settlement of any action brought about by other people,
- **We** will pay the legal costs associated with defending any claim against **you**, if **we** have told **you** so in writing and **we** have appointed the solicitors who will defend the claim, and
- If **you** withdraw **your** claim, or **we** refuse to accept it, **you** may have to refund to **us** any of our costs incurred in processing **your** claim, or payments **we** have already made to **you**, including any payments made to any other party on **your** behalf.

How your claim affects your policy

If your claim is for loss or damage to your buildings

- If **we** decide that the loss or damage to **your building** can be repaired, and:
 - **we** decide to repair **your building**, or
 - **we** decide to pay the cost of repairing **your building**,**your policy** will continue for the remainder of the period of cover. The **sum insured** will not be changed. There will be no change to **your premium**.

- If **we** decide that the loss or damage to **your building** can not be repaired, and **we** decide to rebuild **your building**, **your policy** will continue for the remainder of the period of cover. The **sum insured** will not be changed. There will be no change to **your premium**.
- If **we** decide that the loss or damage to **your building** cannot reasonably be repaired, and **we** decide to pay the cost of **rebuilding your building**, cover under **your policy** will cease as soon as **we** accept liability. Because **we** will have met **our** obligation to **you** under **your policy** in full:
 - if **you** have paid an annual **premium**, **we** will not return any **premium you** have paid for the period after the date of loss or damage, or
 - if **you** are paying **your premium** in monthly instalments, there is no return of any part of an instalment **you** have paid and **we** will deduct any remaining instalments from the amount **we** pay.

In this case, **you** will need to take out new insurance cover for **your** replacement buildings.

If your claim is for loss or damage to your contents

- If **we** decide that the loss or damage to **your contents** is less than the **sum insured** of **your contents**, and **we** decide to:
 - repair or replace **your contents**, or
 - pay the cost of repairing or replacing **your contents**,

your policy will continue for the remainder of the **period of insurance** and the **sum insured** will be reinstated. There will be no change to **your premium**.

- If **we** decide that the loss or damage to any item or items of **your contents** is more than the limit that applies to that group or Specified item or **Cover Outside Your Home** item and **we** pay the amount of that limit for the item, cover for those items under **your policy** will cease as soon as **we** accept liability and **your sum insured** will be reduced by the **sum insured** for those items. Because **we** will have met our obligation to **you** in full:
 - if **you** have paid an annual **premium**, **we** will not return any part of the **premium you** have paid for the lost or damaged items, or
 - if **you** are paying **your premium** in monthly instalments, **we** will not return any part of an instalment **you** have paid and any remaining instalments will remain payable in full.

You will need to take out new insurance cover if **you** replace **your** items.

- If **we** decide that the loss or damage to **your contents** is more than the sum insured of **your contents**, and **we** pay the sum insured of **your contents**, cover for **your contents** will cease under **your** policy as soon as **we** accept liability. Because **we** will have met **our** obligation to **you** in full:
 - if **you** have paid an annual **premium**, **we** will not return any **premium** **you** have paid for the period after the date of loss or damage, or
 - if **you** are paying **your premium** in monthly instalments, **we** will not return any part of any instalment **you** have paid and **we** will deduct any remaining instalments from the amount **we** pay to settle **your** claim.

You will need to take out new insurance cover for **your** replacement **contents**.

When to pay your excess

We may:

- require **you** to pay it to the supplier when **your** property is replaced, or the repairer when **your** property is repaired,
- deduct it from any amount **we** pay to **you**, or
- request **you** to pay it at any other time.

WHAT OUR WORDS MEAN

Accidental or **accidentally** means not expected or planned by **you**.

Building or **buildings** means Buildings as referred to on page 24 and situated at the insured address of **your home** as shown on **your schedule**.

Common property means property owned by the body corporate or similar body, forming part of the company share, stratum or strata title development.

Contents means Contents as referred to on page 34 and situated at the insured address of **your home** as shown on **your schedule**.

Cover Outside Your Home means the cover for unintentional loss or damage, to **your** eligible contents, anywhere in Australia.

Excess or **excesses** means the amount **you** must contribute towards a claim under **your policy**. **Excesses** are payable for each occurrence covered by **your policy**. An occurrence is one or a series of occurrences arising out of one cause.

Fixtures and fittings means items which are permanently attached to **your home** or the **site** and are used for domestic and residential purposes.

Home means the residential dwelling at the **site**. It must be occupied by **you** on a permanent basis, or used as **your** holiday home. **Your home** may be used for limited business purposes if **you** have told **us** about it and **we** have shown it on **your schedule**.

Insured Event means any event for which **we** accept **your** claim under this **policy**.

Motor Burn Out Cover means the cover to repair or replace an electric motor which forms part of **your buildings** or **contents** if the motor burns out.

Period of insurance means the time that **your policy** is valid and is shown by a start date, and end date and time, on **your schedule**.

Policy means this document, **our** record of **your** verbal responses and **your schedule**. It forms the contract of insurance between **you** and **us**.

Premium means the amount **you** have to pay **us** for **your** insurance. It includes all Government charges, levies, taxes and duties.

Schedule means the most current document that describes the individual details of **your policy**. This document changes when **your policy** is renewed or when **we** have agreed to changes **you** have advised **us** of.

Site means the land at the insured address of **your home** as shown on **your schedule**. It includes the garden or yard within the legal boundaries of that land. It does not include **common property** or a public area such as the nature strip outside **your** home.

Sum insured means the replacement cost of **your buildings** or **your contents** as shown on **your schedule**. It includes taxes and charges and is the maximum amount **we** will pay in settlement of any claim.

Us, we or **our** means Wesfarmers General Insurance Limited.

You, your means the person or people named as the insured on the **schedule**.

Your family means **your** spouse or partner, or any of the following people who normally live with **you**:

- **your** children, brothers, sisters, parents, grandparents or grandchildren, or
- the children, brothers, sisters, parents, grandparents or grandchildren of **your** spouse or partner.



Because Australian families
deserve **quality home insurance**
that costs less.