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QM2764-1110

Home Cover

Insurance Product Disclosure Statement
and Policy Wording



Introduction & welcome

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

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

Please take the time to read through this booklet and if you have any questions or need more information, call us on 1300 133 024 or the phone number at the top of your schedule.

Thank you for making QBE your first choice.

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About this booklet

This document is a Product Disclosure Statement (PDS) and is also our insurance policy wording. Other documents may comprise our PDS and we will specifically tell you if this is the case in the relevant document.

This document contains important information to help you understand this insurance. It is up to you to choose the cover you need. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if this insurance is right for you.

What makes up your insurance contract

This QBE policy wording and Product Disclosure Statement and the schedule must be read together as they form your insurance contract.

This policy sets out what you are insured for and those circumstances where you will not be insured.

Some words and expressions have been given a specific meaning in this policy. You will find their meaning in Definitions on page 4 to page 8.

Provided we receive the premium, we will insure you as set out in this policy and schedule in respect of an incident occurring during the period of insurance.

Important note: Sometimes we need to change the wording of your policy because the insurance varies depending on a number of factors. We do this by adding what is called an endorsement. You will find all endorsements that apply to your policy printed on your schedule.

Definitions (The meaning of some words)

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

Word or term	Definition
Alteration advice	a written notice issued by us about any alteration to the insurance made by you under this policy. <u>For example</u> if you change your address.
Building	building and outbuildings and fixtures as described under the heading "What we will cover as your building" on page 12.
Collection	an object of real or intrinsic value collected as an investment, hobby or general interest purpose and the item is not used as a household good or personal effect.
Collision	an accident directly caused by the sudden impact of a moving body or object.
Computer equipment	a desktop or portable personal computer including peripherals such as printers, modems, data projectors and speakers and standard purchased computer software but no data of any kind or custom written software.
Contents	items described under the heading "What we will cover as your contents" on pages 13 to 14 which you or a family member own or have legal responsibility for located in your home or at the site.
Curio	a small article valued as a collectors' item.
Damage or damaged	when an item insured by this policy is physically harmed but does not include wear and tear.
Depreciation	the reduction in the value of the item or property due to wear and tear.
Earth movement	heavage, landslide, land-slippage, mudslide, settling, shrinkage or subsidence.
Endorsement	a written alteration to the terms, conditions and limitations of this policy which is shown in the schedule.
Entertainment equipment	one or more sound or visual entertainment systems in your home including each individual item like a television, radio, video player or projector, CD player, entertainment disc playing devices, amplifier or speakers and all accessories.

Word or term	Definition
Erosion	being worn or washed away by water, ice or wind.
Excess	the amount you must pay towards a claim. You will find the amount of any excess shown on the schedule. See pages 66 to 68 'Your Excess' for more information.
Family	any of the following people who normally live with you: <ul style="list-style-type: none"> • spouse or partner; • children, step children; • parents, grandparents; • grandchildren; • brothers, sisters; • domestic staff; • a person who normally resides with you, BUT does not include a person with whom you may share a house for any financial consideration.
Fire	a fire producing flames, but not charring, melting or scorching without flames.
Fixtures	an item that is permanently attached to or fixed to your building or the site, but not carpets, internal blinds, curtains, swimming pool or spa covers or pool or spa accessories. Please see page 12 under 'What we will cover as your building' for a list of examples of fixtures.
Flash flood	what occurs when there are heavy, intense bursts of rainfall, usually during thunderstorms where so much water falls in a very short time that it cannot get away quickly enough and collects and flows into your home, but does not include when rainwater on the site: <ul style="list-style-type: none"> • cannot run off into a water catchment system, because it is overflowing in flood; and • mixes with the flood water coming from the water catchment system and then flows into your home.
Fusion	the process of fusing or melting together the windings of an electric motor following damage to the insulating material as a result of overheating caused by an electric current.
High risk item	those items listed under the heading 'High risk items with limits' on pages 18 to 19.

Word or term	Definition
Incident	an event neither expected nor intended from the standpoint of you or your family which results in a claim on this policy.
Insured event	one of the events listed on pages 25 to 33.
Market value	the replacement cost of a similar item to the one stolen or damaged taking into account the age of the item.
Miscellaneous valuables	items listed under the heading 'Miscellaneous valuables means' on pages 14 to 15.
Open air	anywhere at the site not fully enclosed by walls and a roof, including a vehicle, tent, trailer or caravan and which is not able to be secured and also any outbuildings on the site not able to be secured.
Outdoor furniture	furniture and domestic equipment that is designed to be used in an outdoor environment for domestic purposes.
Period of insurance	the period for which you are insured. It commences at the time we agree to give you insurance and finishes at 4pm on the day of expiry. The expiry date is shown on the schedule.
Personal watercraft	a vessel designed to be operated by a person standing, sitting astride or kneeling upon it. It uses waterjet propulsion and has an engine in a watertight compartment.
Photographic equipment	<ul style="list-style-type: none"> camera body; and all lenses which attach to the camera body; and all camera accessories including but not limited to carry case, filters, cleaning equipment, tripod, battery and memory cards; <p>however not photographic data.</p>
Proof of ownership	evidence of ownership and value of an item. The evidence can be a combination of: <ul style="list-style-type: none"> receipts, valuations, instruction manuals; guarantee certificates, catalogues; make model and serial number; photographs or video film of item.
Properly maintained	that your building is structurally sound, secure and in a good state of repair and its roof guttering regularly cleaned.

Word or term	Definition
Rain	water that has fallen from the sky onto your building and site but not water from flash flood.
River flood	when water that is normally contained in a water catchment system increases because of rainfall or snow melt (whether in the immediate region or elsewhere) or is deliberately released by an authority, and the water overflows onto land that is not normally covered by water into your home. <u>For example:</u> water may be deliberately released by an authority from a dam or reservoir.
Schedule	one of the following: <ul style="list-style-type: none"> the policy schedule; the renewal notice you have paid; the alteration advice sent to you.
Secured	locked so as to prevent entry other than by using violent force.
Site	the land at the address shown on the schedule on which the building is built, including the yard or garden used only for domestic purposes.
Specified contents	your items that are listed in the 'Schedule of Specified Contents' section of your schedule.
Specified valuables	your items that are listed in the 'Schedule of Specified Valuables' section of your schedule.
Sporting equipment	equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but does not include a bicycle, firearm, a power driven vehicle or a power driven item of any kind.
Storm	violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone, tornado.
Sum insured	the amount you have insured either your building, your contents (including specified contents) or your valuables as shown on the schedule. We will pay no more than these amounts plus certain standard benefits (see pages 33 to 50) or optional benefits (see pages 51 to 54).
Terrorism	any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.

Word or term	Definition
Tools of trade	those items you use to carry on a business or earn an income, but does not include those items you would use in a home office.
Tsunami	a high tide or tidal wave caused by an earthquake, earth tremor or seismological disturbance under the sea.
Unfurnished	the building at the site does not have enough furniture or furnishings for normal living needs.
Unoccupied	that either: <ul style="list-style-type: none"> no-one is living in the building at the site, or someone is living in the building at the site without your consent.
Valuables	<ul style="list-style-type: none"> miscellaneous valuables, and specified valuables shown on the schedule.
Water catchment system	<ul style="list-style-type: none"> a river, creek, other natural watercourse or lake, whether they are in their original state or have been modified, are named or unnamed, or normally dry that only run during periods of rain; a dam, reservoir, storm water channel or canal.
We, our and us	QBE Insurance (Australia) Limited, A.B.N. 78 003 191 035.
Wear and tear	damage or a reduction in value through age, ordinary use or lack of maintenance.
Work of art	a piece of fine art such as a painting or picture, Persian carpet, rug or wall hanging, tapestry, vase, ornament, sculpture or other creation.
You and your	the person(s) named in the schedule as the insured including a family member.

Insuring your building and/or contents

Policy coverage summary

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

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

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

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

Insured event	Building	Contents
Fire (see page 25)	✓	✓
Explosion (see page 25)	✓	✓
Lightning or thunderbolt (see pages 25 to 26)	✓	✓
Earthquake or tsunami (see page 26)	✓	✓
Theft (see pages 26 to 27)	✓	✓
Vandalism and malicious damage (see page 27)	✓	✓
Water or other liquid (see page 27 to 29)	✓	✓
Collision (see page 29)	✓	✓
Falling tree, branch or aerial (see pages 29 to 30)	✓	✓
Damage by animals (see page 30)	✓	✓
Riot (see page 30)	✓	✓
Storm, rain or flash flood (see pages 30 to 32)	✓	✓
Glass breakage (see page 32 to 33)	✓	✓
Standard benefit		
Building sum insured safeguard (see pages 33 to 35)	✓	x
Accommodation costs (see pages 35 to 36)	✓	✓
Inflation adjustment (see page 36)	✓	✓
Mortgage discharge (see page 36)	✓	x
Fusion of electric motors (see pages 38 to 39)	✓	✓
Forced evacuation by Government Authority (see page 39)	✓	✓
External door locks (see page 40)	✓	✓
Essential temporary repairs (see page 41)	✓	✓

Standard benefit	Building	Contents
Modifications to the building due to paraplegia or quadriplegia (see page 41)	✓	✓
Building materials awaiting installation (see page 42)	✓	✗
Building costs (see page 42)	✓	✗
Cover when you move sites (see page 43)	✗	✓
Contents temporarily in storage (see pages 43 to 44)	✗	✓
Food spoilage (see page 44)	✗	✓
Accessories, appliances or spare parts (see page 45)	✗	✓
Guest's property (see page 45)	✗	✓
Your contents temporarily in transit in your vehicle (see page 45)	✗	✓
Contents temporarily removed from your home (see page 46)	✗	✓
Loss or theft of credit or transaction card (see page 46)	✗	✓
Veterinary expenses (see page 47)	✗	✓
Strata title home owners (see page 50)	✗	✓
Legal costs	✓	✓
Taxation Audit	✓	✓
Trees, shrubs and plants	✓	✗
Compensation for death	✗	✓
Identity theft	✗	✓
Monitored alarm attendance after theft	✓	✗
Replacement of documentation	✓	✗
When you are a tenant (see page 50)	✗	✓

Optional benefit	Building	Contents
Choose the excess you wish to pay	Optional	Optional
Extended cover for contents in storage (see pages 51 to 52)	Not applicable	Optional
Accidental damage to your building (see pages 52 to 53)	Optional	Not applicable
Accidental loss or damage to your contents (see pages 53 to 54)	Not applicable	Optional
Domestic workers compensation (see page 54)	Not applicable	Optional in applicable States and Territories
Valuables insurance	Building	Contents
Miscellaneous valuables (see page 58)	Not applicable	Optional
Specified valuables (see page 58)	Not applicable	Optional
Legal Liability to others	Building	Contents
As an owner or occupier of the site (see pages 54 to 57)	✓	✗
Anywhere in the world (see pages 54 to 57)	✗	✓
Committee member of a social or sporting club	✓	✓
Liability for unattached trailers	✓	✓
✓ = covered ✗ = not covered Not applicable = not available under this cover type Optional = covered when option is selected and paid and appears on your schedule.		

Who we will cover

We cover:

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

What we will cover as your building

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

What we will cover as your contents

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

Your contents means	Your contents does not mean
<ul style="list-style-type: none"> ✓ furniture, furnishings, carpets (whether fixed or unfixed), floor rugs, internal blinds, curtains; ✓ household goods; ✓ light fixtures not permanently secured to the building and which are relocatable; ✓ white goods; ✓ clothing and other personal effects; ✓ high risk items as listed with limits on pages 18 to 19; ✓ swimming pool or spa that is not in-ground; ✓ swimming pool or spa covers and accessories; ✓ items used in connection with your business or occupation used in an office or surgery in your home, but not if a high risk item listed on pages 18 to 19. 	<ul style="list-style-type: none"> ✗ specified valuables insured under the valuables section of this policy; ✗ fish, birds or other animals; ✗ lawns, hedges, trees, shrubs, plants (real or artificial); ✗ earth; ✗ a power driven vehicle including accessories (including a motorcycle helmet) and spare parts whether fitted to the vehicle or not, other than: <ul style="list-style-type: none"> • a wheel chair; • an unregistered battery powered single person vehicle; • an unregistered garden appliance; • an unregistered golf buggy; • a battery powered children's toy; ✗ a personal watercraft; ✗ a powercraft, watercraft exceeding 3 metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not other than a: <ul style="list-style-type: none"> • surf ski; • surfboard; • one to four person canoe; ✗ an aircraft or aerial device, other than a: <ul style="list-style-type: none"> • kite; • model aircraft or model glider;

Your contents means	Your contents does not mean
	<ul style="list-style-type: none"> × a caravan or trailer, including accessories and spare parts whether fitted to the caravan or trailer or not; × a hovercraft; × water in a swimming pool.
Specified contents	
<p>We consider certain items to be of high risk and have limits on what we will pay. The types of items and limits we pay are listed on pages 18 to 19 under 'High risk items with limits'.</p> <p>You can increase your cover beyond these limits by specifically listing high risk items as specified contents.</p> <p>When you specify these items, they will be listed in the 'Schedule of Specified Contents' section of your schedule and you will be covered for loss or damage up to the limit you have specified. Specified contents are only insured whilst at the site.</p>	
Valuables items – cover away from the home	
<ul style="list-style-type: none"> ✓ Items you have chosen and paid for to cover outside the home as either: <ul style="list-style-type: none"> • specified valuables, or • miscellaneous valuables 	
Specified valuables	
<ul style="list-style-type: none"> ✓ items that are listed in the 'Schedule of Specified Valuables' section of your schedule. 	
Miscellaneous valuables means	Miscellaneous valuables does not mean
<ul style="list-style-type: none"> ✓ clothing (not sporting clothing) and personal belongings designed to be worn or carried in normal use; ✓ gold and silver articles, jewellery and watches; ✓ musical instruments, prescription spectacles, sunglasses, portable typewriters, binoculars; ✓ the following battery operated or solar powered equipment: <ul style="list-style-type: none"> • MP3 or other portable media playing equipment, 	<ul style="list-style-type: none"> × cash, negotiable securities, collections or documents of any kind; × contact lenses including corneal caps and micro lenses, hearing aids or dentures; × mobile phones, smart phones, portable laptops or pocket computers, electronic personal organizers or tablet personal computers; × DVDs, CDs, cassette tapes or electronic games media;

Miscellaneous valuables means	Miscellaneous valuables does not mean
<ul style="list-style-type: none"> • CD players, • pocket calculators, • radios, record players, • tape recorders, television sets and • tape recorders, television sets and • video equipment; ✓ photographic equipment; ✓ sporting equipment. 	<ul style="list-style-type: none"> × furniture, household goods and tools; × items used as part of a business or trade; × a bicycle; × a firearm.
<p>Important note: To cover all your bicycles, firearms, mobile phones, portable laptop and pocket computers, and electronic personal organisers, and any other items not considered to be miscellaneous items away from the home, they must be shown on the schedule as specified items if we choose to accept it.</p>	
✓ = covered × = not covered	

Where your contents are covered

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

Location of contents	Contents insurance		Valuables insurance	
	Contents	Contents you have specified (specified contents)	Specified valuables	Miscellaneous valuables
At the site				
Inside your building	✓	✓	✓	✓
In the open air at the site (limits apply in respect to theft. Please see pages 26 to 27 for details).	✓	✓	✓	✓
Away from the site				
Temporarily in one of the following: <ul style="list-style-type: none"> a motel, hotel or club; a nursing home, hospice or hospital; another person's home. Conditions and limits apply. See page 46.	✓	x	x	x
✓ = covered x = not covered				

Location of contents	Contents insurance		Valuables insurance	
	Contents	Contents you have specified (specified contents)	Specified valuables	Miscellaneous valuables
Temporarily in a bank safe in Australia Conditions and limits apply. See page 46.	✓	✓	x	x
Temporarily in transit Conditions and limits apply. See page 45.	✓	✓	x	x
Temporarily in transit to your new home	x	x	x	x
Anywhere in Australia and New Zealand	x	x	✓	✓
Worldwide	x	x	Optional	Optional
✓ = covered x = not covered				

How much you are covered for

Building	Sum insured (shown on your schedule).	
<p>Important note: We ask you to nominate your required sum insured. Your building sum insured should be adequate to replace your building and its fixtures and fittings using new materials as well as other necessary costs in the event of a claim.</p> <p>Refer to page 20 for tips on setting your sum insured.</p>		
Contents	Sum insured (shown on your schedule).	
<p>Important note: We ask you to nominate your required sum insured. Your contents sum insured should be adequate to replace all your contents with new items.</p> <p>Refer to page 20 for tips on setting your sum insured.</p>		
High risk items with limits		
<p>Because we consider the items listed below to be high risk, there are limits on what we will pay. If a claim is made for a high risk item we will pay no more than the prescribed limit unless the item is specifically shown on the schedule as specified contents. The table below also shows if you have the option to increase the limit for that item by listing the item as specified contents on your schedule. If you wish to increase any of the allowed limits, please contact your financial institution.</p> <p>Please note that the most we will pay in total on a claim for unspecified high risk items is the amount shown in the table below.</p>		
High risk items with limits	The most we will pay is:	Option to increase limit
Cash, bullion or negotiable securities	Up to 1% of the sum insured to a maximum \$500	✗
A document	\$1,000 per item	✓
A licensed firearm	\$500 per item	✓
An item which is a personal valuable	\$1,000 per item	✓
A curio	\$2,500 per item	✓
Each gold or silver article (but not bullion)	\$2,500 per item	✓
Each item of jewellery	\$2,500 per item	✓
Photographic equipment	\$2,500 in total for all photographic equipment	✓

High risk items with limits	The most we will pay is:	Option to increase limit
Sporting equipment	Up to a maximum retail value of \$2,500 per item, up to a maximum of \$5,000	✓
A bicycle	\$1,500 per item	✓
A video camera, portable television or other sound or visual entertainment equipment designed to be portable	\$2,500 per item	✓
A watch	\$2,500 per item	✓
A portable musical instrument	\$1,500 per item	✓
Compact discs, DVDs, video tapes and electronic games media	\$5,000 in total	✓
Work of art or collection	\$10,000 per item or collection	✓
Computer equipment	\$7,500 in total	✓
Entertainment equipment	10% of the total sum insured	✓
Tools of trade	\$2,500 in total	✗
Office and surgery equipment	Up to a maximum retail value of \$10,000 in total	✓

✓ = limit can be increased ✗ = limit can not be increased

Specified valuables	Sum insured (shown on your schedule).
Miscellaneous valuables	You can choose between four levels of sum insured limits. If you have selected and paid for this option the amount you have chosen will be shown on your schedule.
Option 1	\$400 per item / \$2,000 per event
Option 2	\$500 per item / \$3,000 per event
Option 3	\$750 per item / \$4,000 per event
Option 4	\$1,000 per item / \$5,000 per event
Legal liability	\$30,000,000 (\$30 million)

Your sum insured

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

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

To help make calculating your sum insured easy we have available for you on-line sum insured calculators that can assist you in determining your sum insured. The sum insured calculators take into account all those extra costs that may not be obvious. For instance, removal of debris alone can add 10% to 15% to your sum insured. You will find these sum insured calculators by visiting our website www.intermediary.qbe.com.au/Retail/Home-And-Contents/insurance and follow the links to the home insurance page. Alternatively, you can contact your financial institution and we can arrange to send you QBE's Home Checklist guide. This will also help you to determine your sum insured.

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

When your home is unoccupied

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

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

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

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

Your proof of ownership

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

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

Proof of valuation – Jewellery, gold or silver articles

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

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

Your premium

What is premium?

Premium means any amount we require you to pay under the policy and includes Government charges.

You pay the premium – We insure you

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

How your premium is calculated

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

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

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

When you pay your premium at least twice a year or more, your premium may be increased by an amount to cover certain costs associated with instalment payments.

Ways to reduce your premium

You may be eligible for the following discounts we offer:

- No Claim Bonus Discount

No Claim Bonus is a premium discount awarded for not making a claim. A No Claim Bonus discount increases each year that you remain claim free until you reach our maximum discount. Based on the claims lodged during the period of insurance, your policy's No Claim Bonus will be adjusted when you renew your policy and this can either:

- increase (up to our maximum No Claim Bonus),
- decrease, or
- remain the same.

- Joint Policy Discount

If this policy insures both your building and your contents at the same site, we will give you a joint policy discount on both your building and contents premium.

- Over 50's Discount

If any of the named policy holders of this policy are over 50, we will give you an over 50's discount.

- **Retirees Discount**

If a listed insured person is retired and no longer working full time, we will give you a retiree discount. This discount is not applicable on valuables insurance.

Other ways you can help reduce your premium:

- **Increase your security**

We provide discounts when you have installed advanced operational security measures such as deadlocks on all external doors and keyed window locks, local and monitored alarms or a fixed home safe. This discount is not applicable on valuables insurance.

- **Choose a higher excess**

You can choose a higher excess for a reduced premium. Your schedule will indicate the excess applicable in the event of a claim. Please refer to pages 66 to 68 for more information on excess options.

- **Pay your premium annually**

By paying your premium annually, you won't pay for extra costs associated with instalment payments.

Overdue premium

Paying your premium on time is important because it affects your insurance. If you have not paid by the due date or your payment is dishonoured we may cancel the policy, providing you with written notice. If you pay your premium by instalments and any instalment remains unpaid for 1 month or more we may refuse to pay a claim.

Instalment payments

If you are paying your premium by instalments we will specify on your schedule when we will deduct the first instalment. Thereafter, instalment payments will be debited on the date and frequency you have nominated.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account, you must tell us if these details change no later than 7 days before your next instalment is due.

We will not pay a claim under this policy if, at the time the claim occurred, any premium instalment has remained unpaid for one month or more.

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

Adjustment of premium on renewal

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

What you are covered for

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

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

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

Insured event	
Lightning or thunderbolt (continued)	<p>We will not cover:</p> <ul style="list-style-type: none"> × damage if there is no visible evidence of damage to your building or your contents; × damage if the Australian Government Bureau of Meteorology has no record of lighting or thunder in your area at the time the damage occurred; × damage caused by power surge caused by anything other than lightning. <p><u>For example</u>, when there has been a lightning strike there will be visible damage to a power line or pole nearby your home. Visible damage will also be evident to the appliance which is not working and will include scorch or burn marks to the electrical circuitry consistent with a lightning strike nearby your home.</p>
Earthquake or tsunami	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or contents caused by an earthquake or tsunami. All damage that occurs within a period of 48 hours will be regarded as one incident. <p>We will not cover:</p> <ul style="list-style-type: none"> × damage caused by a wave that arises from any event other than a tsunami. <p>Refer to the section 'Your excess' on pages 66 to 68 for details on the excess payable on all earthquake and tsunami claims.</p>
Theft	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to your building and/or contents caused by theft or attempted theft. <p>We will not cover:</p> <ul style="list-style-type: none"> × any more than: <ul style="list-style-type: none"> • \$5,000 for your outdoor furniture, and • \$1,500 for your other contents, if the items are in the open air at the site; × loss or damage if the theft was from a motor vehicle, caravan or trailer not at the site at the time the of theft; × loss or damage if the theft was by you, your family or tenants;

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

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

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

Insured event	
Falling tree, branch or aerial (continued)	<p>We will not cover:</p> <ul style="list-style-type: none"> × damage to your building and/or your contents caused by tree lopping or felling by you or done with your consent; × the costs for repairing: <ul style="list-style-type: none"> • a television, radio or satellite aerial, or • the fittings or masts, that caused the damage.
Damage by animals	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused from collision by an animal or bird that is not kept in your building or at the site. <p>We will not cover:</p> <ul style="list-style-type: none"> × damage caused by eating, chewing, clawing, pecking, scratching, soiling or fouling.
Riot	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by riot, civil commotion, industrial or political demonstration.
Storm, rain or flash flood	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by storm, rain or flash flood. <p>We will not cover:</p> <ul style="list-style-type: none"> × water damage to your building caused by storm or rain seeping or otherwise entering your building unless the water entered through an opening in the wall or roof that had been made directly by the storm or rain or as a direct result of it; × damage caused by water penetrating or entering your building because it has not been properly maintained or as a result of a design fault, structural defect or because of defective workmanship; × damage caused by water entering your building through an opening in the wall or roof made for the purpose of alterations, additions, renovation or repair;

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

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

Insured event	
Glass breakage (continued)	<p><u>Note:</u> If you require cover for the following items you may wish to consider our 'Accidental damage to your contents' optional benefit:</p> <ul style="list-style-type: none"> - if the glass is part of a clock, picture, television set, radio or computer monitor; - glass for a vase or ornament; - glassware; - glass that is worn or carried by hand; - crockery. <p>For a quote, just call us on 1300 133 024</p> <p>Limit:</p> <p>Maximum \$500 towards replacement of an oven door, stove door or cooking surface.</p>
✓ = covered × = not covered	

Your standard benefits

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

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

Benefit	Description
Building sum insured safeguard	<p>If this policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ up to 30% more than your building sum insured to repair or replace your building if we agree that the cost to repair or replace your building is greater than your building sum insured due to: <ul style="list-style-type: none"> • the increased cost of repairing damage to your building was caused directly by a catastrophic event, or • you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building.

Benefit	Description
Building sum insured safeguard (continued)	<p>This benefit applies only if:</p> <ul style="list-style-type: none"> ✓ this policy insures your building; and ✓ your building is so damaged by an event that is insured by this policy that it is considered by us to be a total loss; and ✓ the cost to repair or replace your building is greater than your building sum insured because either: <ul style="list-style-type: none"> • the increased cost of repairing damage to your building was caused directly by a catastrophic event. This applies where the resultant catastrophic event damage in the vicinity of your property is so extensive and widespread that there is a surge in demand for materials and labour, leading to an increase in repair costs. <p>Your building must be replaced in the area affected by the catastrophic event whilst building costs remain elevated for this benefit to apply;</p> <p>or</p> <ul style="list-style-type: none"> • you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building, provided: <ul style="list-style-type: none"> – that you can provide a copy of the QBE Home Building Calculator report or otherwise demonstrate that you correctly used the QBE Building Insurance Calculator to determine and set your building sum insured; and – at the time of the loss your building is substantially the same as when you used the QBE Home Building Calculator (for example, you have not added to nor extended your building); and – you have not reduced any sum insured that we have offered on any renewal invitation since you used the QBE Home Building Calculator; and

Benefit	Description
Building sum insured safeguard (continued)	<ul style="list-style-type: none"> – you have used the QBE Home Building Calculator and not the QBE Home Building Quick Building Insurance Calculator or the Home checklist. <p>It is not necessary for the total loss to be caused by a catastrophic event for the Safeguard standard benefit to apply when you have correctly used the QBE Home Building Calculator.</p> <p>Catastrophic event means a major, suddenly occurring natural disaster covered by this policy.</p> <p>This benefit only relates to the building. It does not apply to any other insurance property, policy section, standard benefit or other policy feature.</p>
Accommodation costs	<p>If this policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs you incur for similar accommodation while your building is being rebuilt, repaired or replaced if you live in your building, or ✓ the actual rent you lose or would have lost up to the time your building is built repaired or replaced if you leased out your building or can show that you would have leased it out, <p>if we have accepted a claim following damage to your building and we agree that your building is not fit to live in.</p> <p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs that you incur for similar accommodation or lost rent while your home is being rebuilt, repaired or replaced if: <ul style="list-style-type: none"> • your home is a strata title unit that you own and live in at the time of damage; or • you are a tenant and you are required to continue to pay rent under your lease <p>if we have accepted a claim following damage to your contents and we agree that your home is not fit to live in.</p>

Benefit	Description
Accommodation costs (continued)	<p>Limit:</p> <p>The maximum we will pay for temporary accommodation or lost rent is the lesser of:</p> <ul style="list-style-type: none"> • the time it would take to repair or replace your building (or home) provided work commences as soon as practicable after the incident, or • 12 months from the time of the damage, or • 10% of the sum insured, or • if this policy insures your building and you elect not to replace your building, the time it would have taken to repair or replace your building had you elected to do so. <p>This benefit is in addition to the sum insured.</p>
Inflation adjustment	<p>If this policy insures either your building or your contents, we will:</p> <ul style="list-style-type: none"> ✓ increase your building and/or contents sum insured as shown on your schedule by 0.4% per month until the next renewal date.
Mortgage discharge	<p>If this policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the legal costs to discharge any mortgage on your building and the site if your building has been completely destroyed. <p>Limit:</p> <p>These legal costs will be paid by us in addition to the sum insured for your building and paid as part of your claim for your building.</p>
Legal costs	<p>If this policy insures either your building or your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ your legal fees, costs and expenses which you reasonable incur in legal proceedings initiated against you by a third party (and defended by you) but only where the proceedings are commenced in Australia during the period of insurance. <p>We will not cover any costs for proceedings or claims:</p> <ul style="list-style-type: none"> × relating to fines, penalties, punitive damages;

Benefit	Description
Legal costs (continued)	<ul style="list-style-type: none"> × by family members including spouse, ex-spouse, partner or ex-partner; × for or relating to divorce, separation, child visiting, maintenance, property disputes; × for or relating to dishonesty, intentional violence, misconduct; × relating to facts or occurrences, occurring prior to the commencement of the policy which you knew or ought to have known at the time of commencement of this policy, would, or might, give rise to a claim; × initiated, threatened or commenced prior to the commencement of this policy; × under or relating to any workers compensation legislations, industrial award or agreement, or statutory accident compensation scheme or compulsory third party insurance; × which could have been made under the section 'Legal Liability' if you had chosen to insure your building (if you own it) or contents. <p>Limit:</p> <p>The maximum we will pay is \$2,500 for any one claim or series of claims arising from the same cause or event.</p>
Taxation audit	<p>If this policy insures either your building or your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ costs for accountants fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office. <p>We will not cover any costs for:</p> <ul style="list-style-type: none"> × any fines, penalties or shortfall in the amount of tax payable; × any audit conducted in relation to criminal activity; × any audit not commenced during the period of insurance; × any fees incurred outside any statutory time limit;

Benefit	Description
Taxation audit (continued)	<ul style="list-style-type: none"> × any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by you or on your behalf to a taxation officer which: <ul style="list-style-type: none"> • is false or misleading in a material particular, and • can be attributed to deliberate evasion of recklessness as stipulated in income tax ruling IT2517; × any audit conducted in relation to any facts or circumstances of which you were aware, prior to the commencement of this policy which were likely to lead you to your making a claim under this policy, or × any fees incurred in relation to any enquiries from the Australian Taxation Office which are not related to an identified intention to conduct an audit. <p>Limit: Up to a maximum of \$2,500 for any one audit.</p>
Fusion of electric motors	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ the cost to repair a household electric motor if: <ul style="list-style-type: none"> • the motor has been burnt out by fusion, and • the motor is part of a machine or appliance which is part of your building and/or contents insured by this policy. <p>If it is not economical to repair your motor we will:</p> <ul style="list-style-type: none"> ✓ pay to replace the motor, or ✓ pay you the amount it would cost us to replace the motor. <p>Limit: \$2,000 after deduction of your excess and depreciation for the repair or replacement costs.</p> <p>Depreciation: Where the motor is older than 10 years, depreciation will be applied to the cost of repairs, at the rate of 20% per year for each additional year.</p>

Benefit	Description
Fusion of electric motors (continued)	<p>We will not pay:</p> <ul style="list-style-type: none"> × for motors more than 15 years old from the date of purchase when new or more than 15 years old from the date of rewinding; × the cost of retrieving or re-installation of a submersible pump; × the cost of hiring a replacement machine or appliance; × to repair or replace mechanical parts; × to repair or replace parts in a radio, television, computer, video recorder, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels, device or instrument; × to repair or replace a transformer; × to repair or replace starter switches, lighting or heating elements, fuses or protective devices; × to repair or replace electrical contacts at which sparking or arcing occurs in ordinary working; × to repair or replace motors under manufacturers' guarantee or warranty.
Forced evacuation by Government Authority	<p>If this policy insures either your building or contents, we will cover:</p> <ul style="list-style-type: none"> ✓ any increase in your living expenses up to 60 days that is necessary and reasonable to maintain your household's normal standard of living following a forced evacuation by a Government Authority who prohibits you from using the site. <p>We will not cover:</p> <ul style="list-style-type: none"> × if the evacuation and prohibition of the site was not a direct result of damage to neighbouring premises that would be classed as insured damage under this policy. <p>Limit: 60 days</p>

Benefit	Description
Trees, shrubs and plants	<p>If this policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to a tree, shrub or plant caused directly by an insured event other than storm, or other events connected to weather or any event that is not sudden and unforeseen that results in the tree, shrub or plant being so damaged that they die, are permanently disfigured or not recovered after being stolen. <p>We will not cover:</p> <ul style="list-style-type: none"> × any loss or damage to grass or lawn. <p>Limit: We will pay up to \$500 per tree, shrub or plant and up to \$1,500 in total in any one period of insurance.</p>
External door locks	<p>If this policy insures either your building or contents, we will cover:</p> <ul style="list-style-type: none"> ✓ costs to re-key or replace the locks in your home when the keys to these locks have been stolen following an incident of theft. <p>Limit: \$1,000 any one claim</p>
Essential temporary repairs	<p>If this policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ any essential temporary repairs to your building which are necessary after your building is damaged by an insured event. You are able to proceed with essential temporary repairs up to the limits stated below without obtaining our agreement beforehand. <p><u>For example:</u> placing a tarpaulin over your roof if it was damaged in a storm exposing the house to further damage would be considered essential.</p> <p>Limit: \$500 any one claim</p>

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

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

Benefit	Description
Cover when you move sites	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents at both your current site and at your new address when you are moving into a new building within Australia for up to 30 days. <p>Limit: The portion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites up to a maximum of 30 days.</p> <p>Conditions: Your new address must be where you are moving to live instead of your current site. You will need to advise us of your new address to continue cover beyond 30 days. You may need to pay us additional premium if we ask for this and comply with any conditions we impose.</p>
Contents temporarily in storage	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents in storage for damage cause by an insured event up to a maximum of 3 consecutive months while they are temporarily in a storage room in Australia which is: <ul style="list-style-type: none"> • a single room, and • used solely for the purpose of storing only your contents, and • secured with a keyed lock to which you are the only person with a key to access unless it is a requirement of a professional storage facility to hold a master key. <p>We will not cover any:</p> <ul style="list-style-type: none"> × specified contents items; × cash, bullion or negotiable securities; × gold or silver articles; × any item of jewellery; × photographic equipment; or × watches; × any contents kept in a shipping container;

Benefit	Description
Contents temporarily in storage (continued)	<ul style="list-style-type: none"> ✗ accidental loss or damage caused to your contents whilst in storage even if you have selected and paid for the optional benefit 'Accidental loss or damage to your contents'; ✗ contents that have been held in storage for a period of more than 3 consecutive months. <p>Excess: All claims for theft, vandalism, water or other liquid, storm, rain or flash flood damage to contents whilst in storage have an applicable minimum excess of \$500 or the policy basic excess whichever is the higher.</p> <p><u>Important note:</u> If you require cover for a period longer than 3 months you will need to select and pay for the optional benefit 'Extended cover for contents in storage'. Please see pages 51 to 52 for more details.</p>
Food spoilage	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ replacement of food and medicines that are contained in your fridge or freezer which are damaged and need to be thrown out following: <ul style="list-style-type: none"> • failure of the electricity supply; • mechanical or electrical breakdown. <p>We will not pay if the damage was a result of:</p> <ul style="list-style-type: none"> ✗ an accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent; ✗ a deliberate act of the power supply authority or company; ✗ a strike; or ✗ river flood. <p>Limit: 1% of your contents sum insured up to a maximum of \$500 in total for any one claim.</p>
Accessories, appliances or spare parts	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ accessories, appliances or spare parts used for motor vehicles (including motor cycles or motor scooters), caravans, trailers and watercraft NOT fitted to, or contained within a motor vehicle, caravan, trailer or watercraft.

Benefit	Description
Accessories, appliances or spare parts (continued)	<p>We will not cover:</p> <ul style="list-style-type: none"> ✗ motor vehicle keys, remote locking or alarm devices as accessories whether they are fitted, in or on the motor vehicle; ✗ re-coding of any devices or changing vehicle locks; ✗ these items whilst fitted to, or contained within a motor vehicle, caravan, trailer or watercraft. <p>Limit: \$1,000 per item up to a maximum of \$2,000 in total for any one claim.</p>
Guests property	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage as a result of an insured event to contents that belong to your guests, provided their stay with you does not exceed 30 days <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ items covered by any other insurance policy. <p>Limit: \$5,000 in total for any one claim.</p>
Your contents temporarily in transit in your vehicle	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents whilst they are temporarily in transit in your motor vehicle in Australia for the insured events listed under the section 'What you are covered for' on pages 25 to 33. <p>Limit:</p> <ul style="list-style-type: none"> ✓ up to maximum total of \$5,000 for any one claim. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ your contents whilst in transit if they are being permanently removed from your home to another site; ✗ any accidental damage caused to your contents even if you have selected and paid for the optional benefit 'Accidental loss or damage to your contents'. <p><u>Important note:</u> When you move house you need to take out contents transit insurance if you want your contents to be insured during the move.</p>

Benefit	Description
Contents temporarily removed from your home	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents whilst temporarily removed to: <ul style="list-style-type: none"> • a motel, hotel or club; • a nursing home, hospice or hospital; • another person's home; <p>in which you are living in Australia, or</p> <ul style="list-style-type: none"> • a bank safe deposit facility in Australia. <p>We will not cover:</p> <ul style="list-style-type: none"> × a high risk item listed on pages 18 to 19 when temporarily removed from your home (even when the item is specified on the schedule) except when it is contained in a bank safe deposit facility in Australia; × theft of these items from a bank safe deposit facility unless there was force or violence used in gaining entry to the bank; × contents that have been temporarily removed from your home or the site while they are in the open air. <p>Limit: 25% up to a maximum of \$3,000 of the sum insured for any one claim.</p> <p>Important note: You need to take out valuables insurance to obtain insurance protection away from the home for most types of contents, high risk items, items regularly taken outside the home and some types of specified items.</p> <p>For a quote, just contact your financial institution.</p>
Loss or theft of credit or transaction card	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ costs you have to pay caused by the fraudulent use of your lost or stolen credit transaction card. <p>We will not cover:</p> <ul style="list-style-type: none"> × any costs unless you have advised the bank of the loss immediately as soon as you became aware of it, and have complied with the conditions of your card. <p>Limit: \$500 any one claim</p>

Benefit	Description
Veterinary expenses	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable veterinary expenses incurred by you if your domestic cat or dog, normally kept at the site, is accidentally injured as a result of a road accident, fire, lightning or earthquake. <p>We will not cover:</p> <ul style="list-style-type: none"> × costs or expenses resulting from the physical loss, theft or death of an animal including but not limited to post mortem, disposal or cremation; × routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing; × for treatment of any pre-existing conditions; × for treatment of injury or illness arising from or connected with a sporting event, cat or dog show, business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding, hire or renting out of the animal; or × if the injured cat or dog was not registered and/or micro-chipped as required by any law or regulation made by any Government or public authority. <p>Limit: \$500 any one period of insurance</p>
Identity theft	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ Costs and expenses incurred to restore your identity from its unauthorised use when your identity is stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain. <p>Our liability under this standard benefit is limited to:</p> <ul style="list-style-type: none"> ✓ legal expenses for defence against a business or its collection agency from which goods or services have been purchased fraudulently;

Benefit	Description
Identity theft (continued)	<ul style="list-style-type: none"> ✓ legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on your consumer credit report; ✓ loss of wages up to \$2,000 per week up to \$5,000 in total that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity; ✓ loan application fees incurred as a result of re-applying for loans because you have been allotted incorrect credit information due to fraud; ✓ costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement and/or financial institutions; ✓ reasonable legal fees and court costs, if incurred with our approval. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ where the identity theft is caused by: <ul style="list-style-type: none"> • you or your collusion, • your family or their collusion, • an ex-partner, • someone who normally lives with you; ✗ Where the identity theft arises out of: <ul style="list-style-type: none"> • your or your family committing an illegal or dishonest act, • you breaching any security requirements or conditions imposed by any financial institution, such as in relation to your password or personal identification number or personal access number; ✗ any claims for business interruption in relation to any business; ✗ re-payment of any loans or other amounts fraudulently procured in your name; ✗ any fines or any infringements or penalties imposed; ✗ any costs that are or could be reimbursed from another party. <p><u>For example:</u> a financial institution</p>

Benefit	Description
Identity theft (continued)	<p>Conditions:</p> <p>Claims are only payable under this standard benefit if:</p> <ul style="list-style-type: none"> • you are an Australian resident; • the identity fraud occurs within Australia and • all losses and expenses are incurred within Australia. <p>Limit:</p> <p>Up to \$5,000 per period of insurance.</p>
Monitored alarm attendance after theft	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable costs incurred by you for the security firm that monitors your burglar alarm to attend your building during or immediately after an actual or attempted theft from your building or site if: <ul style="list-style-type: none"> • there is evidence of forcible or violent entry; • The theft or attempted theft is not committed by any person who is living at the site; • You report the incident to police as soon as possible and in any event, no more than 24 hours after the theft or attempted theft occurred. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ costs incurred by you for false alarms; ✗ where there is no evidence of a theft or an attempted theft. <p>Limit:</p> <p>Up to \$1,000 any one period of insurance.</p>
Replacement of documentation	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable costs to replace the following documentation directly damaged by an insured event that has caused a claim we have agreed to pay: <ul style="list-style-type: none"> • Title Deeds; • Birth Certificates;

Benefit	Description
Replacement of documentation (continued)	<ul style="list-style-type: none"> • A Marriage Certificate; • Passports; • Drivers Licences; • Proof of Age Card or equivalent. <p>Limit: Up to \$1,000 per claim.</p>
Strata title home owners	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures that you have installed for your own use if you live in your home as a strata title home owner.
When you are a tenant	<p>If this policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures that you have installed for your own use; ✓ landlords fixtures that you are responsible for under your lease, if you live in your home as a tenant.

Optional benefits

All optional benefits if selected and accepted by us will be shown on your schedule. These optional benefits will result in an additional premium payable.

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

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

Option	Description
Extended cover for contents in storage (continued)	<p>The limit shown for this option forms part of the total sum insured shown on the schedule and is not paid in addition to the sum insured.</p> <p>Excess:</p> <p>All claims for theft, vandalism, water or other liquid, storm, rain or flash flood damage to contents whilst in storage have an applicable minimum excess of \$500 or the policy basic excess whichever is the higher.</p> <p>If you have chosen this optional benefit it will be shown on your schedule.</p> <p><u>Important note:</u> If you have selected and paid for this option and no longer require the cover as your contents are no longer held in storage, please contact us on 1300 133 024 to have the option removed and any unused optional benefit premium returned to you.</p>
Accidental damage to your building	<p>If this policy insures your building, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ unintended and unexpected accidental damage to your building. <p>We will not cover if the incident arises from or is in connection with:</p> <ul style="list-style-type: none"> ✗ any damage caused by an event excluded under any section of this policy except when: <ul style="list-style-type: none"> • damage is caused by charring, melting or scorching as a result of a fire without the presence of flames; where the damage was caused by a: <ul style="list-style-type: none"> • hot item other than cigarettes, cigars or pipes; • home heater; • cooking appliances, ✗ damage caused by a boarder or tenant; ✗ an event that is covered by another section of the policy. <p>Limit:</p> <p>Up to your building sum insured stated on your schedule.</p>

Option	Description
Accidental damage to your building (continued)	<p>Excess:</p> <p>Minimum of \$250 or the basic policy excess whichever is the higher.</p> <p>If you have chosen this optional benefit it will be shown on your schedule.</p>
Accidental loss or damage to your contents	<p>If this policy insures your contents, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ unintended and unexpected loss or damage to your contents. <p>In addition to accidental loss or damage, we will also cover:</p> <ul style="list-style-type: none"> ✓ the cost to replace items you have accidentally misplaced or lost but only when you can establish the cause; ✓ glass forming part of a clock, picture, television set, radio or computer monitor; ✓ a glass vase or ornament; ✓ glassware; ✓ glass that is worn or carried by hand; ✓ crockery. <p>We will not cover loss or damage if the incident arises from or is in connection with:</p> <ul style="list-style-type: none"> ✗ any damage caused by an event excluded under any section of this policy except when: <ul style="list-style-type: none"> • damage is caused by charring, melting or scorching as a result of a fire without the presence of flames; where the damage was caused by a: <ul style="list-style-type: none"> • hot item other than cigarettes, cigars or pipes; • home heater; • cooking appliances, ✗ damage caused by a boarder or tenant; ✗ an event that is covered by another section of this policy; ✗ sporting equipment whilst in physical use or play; ✗ bicycles whilst in physical use or play; ✗ accidentally lost or misplaced items when you cannot establish the cause;

Option	Description
Accidental loss or damage to your contents (continued)	<p>✗ any contents kept in a storage facility even when you have selected and paid for the optional benefit 'Extended cover for contents in storage'.</p> <p>Limit: Up to your contents sum insured stated on your schedule.</p> <p>Excess: Minimum of \$250 or the policy basic excess whichever is the higher. If you have chosen this optional benefit it will be shown on your schedule.</p>
Domestic workers compensation	<p>If this policy insures your contents, this option may be available to you for an additional premium.</p> <p><u>Important note:</u> If you employ a domestic worker on a casual basis or otherwise, you may be required by law to provide that person with workers compensation insurance. If you fail to do so and your employee is injured in the course of their employment with you, you may be liable to compensate them.</p> <p>We will cover:</p> <p>✓ statutory domestic workers compensation cover according to the legislation in your State or Territory.</p> <p>Limit: The amount required by your State or Territory's legislation. By law, this option is only applicable in States or Territories where domestic workers compensation can be offered in conjunction with a home contents policy. If you have chosen this optional benefit it will be shown on your schedule.</p>
✓ = covered ✗ = not covered	

Legal liability

If this policy insures your building, we will cover:

- ✓ your legal liability as an owner or occupier if you or your family become legally liable for:
 - bodily injury or death to another person;
 - loss or damage to another person's property,
 arising from an incident occurring during the period of insurance at your building or at the site, and
- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

If this policy insures your contents at the site, we will cover:

- ✓ your legal liability anywhere in the world if you or your family become legally liable for:
 - bodily injury or death to another person;
 - loss or damage to another person's property,
 arising from an incident occurring during the period of insurance that is not related to the ownership of occupancy of your building; and
- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

Limit of Liability:

We will pay:

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

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

We will not pay:

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

We will not cover legal liability:

- ✗ for bodily injury or death to:
 - you or your family, or

- an employee arising out of or during the course of their employment with you or your family;
- × for which there is an entitlement to claim an amount or benefit under Workers' Compensation or accident compensation legislation;
- × for loss or damage to property that is owned or in the possession, custody or control of you or your family;
- × for loss or damage arising from or in connection with a business, profession or occupation, except where you let your building for domestic purposes;
- × for fines or penalties (including interest and costs);
- × for punitive, aggravated or exemplary damages (including interest and costs);
- × arising from an agreement unless you or your family would have been liable in the absence of the agreement;
- × for financial or consequential loss;
- × arising from a reckless act or a deliberately harmful or damaging act by:
 - you or your family;
 - a person with the express or implied consent of you or your family;
- × arising from a breach of a statutory provision;
- × arising out of you or your family owning or occupying land or a building other than the site or your building;
- × arising from or connected with the ownership or use of:
 - a power driven vehicle, or motorcycle, other than
 - an unregistered wheel chair,
 - an unregistered battery powered single person vehicle,
 - a battery powered children's toy,
 - an unregistered garden appliance,
 - an unregistered golf buggy,
 which is not required to be registered;
 - a power craft, or a watercraft exceeding 3 metres in length, other than a:
 - surf ski,
 - surfboard,
 - one to four person canoe;
 - a personal watercraft;
 - an aircraft or aerial device, other than a:
 - kite,

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

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

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

Committee member of a social or sporting club

We will cover:

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

We will not cover:

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

Limit:

\$5,000 any one period of insurance

Insert immediately following the standard benefit Committee member of a social or sporting club:

Liability for unattached trailers

We will cover:

- ✓ You and any family member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:
 - the death of, or bodily injury to any person;
 - the loss of or damage to property,
 - arising from the ownership, custody or use of any domestic trailer not attached to any vehicle resulting from an occurrence during the period of insurance.

We will not cover:

- × any claim where you or your family are entitled to be wholly or partly protected by any other policy of insurance which specifically covers the trailer (except where this exclusion would contravene s.45 of the Insurance Contracts Act, 1985).

Valuables insurance

If this policy insures your contents, this insurance is available to you for an additional premium.

Your policy schedule will indicate if you have selected valuables insurance.

We will cover:

- ✓ your valuables for an incident arising from theft, or when they are accidentally lost or damaged;
- ✓ your valuables within Australia and New Zealand and while in transit between those countries unless you have selected worldwide cover and this is shown on your schedule.

You can choose to insure your valuables as either:

- ✓ miscellaneous valuables, or
- ✓ specified valuables, or
- ✓ both.

You can choose to insure your valuables:

- ✓ in Australia and New Zealand and while in transit between those countries, or
- ✓ worldwide.

If you have selected and paid for miscellaneous valuables cover, we will also cover:

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

We will not cover:

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

When you are not insured

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

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

You are not insured under any section of this policy for:

- × financial or consequential loss.

For example: consequential loss could be when business records are stolen and you suffer financially because of this.

How to make a claim

What you must do	
✓	Prevent further loss or damage by taking all reasonable steps to reduce the loss or damage and prevent any further loss or damage.
✓	Inform the police immediately following theft or vandalism.
✓	Call us on 1300 361 516 as soon as possible when you discover that an incident likely to result in a claim has occurred. We'll explain the claims process so you can understand what you need to do next. The person calling to notify us of a claim must be a person listed as an insured person on the policy. If the person calling is not a listed insured person, we must obtain written authority from the listed insured before calling.
✓	Complete a claim form , if we require it. Generally we do not require claim forms, however we may require you to complete a claim form for complex claims.
✓	Provide information that we request to support your claim including letters, documents, valuations, receipts or proof of ownership, otherwise we cannot process the claim.
✓	Assist us with your claim. Before we will pay anything under this policy, you and any relevant family member must have complied with all the requirements of this section and given us information and assistance which we have requested.
✓	Provide proof of ownership or value. Where this policy insures your contents, whether you have specified them on the schedule or not, or if this policy insures your valuables, we will require proof of ownership for each item. For more information on what we require for proof of ownership or value, please see pages 21 to 22.
✓	Pay your excess – Refer to pages 66 to 68 for more information on your excess.
✓	Provide every notice or communication from another party. You and any relevant family member must provide us as soon as possible with every notice or communication received concerning a claim by another person or concerning any prosecution, inquest or other official inquiry arising from the incident.

What you must NOT do

x	Admit guilt or fault (except in court or to the Police).
x	Offer or negotiate to pay a claim.
x	Admit liability.
x	Dispose of any damaged items without first seeking our approval.
x	Authorise repairs. Except for essential temporary repairs under standard benefit 'Essential temporary repairs' you are not authorised to commence repairs without our approval. Refer to page 41 for more information.
x	Do not delay contacting us. Whenever possible you must notify us of an incident which could lead to a claim on this policy. You may have to contribute towards your claim if your late notification results in higher costs for us or harms our investigation opportunities.
x	Provide us with false or misleading information. We may deny part or all of your claim if you or your family are not truthful and frank in any statement you make in connection with a claim or if a claim is fraudulent or false in any respect. We will report any suspected fraudulent act to the Police for further investigation.

How we settle your claim

Your building

What we pay

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

- repairing,
- rebuilding or
- replacing,

your home at the site to its condition when new or to its condition when last renovated, altered or restored.

We will only pay for damaged parts

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

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

How much we will pay

The maximum we will pay is:

- the sum insured shown in the schedule; plus
- the other benefits we have agreed to pay; less
- your excess.

We will not pay:

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

Matching materials

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

Delays in rebuilding

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

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

Mortgagee's rights

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

The amount we pay to the mortgagee will be:

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

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

Your contents and/or valuables

What we pay

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

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

How much we will pay

Repairing	Where we choose to repair damaged contents, we will pay the reasonable cost of repairing the item that can be economically repaired. If the item is a high risk item we will only pay the reasonable cost to repair the item up to the limit stated in the table "High risk items with limits" on pages 18 to 19. If the item is a specified contents item or a valuables item, we will pay up to the specified limit.
Replacing	If an item cannot be economically repaired we will replace the item with a new one substantially the same, regardless of the age of the item. But if the item is:
<i>High risk items</i>	<ul style="list-style-type: none"> • a high risk item, we will only replace the item with one worth up to the limit shown in the table 'High risk items with limits' on pages 18 to 19 for that item; a specified contents item, we will replace the item with one worth up to the sum insured for that item listed on the schedule;
<i>Miscellaneous valuables</i>	<ul style="list-style-type: none"> • a miscellaneous valuables item, we will replace the item with one worth up to the limit shown on the schedule;
<i>Specified valuables</i>	<ul style="list-style-type: none"> • a specified valuables item, we will replace the item with one worth up to the sum insured for that item listed on the schedule;
<i>Carpet</i>	<ul style="list-style-type: none"> • carpet, we will only replace the carpet in the room, hallway or passageway where the loss or damage occurred;
<i>Computer equipment</i>	<ul style="list-style-type: none"> • computer equipment, insured either as your contents or as your valuables, we will not replace it if it is over 10 years old but we will pay the market value;

<i>Jewellery</i>	<ul style="list-style-type: none"> an item of jewellery, where there is a claim for loss or damage to the stone we will not pay for any reshaping or reclawing required to reset the stone in position that it was in before the loss or damage occurred.
Monetary settlement	<p>When the item cannot be replaced</p> <p>If we agree that the item cannot be replaced, we will pay the lesser of:</p> <ul style="list-style-type: none"> the retail value of the item; or if the item is a high risk item, the limit shown in the table “High Risk Items with Limits” on pages 18 to 19 pertaining to that item; or if the item is a specified contents item, the sum insured for that item listed on the schedule; or if the item is a miscellaneous valuables item, the item limit shown on the schedule; or if the item is a specified valuables item, the sum insured for that item listed on the schedule. <p>When you do not want a replacement item</p> <p><u>Important note:</u> An insurance policy is designed to repair or replace items which are stolen or damaged. If you would like us to pay you instead of replacing the item we will only pay you the amount you would have received if you had sold the item.</p> <p>If you do not want us to replace the item, we will pay the price you would have received for that item from a licensed second-hand dealer.</p> <p>If the item is:</p> <ul style="list-style-type: none"> a high risk item listed in the table ‘High risk items with limits’ on pages 18 to 19 with a retail value exceeding the stated limit and it was not listed on your schedule as specified contents; or, an item covered under miscellaneous valuables with a retail value exceeding the limit shown on your schedule; <p>we will pay only the price a licensed second-hand dealer would have paid you for the item had you wanted to sell it,</p>

Monetary settlement (continued)	<p>assessed on the basis that it had a retail value of the high risk item limit (shown in the table ‘High risk items with limits’ on pages 18 to 19) or the miscellaneous valuables limit shown on the schedule.</p> <p><u>For example:</u> if you bought a high risk contents item for \$2,000 but did not specify it to us for inclusion as specified contents on the schedule and the item has a policy limit of \$1,000, we will treat this item as if it was one bought retail for \$1,000.</p>
Pairs, sets and collectibles	<p>If the item for which you are claiming forms part of a pair, set or collection, we will only pay the reasonable cost of replacing or repairing that item. We do not pay for any special value the item may have as part of the pair, set or collection.</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> × any special value an item may have as part of a pair, set or collection; × where an item is a specified item, either as a part of your contents or your valuables, we will pay no more than the proportion of the specified sum insured equal to the proportion which the item represents of the pair or set.
Sporting equipment	<p>Where an item of sporting equipment is designed to compliment other items of sporting equipment and neither item is used without the other, then we will treat all items as one.</p>

Your building, contents and valuables

We will not pay:

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

Multiple insured

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

How claims administration and legal proceedings are undertaken

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

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

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

Repairer information

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

Your excess

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

Basic excess	<p>This excess applies to all claims in respect to building and contents unless otherwise stated.</p> <p>The amount of this excess is shown on your schedule.</p> <p>You have the option to adjust your basic excess. Doing so will also adjust your premium. Refer to section 'Ways to reduce your premium' on pages 23 to 24 for more information.</p> <p>Any change of excess you make cannot be backdated.</p>
Earthquake and tsunami excess	<p>All claims for earthquake or tsunami have a minimum excess of \$250.</p> <p>If your basic excess is higher than \$250, the higher amount will be deducted for any claim for earthquake or tsunami.</p> <p><u>For example:</u></p> <p>Basic Excess: \$500</p> <p>Earthquake Excess: Minimum \$250</p> <p>Excess required for earthquake claim if your basic excess is: \$500</p>

Imposed excess	<p>We may impose an additional excess that applies in addition to other excesses. Any imposed excess will be shown as an imposed excess on your schedule.</p> <p><u>For example:</u></p> <p>Basic excess: \$250</p> <p>Imposed excess: \$250</p> <p>Excess payable in the event of a claim: \$500</p>
Contents temporarily in storage excess	<p>All claims for theft, vandalism, water or other liquid, storm, rain or flash flood damage to minimum contents whilst in storage have an excess of \$500 or the policy basic excess whichever in the higher.</p> <p><u>For example:</u></p> <p>Basic excess: \$250.</p> <p>Contents temporarily in storage excess: \$500.</p> <p>Payable in the event of a claim: \$500.</p>
Valuables excess	<p>If you have selected and paid for Valuables Insurance, the excess amount for all claims under this section of the policy will be shown separately on your schedule.</p>
Optional benefit excesses	
Extended contents in storage cover	<p>All claims for theft, vandalism, water or other liquid, storm, rain or flash flood damage to minimum contents whilst in storage have an excess of \$500 or the policy or the policy basic excess whichever in the higher.</p> <p><u>For example:</u></p> <p>Basic excess: \$250.</p> <p>Contents temporarily in storage excess: \$500.</p> <p>Payable in the event of a claim: \$500.</p>
Accidental damage excess (minimum)	<p>If you have selected and paid for Accidental damage to your building or Accidental loss or damage to your contents a minimum excess of \$250 is payable for all claims of accidental damage or loss. If your basic excess is higher than \$250, the higher amount will be deducted for any claim for.</p> <p><u>For example:</u></p> <p>Basic excess: \$500</p> <p>Accidental damage (building) excess: \$250</p> <p>Excess required for an accidental damage building claim: \$500</p>

How your excess is paid

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

One excess per event

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

For example:

You have: building and contents insurance

Building basic excess: \$500

Contents basic excess: \$250

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

The excess required when making a claim would be one payment of: \$500 (whichever is the highest excess amount of each policy).

After we have paid a claim

If we pay a claim for the total sum insured

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

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

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

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

If we pay a claim on miscellaneous valuables

If we pay a claim on miscellaneous valuables for less than the total sum insured, your sum insured remains the same as it was before the claim.

If we pay a claim on specified valuables

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

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

No claim bonus discount

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

Salvage

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

Contribution

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

Important information

Your duty of disclosure

New business

What you must tell us

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

Who needs to tell us

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

If you do not tell us

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

Renewals, variations, extensions and reinstatements

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

You do not have to tell us about any matter:

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

Non-disclosure

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

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

You must disclose to us all previous claims

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

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

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

For example: we may be entitled to:

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

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

- claims;
- insurance or
- criminal history.

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

Changes to the information you have given us

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

- should you move address;
- changes in the occupancy of your home;
- additions or renovations to your building (you will need to revise your building sum insured to ensure you are adequately insured);
- purchasing new items which increase the value of your contents (you will need to revise your contents sum insured to ensure you are adequately insured);
- purchasing a high risk item of the kind listed on pages 18 to 19 worth more than the stated limit.

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

Important note:

If you move to a new home you must inform us otherwise you will have no insurance at the new address except under standard benefit 'Cover when you move sites' on page 43 if this policy insures your contents.

If you move and do not tell us

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

This insurance and premium payable is based on the address you have provided, which is shown on the schedule. You may have to pay an additional premium as a result of changing your address. If you change address and you do not inform us you will have no insurance at the new address except in respect to the Standard Benefit "Cover when you move sites" on page 43 if applicable.

Keep receipts

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

Financial Claims Scheme

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

More information may be obtained from APRA - www.apra.gov.au or 1300 13 10 60

The General Insurance Code of Practice

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

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

How GST affects any payments we make

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

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

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

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

Our privacy promise

The Privacy Act 1988 (Cth) regulates the way private sector organisations, such as QBE, collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information. We will only collect personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claims made by you.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. We, or our authorised agent, may disclose your personal information:

- a mail house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- to a financier whose name appears on your policy (for the purpose of confirming the currency of your policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transaction or confirming payments made by you to us);
- to any person authorised by you;
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);

- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation) or to another insurer or reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a related company that may provide computer hosting and support services that may be located overseas;
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).
- In addition to the above, in the event of a claim we or our authorised agent may disclose your personal information:
 - to a repairer or supplier (for the purpose of repairing or replacing your insured items)
 - to an assessor or investigator (for the purpose of assessing your claim)
 - to a lawyer or a recovery agent (for the purpose of defending an action by a third party against you or for recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim)
 - to an insurance reference bureau (for the purpose of recording any claims you make on your policy)
 - to a witness to a claim (for the purpose of obtaining a witness statement)
 - to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).
- Personal information may also be obtained about you from the above people or organisations.

In addition we will:

- give you an opportunity to obtain access to your personal information and when necessary, correct any errors to this information. Generally we will do this without restriction or charge
- provide our dispute resolution procedures to you in respect of any complaint you may have regarding your personal information.

- For further information about our Privacy Policy or to access or correct your personal information, please contact the Compliance Manager
QBE Insurance (Australia) Limited,
GPO Box 82,
Sydney NSW 2001.
Email compliance.manager@qbe.com.

Dispute resolution

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

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

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

We will provide the contact telephone number and address of the FOS on request.

21 day cooling off period

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

This cooling off right does not apply if you have made or are entitled to make a claim. Even after the cooling off period ends, you still have cancellation rights. However, we may deduct certain amounts from any refund (See How your policy may be cancelled – Refund of premium on page 76).

How your policy may be cancelled

Cancellation by you

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

Cancellation by us during the period of insurance

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

Cancellation by us on expiry of this policy

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

Refund of premium

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

No refund of premium

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

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

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