



These are the things you should know.

Product Disclosure Statement

Home and Contents Insurance Policy General Terms and Conditions

This document prepared on 12th September 2019
Product Issuer: Auto & General Insurance Company Limited
ABN 42 111 586 353 AFS Licence No. 285571
Registered Office: Level 13, 9 Sherwood Road, Toowong, QLD 4066



Home and Contents
Insurance





WriteMark Plus

Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

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Contents

1	An overview of your insurance product	3
	We want you to be confident about the cover you have	4
	How we work together for an easy claims process	5
	An overview of your cover options	6
	Steps to take when you first receive this policy	8
2	This policy explains our agreement with you	10
	How your policy documents work	11
	Your obligations and the conditions of your cover	12
	We respect your privacy	15
	What happens when you have a problem with our service	16
3	How to make a claim and what happens next	17
	Steps to making a claim with us	18
	How we settle your claim	19
	You will pay an excess on your claim	22

4	Your Insurance Cover	23
	The ten events your home and contents are insured for	24
	Your Home Insurance Cover	26
	Your Contents Insurance Cover	28
	Additional Benefits for Home and Contents Insurance	40
	Optional Cover: Choose more cover to suit your situation	46
	Your legal liability cover for Home and Contents	53
	General Exclusions: What this policy will never cover	57
5	Your sum insured, premiums, renewals, and cancelling	63
	We will pay up to your maximum sum insured	64
	Paying your premium	65
	Renewing the policy	66
	Cancelling the policy	67
6	Definitions of words and phrases	68

1. An overview of your insurance product


We've written this document in plain language to help you understand your insurance cover and how to make a claim. We've included this overview to explain how your insurance cover works, and as a guide to reading and navigating this document.

You should read this document before making a final decision to purchase this product.



We want you to be confident about the cover you have	4
How we work together for an easy claims process.....	5
An overview of your cover options	6
Steps to take when you first receive this policy	8

We want you to be confident about the cover you have

 We want you to feel certain about the cover you have, and to be able to make informed decisions. Read this document so you can:

- be confident about the cover you have, and identify opportunities to get more cover to suit you
- understand how claims work, and be well prepared if you have to claim
- find answers to any questions you might have.

How we've designed this document for you

We've included icons that represent the key cover to make it easier for you to read this document.

We've separated the content into sections, and included visual elements such as infographics and tables.

Icon reference guide



Information is for Home Insurance only



Something you need to tell us



Information is for Contents Insurance only



Important information



Information is for Home and Contents Insurance



What you are covered for



Something you need to give to us



What you are not covered for

How we work together for an easy claims process

We want to make the claims process straightforward for you. Here are the steps to making a claim, which you can read about in more detail on [→ page 18](#).



Make sure you are safe

First things first. Make sure you and other people are safe, and take reasonable steps to prevent further loss or damage.



Check your cover

Review this document to help you identify what you're covered for. Gather any evidence of ownership like receipts and photos.



Call us to lodge a claim or notify us of a claim online

Call one of our friendly insurance specialists to make a claim or visit our website to notify us of a claim online.



Give us what we need

We'll ask you to share information with us to support your claim. Once we have everything we need, we'll let you know what happens next.



Keep us updated

Keep us in the loop and we'll do the same for you. Let us know if anything changes, such as your claim details or your living situation.

An overview of your cover options

This Home and Contents policy is made up of different covers that you can mix and match to meet your needs. You can use our online quoting tool to go step by step through the options. Or you can ask us a question by **calling the number on your insurance certificate**.

+ Optional cover

Unspecified Personal Effects



→ page 47

Specified Personal Effects



→ page 47

Motor Burnout



→ page 49

Commercial Storage



→ page 49

Flood



→ page 50

Accidental Damage



→ page 50

Landlord Options:



- Tenant default
- Theft and malicious damage

→ page 52

Sum Insured Safeguard



→ page 53

Key things to look out for in optional cover

Our optional covers can give you protection for things not covered by our standard Home and Contents Insurance. Here are some of the optional covers that might be right for you.



When accidents happen

This Home or Contents Insurance cover protects you for damage from insured events, but sometimes accidents happen. For example, red wine gets spilt on the carpet, fragile items break, or a hot pan burns your benchtop.

If you want cover for accidents like these, you'll need Accidental Damage cover.

→ page 50



Things you take away from home

We take some of our contents with us away from home regularly, for example, handbags, sunglasses, and prams.

If you'd like to be covered for things you take away from home, you'll need Personal Effects cover.

→ page 47

If you have items worth more than \$1,000, you can ask for Specified Personal Effects cover.

→ page 47



When floods happen

Flood is not automatically covered but you can apply for optional flood cover.

→ page 50

Steps to take when you first receive this policy

Now is a good time to make sure this product is the right one for you. Make sure the information you've provided is correct, and keep your policy documents in a safe place.

1

Make sure this policy covers what you need it to

We encourage you to read your policy documents carefully. The policy doesn't cover every event or situation, and this document will tell you what is and isn't covered. Understanding the conditions of your cover and the policy's General Exclusions will also help you make an informed decision. → **page 57**



You can cancel without charge within 21 days

If you find that this policy doesn't cover what you need it to, and you haven't made a claim, you can receive a full refund if you cancel the policy within 21 days of either:

- the date we issue you a new policy; or
- the date your policy renews.

This is known as your 'cooling-off period'. We count 21 days from the issue of the policy, even if this date is different from the start date.

2

Make sure the information you've given us is correct

Tell us if we need to make any changes or corrections to the information you've given us. This is an important part of your duty of disclosure, which you can read more about on → **page 12**.

3

Keep your policy documents and other documents in a safe place

After reading the documents carefully, we recommend that you keep them in a safe place for future reference. It's also a good time to start collecting things that will be helpful if you need to make a claim, such as evidence of ownership and photographs of belongings. Keep them all together in a safe place so that you're well prepared at claim time.

2. This policy explains our agreement with you

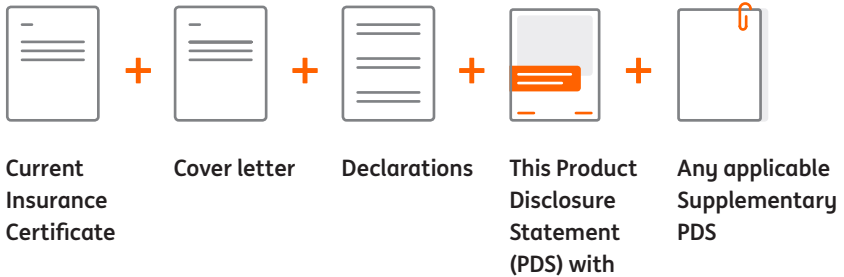
This Product Disclosure Statement will help you make informed decisions about our insurance product.



How your policy documents work	11
Your obligations and the conditions of your cover	12
We respect your privacy.....	15
What happens when you have a problem with our service	16

How your policy documents work

Your policy is a contract between you and us and is made up of your:



? Please contact us if you have any questions about your cover.

This PDS explains your cover that is stated on your Insurance Certificate

Under this agreement, we will give you protection for events described in this document that occur during the time you are insured with us. The type of cover you have and the period of insurance are shown on your Insurance Certificate.

A Supplementary PDS provides an update on information contained in this PDS.

Joint policy holders and authorised people

If you have named more than one person as joint policy holders, each person gives authority to the other to change or cancel this policy. We only need a request from one person who is insured to change or cancel your policy.

We'll treat a statement, act, omission, claim, or request by any of the insured people as having being made by all insured people.

If you have authorised a person to act on your behalf to change or cancel this policy, we will treat that instruction as having been made by you.

We will inform you when we update this document

The information in this PDS may change. Where required, we will send you a new or Supplementary PDS. Updated versions of this PDS will be available on our website.

? You can contact us to request a free copy of your PDS.

Your obligations and the conditions of your cover

Here are the obligations and conditions you must meet as part of your contract with us.

One of your important obligations is to give us all the information that is needed under your contract with us. Giving us this information is called your 'duty of disclosure'. To understand what we need, and when, please carefully read the section below. The text in this section is required by law.

If you don't give us all the information that is required, you may lose your cover or your claim may be affected. If you have questions about your duty of disclosure, please ask your insurance advisor.

Your duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth). This duty applies to you until we agree to insure you and, where relevant, until we agree to renew, extend, vary or reinstate your insurance contract.

When you first take out your insurance contract

If we ask you questions that are relevant to our decision to insure you and on what terms, then you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

When you renew your insurance with us

On renewal of your policy we may again ask you questions that are relevant to our decision to insure you and on what terms. Again, you must tell us anything that you know and that a reasonable person in your circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, we are entitled to act as if you have told us that there is no change.

When you vary, extend or reinstate your insurance

When you vary, extend or reinstate your contract of insurance your duty of disclosure changes. You then have a duty to tell us anything you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Tell us if anything changes while you're insured with us

While you're insured with us, you need to tell us if anything changes about your home or contents.

If you don't tell us about changes, we may:

- refuse to pay a claim
- reduce the amount we pay
- cancel your contract
- not offer to renew your contract.

Examples of changes we want you to tell us about, are:

Your insured property or address for contents changes

Your property will be unoccupied, or is occupied by trespassers

Paying guests stay in your home: for example, Airbnb, Homestayz

Your home is no longer in good condition

You are moving out and rent your home to tenants

You will start earning an income at your insured address

Any construction, alteration, or renovation work will start or finish

Security devices are removed, or broken

Your home will be demolished, by you or a government authority

You find out the building materials contain asbestos

You find out your home is heritage listed or has a heritage overlay.

Give us all required information at claim time

You must provide us with honest and complete information, documentation and assistance necessary to process any claims, recover any costs, or take any legal action.

If we need to investigate a claim under your name, or in the name of any other person insured by this policy, you must give us all relevant information.

Keep security devices well maintained and activated


If you've told us your home or contents are protected by security devices, you must:

- maintain the security devices in good working order
- activate the security devices and remove the keys from all locks at your home before leaving it unattended for any period.

Tell us if your home will be unoccupied for more than 60 days

Tell us before you leave your home unoccupied for more than 60 consecutive days so we may continue to provide cover for your home and contents. You will need to agree to our conditions for the security and safekeeping of the home.


If we agree to cover your home during this time, we will tell you in writing. Additional excesses may apply. We may provide cover while the home is unoccupied for up to a maximum of 180 days.

-  All cover under the policy stops after 60 days of your home being unoccupied if you did not tell us it would be. This also applies if you do not comply with our conditions while the home is unoccupied.

Keep your home, contents, and personal effects in good condition

If you're looking around the house and thinking 'I really should fix this or that', it's important to fix it now.

If you haven't fully fixed any faults or damage to your home or contents that you should have reasonably been aware of, damage from an insured event could be worse than if you had fixed it. This means that if your home is not in good condition at the time of the loss, it may affect your cover.

 Good condition means that your contents have no defects or faults, and that your home has:

No leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, floors, fences, or anywhere else

No damage from or infestation of termites, ants, vermin, or other creatures

A sound and solid structure with no damage to foundations, walls, steps, flooring, ceilings, gates, and fences

No broken or boarded-up windows.

We respect your privacy

You want to know your information is in safe hands, and so we have safeguards in place to make sure we take your privacy seriously. We're here to help if you have any issues with our service. Visit our website to get a copy of our Privacy Policy.

What happens when you have a problem with our service

We want to resolve any complaint or dispute for you as quickly as possible. The following steps are part of our complaint and dispute resolution procedures.



First, call us to share your concerns

The best place to start is to call our customer service team on the number on your insurance certificate.



If needed, here's the next step

If your issue isn't resolved within 14 days, please contact our dedicated Dispute Resolution Team:

 **1800 828 848**



Where to go after that

If you are still unsatisfied, we will give you details of independent dispute resolution facilities, operated by Australian Financial Complaints Authority (AFCA). This includes an independent review panel.

 Phone on **1800 931 678**

 Email at info@afca.org.au

 Write to **Australian Financial Complaints Authority,**
GPO Box 3, Melbourne VIC 3001

 Visit www.afca.org.au

The Financial Claims Scheme is available to you

You may be entitled to payment under the Financial Claims Scheme (FCS) in the unlikely event that we become insolvent. However, access to the FCS only applies to certain people.

You can get information about the FCS from the APRA website at www.apra.gov.au and the APRA hotline on **1300 55 88 49**.

3. How to make a claim and what happens next

Here's what happens if you need to make a claim. You can call us or contact us online. You'll be taken through the process step by step.



Steps to making a claim with us.....	18
How we settle your claim	19
You will pay an excess on your claim	22

Steps to making a claim with us

Read through the following steps carefully and become familiar with our claims process before you need it.

What you need to do straight away



- Make sure you and your property are safe
 - Take care to prevent more loss, damage, or liability
 - Report theft or malicious damage to the police
 - Contact us as soon as possible on **1800 611 422** and explain what happened, or contact us online
 - Tell us if you are covered by a similar insurance product.
-

Information and permissions you need to give us



- Show us evidence that you own the goods or property that you are claiming on and their value, if we ask for it
 - Ask us before arranging repairs or paying anyone to help, unless necessary to prevent further loss
 - Arrange a time for us to visit your property to assess or investigate the cause of the loss or damage
 - Let us inspect the damaged goods or property before you discard or repair anything
 - Send us documents, letters, and emails relating to your claim when we ask for them
 - Return any damaged or recovered property that we've paid a claim on, if requested
 - And do anything else we may require.
-

What if you are registered for GST and entitled to a tax credit?

If you are registered for GST and entitled to claim an Input Tax Credit (ITC) on your premium, you need to give us this ITC entitlement each time you make a claim. A full GST entitlement would be a 100% ITC entitlement. If you give us incorrect GST information, we will not be responsible for the GST that you might owe.

A claim payment made for a total loss will be reduced by GST to the extent of your ITC entitlement, if applicable. Other claim payments may also have your ITC entitlement taken into account.

Any claim payment made where GST is deducted as described above will be considered to be made in full.

How we settle your claim

If we agree to pay a claim for loss, theft, or damage to your home, contents, or personal effects, we will pay up to the limits stated in your policy documents. We will choose to do one of three possible things:

- repair the damaged property to the same standard, specification, or quality as it was when it was new
- replace the damaged property where available, or with the nearest equivalent property available in Australia
- pay you the amount it would cost us to repair or replace the property to 'as new' condition.

The amount it will cost us is the retail price of an item to repair or replace the property, allowing for any trade discount that we're entitled to. We are allowed to choose the repairer or supplier that is used and may enter into building contracts with them on your behalf. If we choose to repair or rebuild your property, we will ensure the repaired or rebuilt parts of your home comply with current building regulations and laws.

When it is not possible to repair or rebuild your property with original materials, we will use the nearest equivalent materials available in Australia.

We may represent you

We may take over and arrange the defence or settlement of any claim for you or anyone covered by your policy. This includes if there is an inquest, inquiry, or criminal proceeding. We will decide how to conduct a defence or settle a claim.

Recovery action

When someone else is responsible for the loss or damage to your property, we may recover from the responsible party. In that case, you agree that we may recover any part of the loss, including any losses not covered by your policy. We may do this using your name, without your consent, and whether or not you have a right to be fully compensated for your loss.

✔ What we will pay for

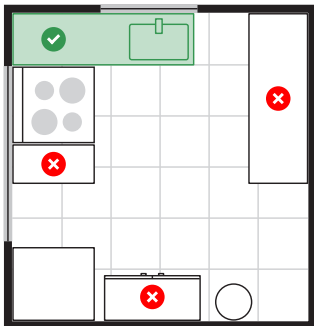
The most we will pay for any claim for your home, contents, or personal effects is stated in your policy documents.

If we pay for additional benefits as part of your claim, the most we will pay is stated in Additional Benefits for Home and Contents on → [pages 40–45](#).

We will only pay to repair or rebuild the parts of your home or contents items that are damaged or destroyed. You cannot claim to replace undamaged parts of your home or contents, except as otherwise specified in your policy documents.

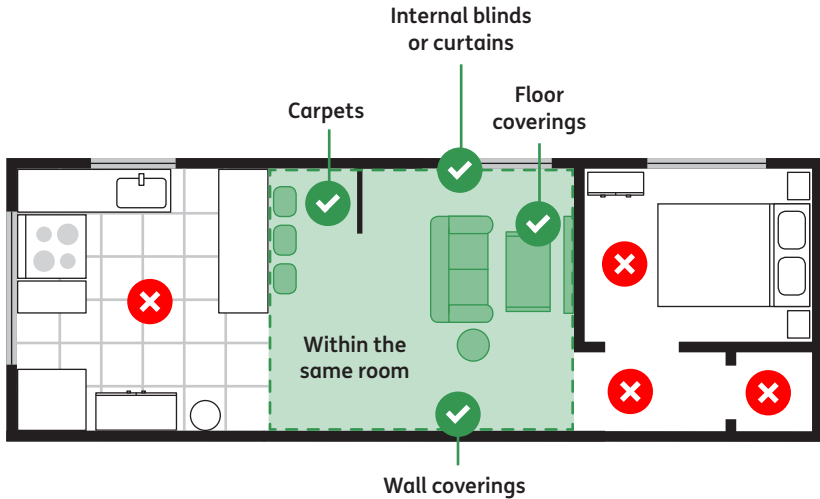
Cupboards, cabinets or benchtops

We will pay to repair or replace the damaged parts of kitchen cupboards, cabinets and benchtops. We will pay to repair or replace undamaged parts if they are continuously joined to the damaged part and made of the same material.



Internal blinds or curtains, carpets, other floor coverings, or wall coverings

We will pay to repair or replace internal blinds or curtains, carpets, other floor coverings, or wall coverings, but only in the same room, hallway or passageway where the loss or damage occurred. We consider the same room as the area starting and finishing at the nearest walls, doorway, archway, or other opening.



Items that are part of a set

When an item is part of a pair, set, system or collection, we will only pay for repair or replacement of the item that has been lost or damaged. The most we will pay is the value that the item has as a proportion of the combined pair, set, system or collection.

✗ What we won't pay for

We won't pay:

- to repair or rebuild undamaged property in order to achieve a match with repaired or replaced property
- any additional costs to replace materials that are not damaged
- for any decrease in the value of any pair, set, system, or collection.

If we've agreed to pay your claim as a total loss

If your home or contents or personal effects suffer loss or damage and we have agreed to pay your claim as a total loss, then:

- we will pay you an amount equal to the replacement value of the property lost, stolen or destroyed, or the sum insured in your policy documents, whichever amount is lowest
- you will pay the excess and any remaining premium instalments for the full period of insurance, and we will not refund any premium.

Your cover ends for the home, contents, or personal effects we paid for as a total loss, but any other cover you have with us continues. You can choose to take out a new policy to cover the home, contents, or personal effects that you buy to replace what you've lost.

You will pay an excess on your claim



An excess is the amount you must pay when you make a claim. You will pay an excess amount for each incident that results in loss or damage to your home and contents. This may include additional excesses depending on the claim. The excesses that may apply are stated on your Insurance Certificate.

If your claim is for loss or damage to both your home and contents from one incident at one insured address, you will pay the higher of the basic excesses you selected, plus any other applicable excess.

We will tell you whether to pay the excess to a repairer or supplier, directly to us, or whether we will deduct the excess from the amount we pay you.

4.

Your Insurance Cover

This section explains what is covered and not covered in your Home Insurance and Contents Insurance.

It also explains:

- Additional benefits that come with your policy
- Optional covers that you can select and pay for
- your Legal Liability cover
- General Exclusions that apply to the whole policy.



The ten events your home and contents are insured for	24
Your Home Insurance Cover	26
Your Contents Insurance Cover	28
Additional Benefits for Home and Contents Insurance	40
Optional Cover: Choose more cover to suit your situation	46
Your legal liability cover for Home and Contents	53
General Exclusions: What this policy will never cover	57

The ten events your home and contents are insured for

In this section, you'll find the events your home and contents are covered for at your insured address. Some conditions and exclusions may apply.

1



Fire

When your property is damaged by flames.

→ page 31

2



Theft or attempted theft

When your property is stolen or when someone damages your property in the attempted theft.

→ page 32

3



Malicious damage, vandalism, riot, or civil commotion

When your property is damaged intentionally by others.

→ page 33

4



Breakage of glass, ceramic, and sanitary fixtures

When glass or ceramic items are broken.

→ page 34

5



Storms and rainwater

When your property is damaged by storms and rainwater, but not by flood.

→ page 35

6



Escape of liquid

When sudden escape of liquid causes damage, such as when a pipe bursts.

→ page 36

7



Lightning

When your property is damaged by a direct lightning strike or thunderbolt.

→ page 37

8



Explosion

When an explosion causes damage to your property.

→ page 38

9



Earthquake or tsunami

When your property is damaged by an earthquake or tsunami.

→ page 38

10



Impact at the home

When your property is damaged by an impact, such as a vehicle or falling tree.

→ page 39



Your Home Insurance Cover



You are covered for

Loss or damage to your home at the insured address caused by an insured event as listed in section 4, as long as the damage occurs during the period of insurance.

Your Home Insurance covers the following:

- clothes lines, aerials, and masts
- courts designed for sports with fixed surfaces (such as a hard court)
- energy storage systems and solar panels
- fixed floor coverings such as tiles, linoleum, and timber; and wall tiles
- fixed swimming pools, spas, and saunas, including their accessories, but not their contents
- fixed water tanks but not their contents, including sewage or treatment tanks, and fixed fish tanks or aquariums
- garages, carports, and other domestic outbuildings
- jetties, wharves, and pontoons
- paths, paving, and garden edges
- permanently fixed appliances, fixtures, and fittings connected to gas, electrical, plumbing, and sewerage services
- permanently fixed external awnings, blinds, or shutters, shade sails, or umbrellas
- service pipes, cables, and any infrastructure that supplies electricity, gas, water, internet, and telephone that you own or are legally responsible for
- unfixed home building materials and uninstalled home fittings up to \$1,000
- up to 50m in length of driveways
- up to 500m in length of fences
- verandahs, patios, pergolas, permanent decking, and gazebos
- walls and gates that form part of the area solely used for domestic purposes.



You are not covered for

Loss or damage to your contents. You can buy Contents Insurance to have alongside your Home Insurance. → **See page 28 for information about what Contents Insurance covers.**

Your Home Insurance does not cover the following things:

- a caravan, car, trailer, mobile home, tent, railway or tram carriage, aircraft, watercraft, or shipping container. We don't cover these things even if they are converted and approved for use as domestic dwelling
- a hotel, motel, boarding house, hostel, or dormitory
- above-ground swimming pools, inflatable swimming pools, or portable spas that can be moved from the site, including their accessories
- artificial grass or turf
- fixed or unfixed carpets, including floor rugs
- garden beds, hedges, lawns, plants, shrubs, trees, and soil
- internal blinds, curtains, and window coverings
- loose surfaces of any driveway, garden bed, pathway, or tennis court
- retaining walls
- structures established or used for business or farming purposes including sheds, tanks, agricultural fencing, and stables or shelters.



Your Contents Insurance Cover



You are covered for

Loss or damage caused by an insured event as listed in section 4. Your contents must be at the insured address, except as otherwise provided in your policy documents, and the loss or damage must occur during the period of insurance.

Your Contents Insurance covers the following:

- above-ground swimming pools, inflatable swimming pools, or portable spas that can be moved from the site, including their accessories, but not their contents
- carpets – fixed and unfixed
- fixtures or fittings owned by you, in a residential flat, unit, townhouse, or villa, that are not part of the home for insurance purposes
- furniture and furnishings
- household electrical appliances
- internal blinds, curtains, and window coverings
- motorised or other wheelchairs, mobility scooters and medical aids
- personal effects as listed on → [page 47](#)
- potted plants
- tools and gardening equipment, including ride-on mowers
- tools of trade, including musical instruments.



We pay a maximum amount for certain contents items

We will pay a maximum amount for certain contents items. They are listed below. You can be covered for a higher amount for some of these items if they are listed as 'Specified Contents' or 'Specified Personal Effects' on your Insurance Certificate. You will need to inform us if you want this cover, and you might pay a higher premium.

Item	Limit we will pay
Cash, cheques, gift cards, and other similar financial items	Up to \$800 in total
CDs, DVDs, digital storage devices, audio and video tapes, records, computer software, game cartridges, and game consoles	Up to \$3,000 in total, unless noted as specified contents on your Insurance Certificate
Collections, memorabilia, stamps, collectors' pins, medals, and collectors' non-negotiable currency	Up to \$2,000 for any one item or collection, unless noted as specified contents on your Insurance Certificate
Firearms that are legally registered and stored	Up to \$2,000 in total
Hand-woven carpets and rugs	Up to \$2,500 for any item, unless noted as specified contents on your Insurance Certificate
Home office equipment	Up to \$12,000 in total
Jewellery and watches	Up to \$1,000 for any item or set, with a limit of \$5,000 in total, unless noted separately on your Insurance Certificate
Paintings, pictures, works of art, sculptures, or art objects	Up to \$5,000 for any item or set, with a limit of \$12,000 in total, unless noted separately as specified contents on your Insurance Certificate
Silver and gold items, and items plated with silver or gold (excluding jewellery and watches)	Up to \$2,000 for any item or set
Tools of Trade	Up to \$2,000 in total.



You are not covered for

Anything that comes under Home Insurance.

Your Contents Insurance also does not cover the following items:

- aircraft, that are not drones
- animals, birds, fish or reptiles
- artificial grass or turf
- caravans or trailers, their accessories, and their equipment
- drones and model craft when in use
- fixed swimming pools, spas and saunas, including their accessories
- garden beds, hedges, lawns, plants, shrubs and trees
- grass, rocks, soil, sand or gravel
- gold or silver nuggets and ingots, or uncut and unset gems
- motorised vehicles, go-karts, golf carts, golf buggies, mini-bikes, trail or quad bikes, or watercraft, including their accessories and equipment
- non-motorised watercraft longer than 3.5 metres in length
- shipping containers
- stock used in any business, trade, or profession, including a home office
- tickets (travel or event) or coupons
- tools of trade and musical instruments when in use
- unfixed home building materials and uninstalled home fittings
- unlicensed or unregistered firearms.



Fire

1



You are covered for

Loss or damage to your insured home and contents caused by fire, including bushfires and grassfires. Fire is defined as burning by flames.



You are not covered for

Loss, damage, or destruction caused by:

- bushfire or grassfire during the uninsured period → **page 62**
- normal use over time of items that are usually exposed to heat, such as a splashback
- scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe
- smoke or soot when no damage from fire has occurred, unless you have selected and we have agreed to provide optional Accidental Damage cover on → **page 50**.



Theft or attempted theft

2



You are covered for

Loss or damage to your insured home and contents caused by theft or attempted theft at your insured address. You must report the incident to police to be covered. You may also be covered for loss or damage to contents you have temporarily removed from the insured address if you have reported the incident to police. See Additional Benefits for details on → **page 40**.

You are only covered for property kept in secure areas you share with others when there is evidence of forced entry. Shared areas include spaces, garages, or storage places that you share with other people in a residential flat, unit, townhouse, apartment, villa, or other dwelling.

We pay a maximum of \$1,000 for loss or damage to contents while in the open air. Certain items are not covered at all under your policy when in the open air. These are listed in the General Exclusions section of this document on → **page 57**.



You are not covered when

The theft or resulting damage is:

- caused by someone who enters through a part of your home that is in the process of construction, alteration, or renovation
- caused by you, your family, a household member, or someone who entered your home with your, your family's or a household member's consent
- caused by your paying guest, or someone who entered your home with your paying guest's consent
- caused by your tenant, or someone who entered your home with your tenant's consent unless you have selected and we have agreed to provide the optional Landlord cover 'Theft and malicious damage by tenants and their visitors' on → **page 52**
- of cash, cheques, gift cards, or other similar financial items unless there is evidence of forced entry to the home.



Malicious damage, vandalism, riot, or civil commotion

3



You are covered for

Loss or damage to your insured home and contents caused by malicious damage, vandalism, riot, or civil commotion. You must report the incident to police to be covered.

Some examples of loss or damage are things like broken windows, graffiti, doors ripped off hinges, and holes in walls.

If you are a landlord, you can be covered for damage caused by tenants if you buy the optional Landlord cover 'Theft and malicious damage by tenants and their visitors' on → [page 52](#).



You are not covered when

- The damage is caused by someone acting with your consent
- The damage is caused by you, your family, a household member, or someone who entered your home with your, your family's or a household member's consent
- The damage is caused by your tenant, or someone in your home with your tenant's consent, unless you have selected and we have agreed to provide the optional Landlord cover 'Theft and malicious damage by tenants and their visitors' on → [page 52](#)
- The damage is caused by your paying guest, or someone in your home with the paying guest's consent
- You participated in the riot or civil commotion that caused the damage
- You have publicly advertised your home as a venue for an event, for example, on social media.



Breakage of glass, ceramic, and sanitary fixtures

4



You are covered for

Breakage of glass, ceramic, and sanitary fixtures when the breakage extends through the entire thickness of the item and is not a surface crack only.



Breakage to the following items when you have Home Insurance, or when you are a tenant responsible for these items under your lease agreement:

- fixed glass in any window, door, skylight, shower screen, balcony or pool fence, solar panel or any fixed glass panel
- glass in a fixed light fitting (not light globes)
- oven doors, stove tops, or cooking surfaces
- sinks, basins, baths, toilets, bidets, and shower bases (except tiled shower bases).



Breakage to the following items when you have Contents Insurance:

- fixed glass in a piece of furniture, or in any mirror
- fixed glass in any picture, painting, or print frame designed to be freestanding or hung on a wall.



You are not covered for

- Glass that was already damaged
- Crystal items designed to be carried by hand
- Glass in a TV, radio, tablet, mobile phone, or visual display unit
- Glass in a clock, vase, ornament, or lamp
- Greenhouse or conservatory glass.

However, you can get cover for some of these things if you have selected and we have agreed to provide optional Accidental Damage cover on → [page 50](#).



Storms and rainwater

5



You are covered for

Loss or damage caused by storms and rainwater, including from:

- earth movement that occurs within 72 hours of a storm or heavy rain, and as a result of that storm or heavy rain
- surface run-off rainwater from surrounding areas that occurs within 24 hours of a storm or heavy rain
- the escape of rainwater from any water pipe, drain, or gutter
- wind damage caused by storms or heavy rain.



You are not covered for

Loss or damage:

- caused by flood unless you have selected and we have agreed to provide the optional Flood cover on → **page 50**
- caused by rain, hail, wind, snow, or dust due to:
 - an opening that was not created by the storm or any other insured event
 - defects in design, structure, materials, workmanship, or construction
 - rain entering the building due to construction, alteration, or renovation work being carried out
 - the home not being in good condition, including guttering and drain pipes. See conditions of your cover on → **page 12**.

Loss or damage to:

- artificial grass or turf
- courts designed for sports with fixed surfaces (such as a hard court)
- fences and gates that are not in good condition
- garden borders, driveways of any length, paths, or gardens
- jetties, wharves, and pontoons
- retaining walls
- water in a swimming pool or spa, and their liners and/or covers.



Escape of liquid

6



You are covered for

Loss or damage at the insured address caused by the sudden escape of liquid. You are also covered for damage from liquid that has escaped slowly over time that you couldn't be reasonably aware of.

The escape of liquid from the following things:

- appliances: washing machines, dishwashers, refrigerators, freezers, and water collection trays inside refrigerators or freezers
- fixed items: baths, sinks, toilets, basins, other fixed plumbing apparatus, pipes, taps, gutters, and drainpipes
- fixed systems: drainage or sewage systems, heating or cooling systems, or sealed portable units or tanks
- water-filled items: aquariums and waterbeds.

We will pay reasonable costs up to \$1,000 to investigate the escape of liquid

You may not know where the escape of liquid is coming from. If so, we will pay reasonable costs up to \$1,000 to locate the source of the escaped liquid at the insured address.

We will repair the damage to your home and contents caused by our exploratory work.



You are not covered for

The cost of repair or replacement of the item that the liquid escaped from, nor the liquid itself. For example, we do not cover the cost of repairs or replacement of a leaking shower floor, base, walls, glass screening, doors, tiles, pipes, or grouting.

Loss or damage:

- caused by leaking shower floors or bases, shower and bath combinations, tiled roman baths, or shower recess walls
- caused by liquid from a garden watering system or hose
- caused by water splashing from baths, basins, recesses, or tubs during use
- to retaining walls.



Lightning

7



You are covered for

Loss or damage to your insured home or contents caused by a direct lightning strike or thunderbolt.



Explosion

8



You are covered for

Loss or damage to your insured home and contents caused by an explosion. This includes earth movement that occurs within 72 hours as a result of an explosion.



You are not covered for

The cost of repairing or replacing the item that exploded.



Earthquake or tsunami

9



You are covered for

Loss or damage to your insured home or contents caused by an earthquake or a tsunami. This includes earth movement that occurs within 72 hours as a result of an earthquake or a tsunami.

The earthquake must be recorded by an official geoscience organisation run by the Australian government for you to be covered. The tsunami must be recorded as arising from an earthquake, rather than be a result of actions of the sea, such as a storm surge or tidal wave.



Impact at the home

10



You are covered for

Loss or damage at the insured address caused by impact from outside the home. For example, your home being struck by motor vehicles, falling trees, debris from nearby construction sites, power poles, drones, and birds.

We will also pay reasonable costs of removing the item that caused damage to your home.



You are not covered for

- Loss or damage caused by lopping or felling of trees when this is performed or authorised by you, your family, or a household member
- The cost of removing or disposing of tree stumps, or branches of trees that have not damaged your home
- Loss or damage caused by the roots of trees, plants, shrubs, or hedges
- Loss or damage caused by any animal or bird kept at the insured address
- Loss or damage caused by animals or birds pecking, biting, clawing, or chewing your home or contents.

Additional Benefits for Home and Contents Insurance

Your Home and Contents Insurance comes with more benefits. We will provide the following cover when we agree to pay your claim for an insured event.

1. Removal of debris and extra rebuilding costs

✓ When your home or contents are damaged by an insured event, we will pay for removal of debris and extra rebuilding costs of up to 10% of your home or contents sums insured. This is in addition to your home or contents sum insured.

We will only pay for additional costs related to the part of the home that was damaged.

When you have Home Insurance and we are repairing damage to or rebuilding your home, we will pay reasonable and necessary costs and fees to:

- remove debris caused by the damage, except tree stumps
- demolish the home or any parts deemed to be unsafe and unreparable, and ensure the site is safe
- perform any temporary work required to make the damaged or destroyed home and insured address safe, such as installing a temporary fence around the affected area
- secure the home if it is unliveable
- hire the services of an architect, surveyor, or engineer if needed to rebuild destroyed or damaged buildings
- apply for building permits and approvals for repairing or rebuilding the home.

When you have Contents Insurance and your contents are damaged, we will pay reasonable and necessary costs to:

- remove and dispose of damaged contents
- remove and store your contents in a commercial storage facility if your home is unliveable.

2. Temporary accommodation costs

- ✔ Sometimes damage to your home and contents can mean you can't stay living at your insured address. If your home becomes unliveable and we agree to pay your claim, we pay up to 10% of your home or contents sums insured for temporary accommodation.

We will pay the costs of reasonable and appropriate accommodation for you, your family, and your pets while your home is being repaired or rebuilt. This is in addition to your home or contents sum insured.

When you have Home Insurance and live in the insured home, the amount we will pay will be based on the weekly rentable value of your home.

When you have Contents Insurance, we will deduct your usual rental expenses from the amount we pay. For example, if you pay \$400 per week rent, and your temporary accommodation is \$500, we will pay \$100. We will also pay the costs of reasonable and appropriate storage of your contents in a commercial storage facility. We will decide what Contents items will be stored in the commercial storage facility.

✘ We will not pay or will stop paying your temporary accommodation costs:

- beyond the reasonable time it takes to repair or rebuild the part of your home that was damaged, or after 12 months from the date the damage occurred, whichever period is shorter
- if we determine that your home is liveable
- if you delay the claim or any reinstatement work
- if you do not intend to repair or rebuild the home
- if you do not need to pay for alternative accommodation
- if you were not living in the home at the time of the loss or damage.

3. Landlord benefit

- ✔ We provide cover for lost rental income and damage to some contents if your tenanted home is unliveable because of damage from an insured event.
- ! You must have a signed written lease agreement in place for four weeks before the loss or damage occurs.

This Additional Benefit does not cover tenant default or theft and malicious damage by tenants. You can get cover for these things if you select and we agree to provide the optional Landlord covers 'Tenant Default' or 'Theft and malicious damage by tenants and their visitors' on → **page 52**.


a) Loss of rent

If you intend to repair or rebuild your home, we will pay the amount of net rental income lost during the time that the home is unliveable. We will pay up to 10% of your home sum insured, for up to 12 months from the date the damage occurred. We will pay these amounts in addition to your home sum insured.


b) Landlord's contents

We will pay for loss or damage to the following items in a rented home, up to 5% of the home sum insured:

- floor coverings
- internal window coverings
- light fittings.

 We will not pay if items are covered by an insurance policy taken out by a body corporate or similar body, or if the items are part of common property.

4. Mortgage discharge costs for Home Insurance


 We will pay up to \$750 towards the legal and administration costs to discharge your mortgage if both:

- your home is completely destroyed as a result of an insured event,
- we have agreed to settle your claim as a total loss.

 **We will not pay:**

- for penalty fees or charges imposed by the lender
- if no mortgage exists for the home.

5. Modifications to your home to support paraplegia or quadriplegia

 We will pay up to \$5,000 of necessary and reasonable costs to modify your home to support you living with permanent paraplegia or quadriplegia if all of the following points apply to you:

- we've accepted a claim for loss or damage at the insured address
- you suffered the paraplegia or quadriplegia as a result of an insured event at the insured address
- your paraplegia or quadriplegia has been diagnosed as permanent by a qualified, Australian-registered medical practitioner.

6. Funeral expenses

- ✔ We will pay up to \$7,000 towards the cost of funeral expenses if all of the following points apply to you:
 - we've accepted a claim for loss or damage from an insured event at the insured address
 - you, your family, or a household member suffer a fatal injury caused by an insured event at the insured address
 - the deceased person died within 90 days of the event that caused the injury.

7. Replacement of locks and stolen keys for Contents Insurance

- ✔ We will pay up to \$1,000 of the necessary cost to replace locks, keys, and key codes if all of the following points apply to you:
 - the keys are used for accessing your home's external doors or windows, not a motor vehicle
 - your keys, key codes, digital codes, or smart devices used for accessing locks are stolen within Australia
 - you've reported the theft to police.

8. Cover for food spoilage for Contents Insurance

- ✔ We will pay up to \$500 for food spoilage if we have accepted a claim for loss or damage from an insured event at the insured address.


You don't have to pay an excess if you claim for spoiled food only.

- ✘ **You are not covered for:**

The damage caused by the spoiled food.


9. Contents temporarily removed from the insured address for Contents Insurance

- ✔ We will pay up to 20% of your contents sum insured for items lost or damaged by an insured event when you are staying in:
 - a hospital or nursing home
 - a residential club
 - a holiday apartment
 - another home
 - a motel or hotel room
 - the fully enclosed residence of an educational institution.

 **You are not covered for:**

- contents outside Australia
- contents lost or damaged outside the location you are staying in
- contents in a commercial storage facility unless you have selected and we have agreed to provide the optional Commercial Storage cover on → **page 49**
- theft when there is no forced entry into the building, room, or apartment where the contents are located
- contents temporarily removed from the insured address for more than 90 consecutive days
- cash, cheques, gift cards, or other similar financial items
- computers including laptops, electronic tablets, and accessories
- mobile phones including smart phones, smart devices, and accessories.

10. Contents when you are moving


-  When you have Contents Insurance, we will pay up to 20% of your contents sum insured for items lost or damaged while they are being moved to a new address in Australia.


The damage must be caused by either:

- a fire
- collision or overturning of the vehicle transporting them.

Contents at your new and old address

We will cover your contents at both your new and old address for up to 14 days after you first start to move. The cover at your old address ends once all your contents are located at your new address or after 14 days, whichever is sooner. Your new address must be in Australia.

-  If you want to be covered at your new address, you must tell us and we must agree to cover you.

 **You are not covered for:**

- contents being transported by sea
- contents being transported by a removalist business
- contents that are accidentally damaged during the move, except where covered above.

11. Cover for unattached equipment, spare parts, or accessories for Contents Insurance

✔ We will pay up to \$500 for loss or damage to unattached equipment, spare parts, or accessories from:

- caravans and camping trailers
- drones and model crafts
- motor vehicles, motorcycles, and motor scooters
- trailers
- watercraft.

✘ **You are not covered for:**

- loss or damage to items that were not in your home at the time of loss or damage
- items that were attached to, on, or in the vehicle, caravan, trailer, or watercraft at the time of loss or damage
- aircraft that are not drones, or their equipment, accessories, or spare parts
- locks, keys, remotes, or alarms for these devices
- outboard motors.

12. Uninsured contents belonging to guests and visitors for Contents Insurance

✔ We will pay up to \$500 to repair or replace uninsured items owned by guests and visitors if all of the following points apply to you:

- the items are lost or damaged by an insured event at your insured address
- the items would be considered contents under this policy if they were owned by you
- we would have paid a claim for those lost or damaged items if they were owned by you.

✘ **You are not covered for:**

- any electronic or electrical items and their accessories
- cash, cheques, gift cards, or other similar financial items
- computers including laptops, electronic tablets, and accessories
- equipment or stock used in connection with any business, trade, or profession
- items covered by another insurance policy
- jewellery
- mobile phones including smart phones, smart devices, and their accessories.

Optional Cover: Choose more cover to suit your situation

You may need more cover to suit your situation, so we provide the following options. The optional covers you have purchased and we have agreed to cover, and the premium you will pay, will be stated on your Insurance Certificate.

Exclusions applying to the insured events covered by this policy also apply to these optional covers.

Unspecified Personal Effects

Cover for personal items that you or family members might take with you away from home.

→ page 47

Specified Personal Effects

Cover for personal items of higher value that you or family members might take with you away from home.

→ page 47

Motor Burnout

Loss or damage to electrical motors, including food spoilage if you have Contents Insurance.

→ page 49

Commercial Storage

For Contents Insurance holders who want to store their contents away from home.

→ page 49

Flood

Flood is not automatically covered but you can apply for optional flood cover.

→ page 50

Accidental Damage

Protection for accidents, and cover for scorching, melting, smoke, or soot that isn't covered under Fire.

→ page 50

Landlord Options:

- Tenant default
- Theft and malicious damage

For landlords with who want extra cover.

→ page 52

Sum Insured Safeguard

An increase of your Home Insurance sum insured by up to 25%.

→ page 53

Personal Effects

You will be covered for loss or damage during the period of insurance:

- anywhere in Australia and New Zealand
- anywhere else in the world for up to 90 days of your departure from Australia.

✔ Unspecified Personal Effects cover for items worth up to \$1,000

You will be covered for unspecified personal effects up to \$1,000 per item when you take them away from your home. The amount we agree to cover will be stated on your Insurance Certificate.

✔ Specified Personal Effects cover for items worth more than \$1,000

If you want to insure items worth more than \$1,000 outside of your home, you can ask for Specified Personal Effects cover. You will tell us which items you want covered, and how much they are worth. The amount we agree to cover will be stated on your Insurance Certificate.


You can get Specified Personal Effects cover for the following categories of items: bicycles, clothing, medical aids, musical instruments, jewellery and watches, photographic equipment, and sporting equipment.

✔ Unspecified personal effects items you are covered for

You are covered for the following items as unspecified personal effects:

- baby capsules, children's car seats, and prams
- bicycles and e-bikes
- binoculars, opera glasses, telescopes
- children's toys
- clothes, hats, and furs
- cosmetics and toiletries
- handbags, briefcases, wallets, clipboard folders, suitcases, and other travel bags but not their contents unless the contents are also listed here and covered by your optional Personal Effects cover stated on your Insurance Certificate
- jewellery
- medals
- medical aids including hearing aids, dentures, wheelchairs, walking sticks, and crutches
- musical instruments not used for business (not while in use)

- photographic and video equipment, and associated accessories
- picnic sets, picnic rugs, and non-fabric camping equipment
- portable music systems and CB radios
- spectacles, sunglasses, and contact lenses
- sporting equipment and associated accessories (not while in use)
- watches and clocks (apart from damage caused by over-winding)
- writing instruments.

 **You are not covered for:**

Amounts higher than what is stated on your Insurance Certificate, or for items not listed above as an unspecified personal effect.

You are also not covered for:

- aircraft, drones, model crafts, and their accessories
- any electronic or electrical items and their accessories
- bicycles or e-bikes that have not been locked to a fixed object with a device designed specifically for bicycles or e-bikes
- cash, cheques, gift cards or other similar financial items, stamps, travel or other tickets, coupons, licences, passports or other documents
- computers including laptops, electronic tablets, and their accessories
- diving equipment
- gold or silver nuggets and ingots, or uncut and unset gems
- items damaged from being cleaned by chemicals not considered usual for domestic household cleaning
- mobile phones including smart phones, smart devices, and their accessories
- motor vehicles, caravans, and trailers, and their accessories
- motorised bicycles or motorised scooters
- motorised or non-motorised watercraft including their accessories or spare parts
- motorised vehicles, go-karts, motorcycles, mini-bikes, trail bikes including their accessories, spare parts or helmets
- parachutes
- photographic equipment or instruments used for any business activity
- sporting equipment (including fishing equipment and firearms) while in use.

Motor Burnout

This option covers you for loss or damage to electric motors that are less than ten years old. Electric motors are commonly found in home appliances like fridges, freezers, or washing machines.

The burnout must be caused by an electric current, power surge, or both, and must happen at the insured address.

- ✔ We will pay to repair the electric motor or the replacement cost of an equivalent motor in a sealed unit of the same specification and standard available. We will only pay to replace the appliance if it costs less than repairing or replacing the motor.

If you have Contents Insurance, you have an Additional Benefit that covers food spoiled because of an insured event, on → **page 43**.

✘ You are not covered for:

- any motor that is covered by a warranty
- any motor that is part of an item used in connection with your business, trade, or occupation
- damage caused by spoiled food
- damage to fuses, switches, lighting or heating elements, electrical contacts or protective devices
- loss or damage that occurs because you cannot use the motor, such as contamination of a pool
- replacing worn or damaged parts caused by normal wear and tear
- the cost of removing or replacing a submerged or underground motor
- the costs of hiring a replacement motor or appliance.

Commercial Storage

Sometimes you need to put your belongings into storage when you're moving location, travelling overseas, or completing renovations.

- ✔ We will cover loss or damage caused by an insured event to contents stored in a commercial storage facility for your period of insurance. This only includes contents covered under your Contents Insurance cover, and during the period of insurance.

✘ You are not covered for:

Loss or damage to:

- cash, cheques, gift cards, and other similar financial items
- computers, including laptops, electronic tablets, and their accessories

- contents in storage after your contents policy at the insured address ceases
- contents in transit to or from the commercial storage facility
- contents that are stolen when there is no forced entry into the storage space the items are in
- contents that do not belong to you
- jewellery, watches, gems, and any precious metals
- mobile phones including smart phones, smart devices, and their accessories.

Flood

✓ We will pay for loss or damage at your insured address caused by flood.

Flood is defined as the covering of normally dry land by water that has escaped or been released from the normal confines of:

- a lake, river, creek, or other natural watercourse (whether or not any of them have been altered or modified)
- a reservoir, canal or dam.

✗ **You are not covered for:**

Loss or damage caused by actions of the sea or a storm surge.


You are not covered for loss or damage to:

- fences and gates that are not in good condition
- garden borders, driveways, paths, pavers, or gardens
- jetties, wharves, and pontoons
- retaining walls
- the liner and cover of a swimming pool or spa
- the surface of a tennis court
- water in a swimming pool or spa.

Accidental Damage

Accidental damage is loss or damage caused by a sudden, unintended or unexpected event that is not the result of a deliberate act. For example, spilling red wine on carpet, or dropping and breaking a fragile item, such as a vase.

This option is useful if you want to be covered for some damage that is not covered in the 'ten events' part of Home and Contents Insurance on → **page 24**.

-  You are covered for loss or damage caused to your insured home and contents by an accident at your insured address. The exclusions applying to the insured events covered by this policy also apply to this optional cover, with the following exceptions:

Insured event

What this option also covers

Fire

- Loss or damage caused by scorching or melting when there was heat but no flame. This includes scorch marks caused by a hot pan on your benchtop
- Loss or damage caused by smoke or soot when no damage from fire has occurred.

Breakage of glass, ceramic, or sanitary fixtures

- Glass or crystal items that are designed to be carried by hand
- Glass that is in a television set, radio, tablet or visual display unit
- Glass that forms part of a radio, clock, vase, ornament, or lamp.


Impact at the home

Accidental loss or damage caused by any animal or bird kept at the insured address; for example, your pet runs through your home, overturns a table, and damages it.

 **You are not covered for:**

Accidental loss or damage caused by:

- a computer virus, a computer malfunction, or loss or corruption of electronic data
- a tenant living in the home or a paying guest staying in the home
- an intentional or deliberate act and any resulting damage
- animals or birds, or their excrement, unless animals or birds impact the home or contents
- any construction, alteration, or renovation work
- any power surge or fluctuation that is not caused by a lightning strike
- scratching, chipping, or denting caused by normal use
- the process of professional cleaning, repairing, restoring, or renovation, or when cleaning involves chemicals other than domestic household chemicals
- the scorching or burning by a cigar, cigarette, or pipe.

 **You are not covered for:**

Accidental loss or damage to the following items:

- aircraft, drones or model craft and their accessories

- bicycles and e-bikes while they are being used
- cash, cheques, gift cards, and other similar financial items
- CDs, DVDs, digital storage devices, audio and video tapes, records, computer software, game cartridges, and game consoles
- clothing or accessories
- items used in any business, trade, or profession
- mobile phones including smart phones, smart devices, and their accessories
- sporting, recreational, or leisure goods and equipment while they are being used
- swimming pools, spas, or any associated equipment.

Landlord: Tenant Default cover

- ✓ We will pay for your net rental income until your building is re-tenanted or rental payments start again. We will pay up to the amount stated on your Insurance Certificate, less any bond money you are entitled to.

This cover only applies if you and the tenant have a signed written lease agreement which has been in place for at least four weeks before the loss occurs. An additional excess will apply.

To be covered:

- the rent must not be in arrears before applying for this cover
- you need to have collected rent from the tenant before the default occurs
- you need to have issued all required notices to the tenant or provided proof to us that the tenant has vacated the premises.

Landlord: Theft and malicious damage by tenants and their visitors

- ✓ You are covered for loss, damage or destruction caused by theft or malicious damage by your tenant or their visitors, unless they were acting with your consent. You must report the incident to police to be covered.

This cover only applies if you and the tenant have a signed written lease agreement which has been in place for at least four weeks before the loss occurs. You will be covered up to the amount stated on your Insurance Certificate. An additional excess will apply.

- ✗ You are not covered for loss or damage caused by your home not being in good condition.

Sum Insured Safeguard

When you have Home Insurance and make a claim, we might determine that the cost to replace or repair damage to your home exceeds your sum insured. If we do, the Sum Insured Safeguard cover means we will increase your sum insured that is stated on your Insurance Certificate by up to an additional 25%.

You are not covered for:

This optional cover will not apply to the limits, as stated in this PDS, for the following Additional Benefits:

- Landlord benefits
- Removal of debris
- Temporary accommodation.

Your legal liability cover for Home and Contents

Liability cover can protect you or your family for claims that may be made against you or them.

The most we will pay for all claims (including legal costs) arising from any one accident under this cover is \$20 million (including GST), less any applicable excess.

Legal liability cover if you have Home Insurance

If you have Home Insurance, we will cover your legal liability as owner or owner-occupier of your home for death or physical injury to other people, or for loss or damage to other people's property caused by an accident. The accident must occur during the term of your insurance, and at the insured address.

We will also cover the reasonable legal costs that have been incurred with our prior written consent. Let us know if you expect to incur legal costs before doing so.


Legal liability cover if you have Contents Insurance

If you have Contents Insurance, we will cover your legal liability (other than as owner or owner-occupier of a home) for death or physical injury to other people, or for loss or damage to other people's property caused by an accident. The accident must occur during the term of your insurance, and can happen anywhere in Australia.

Your contents might be in a house, residential flat, unit, townhouse, apartment, or villa that you own, but that also has a body corporate which has legal liability cover for death, injury, or damage to property. If so, we will cover you to the extent that your legal liability as owner or owner-occupier is not covered by the body corporate's legal liability cover. The accident must occur during the term of your insurance, and at the home, or the common areas next to your home.

We will also cover the reasonable legal costs that have been incurred with our prior written consent. Let us know if you expect to incur legal costs before doing so.

What is not covered

-  We will not cover you or any other person for any legal liability caused by or in connection with the following unless we have noted otherwise.

We will not cover your legal liability for:

Agreements you entered into

Any agreement or contract you enter into.



However, we will cover you:

- if the legal liability would have existed regardless of any agreement or contract
- if the legal liability exists under a residential lease, when you are a domestic tenant and your contents in a landlord's residential property are insured with us.

Animals

If animals other than your pets are involved.

Asbestos

The presence of asbestos at the home or at the insured address.

Building work

Claims involving buildings in the process of alteration, repair, or renovation costing more than \$50,000, or buildings under construction or demolition.

Business activities

Any business, trade or profession including farming, grazing, livestock agisting, or other agricultural activity.



However, we will cover you for:

- death or bodily injury to a domestic boarder, tenant, or paying guest of yours, and who is not a member of your family
 - part-time casual babysitting by you in circumstances where you do not need to be authorised by any regulatory body.
-

We will not cover your legal liability for:

Computers The use or maintenance of email, internet or intranet services or sites, or computer viruses.

Death or injury

- Of you or your family
- Of your pets or your family's pets
- Of a household member.



However, we will cover you for:

The death or injury of a person who is a domestic boarder, tenant, or paying guest of yours, and who is not a member of your family.

Defamation Legal action brought against you to do with defamation, libel, or slander.

Deliberate acts or omissions An act or omission by you, your family, anyone living at the insured address, or anyone acting with your consent which:

- is deliberate
- is a deliberate lack of action
- demonstrates a reckless disregard for the consequences of that action or omission.

Disease or illness

- Disease or illness caused by asbestos in any form
- Disease, illness, or infection you knowingly spread, or failed to take due care to prevent spreading after becoming aware of it.


Drones The use by you, your family, or a household member of drones or other remotely or autonomously controlled aerial devices.

Illegal drugs and alcohol An incident if:

- you were under the influence of, or your judgment was affected by, any illegal substance or illegal drug
- you possessed, supplied, or consumed illegal substances or illegal drugs.

Legal action in other countries Legal action, claims, proceedings or demands brought against you, decided, or heard in a country other than Australia.


We will not cover your legal liability for:

Official roles	Your actions or duties as a committee member or director of a club or association, as a coach, referee or official at a game or organised activity.
Professional sporting	When you, your family, or a household member engage in any professional sporting activity.
Property owned by you	<p>Damage to property:</p> <ul style="list-style-type: none">• owned by you, your family, or a household member• owned by someone else and in the physical or legal control of you, your family, or a household member. <p>Any building or land other than the home or land at the insured address stated on your Insurance Certificate.</p>
Transport	<p>The use, ownership or control of:</p> <ul style="list-style-type: none">• aircraft or an airfield• any vehicle or form of transport that requires compulsory registration and insurance• caravans, trailers or mobile homes• motor vehicles, motorbikes, trail bikes, mini bikes, motorised go-karts, motorised bicycles or motorised scooters• watercraft. <p> However, we will cover you for the use, ownership, or control of a:</p> <ul style="list-style-type: none">• bicycle or e-bike• domestic garden appliance (including a ride-on mower)• golf cart or buggy• motorised or other wheelchairs, and mobility scooters• sailboard, surfboard, or non-motorised canoe, kayak or surf ski.

We will not cover your legal liability for:

- Workers**
- Any person deemed to be employed by you, or your family, for the purposes of the relevant workers compensation legislation
 - Damage to the property of any person employed by you or your family
 - Any law relating to workers' or employees' compensation
 - Any law relating to employment practices including wrongful or unfair dismissal, discrimination and equal opportunity
 - Any contract of employment.
-

General Exclusions: What this policy will never cover

 Some events and causes are never covered by this policy. These are known as 'General Exclusions' and apply to the whole policy. You are not covered for any loss, damage, or legal liability you incur resulting directly or indirectly from events and causes listed below.

Action of the sea, high water, or underground water

You are not covered for loss or damage caused by:

- high tide, king tide, tidal wave, storm surge, or any other action of the sea
- flood, unless you have selected and we have agreed to provide this optional cover and it's stated on your Insurance Certificate
- underground water seepage or pressure.

Asbestos

You are not covered for loss, damage, or any legal liability you incur caused by the presence of asbestos at the home or at the insured address.

Breaking the law

You are not covered for loss, damage, or any legal liability you incur caused by you, or anyone with your knowledge and permission, doing the following things:

- committing or attempting to commit any illegal or unlawful act or omission
- using the insured address for illegal or unlawful purposes
- failing to comply with any Commonwealth, State, Territory, or local government law, ordinance, or regulations. This includes but is not limited to events relating to:
 - aircraft, drones, or model craft
 - assault
 - breach of copyright
 - control and safekeeping of dangerous or restricted breeds of dogs or any other animal
 - dangerous goods and liquids
 - emissions, effluent, or pollution
 - fines, penalties, court costs, punitive, exemplary, or aggravated damages
 - firearms
 - malicious damage
 - non-conforming building products
 - pool fencing and gating
 - the installation of balcony railings or balustrades
 - the installation of smoke detectors
 - the possession, production, supply, or use of illegal substances or illegal drugs.

Business activity

You are not covered for loss or damage caused to any part of the insured address specifically used for any business, trade, or profession.

But, subject to the policy terms and conditions, we will cover an area of the home used as a home office, and for any other business activity that we have accepted and is stated on your Insurance Certificate.

Consequential loss

You are not covered for consequential or indirect loss, inconvenience or expense, including things like:

- costs arising from any business interruption
- cost of any water loss
- loss of business records
- loss of profit or loss of income
- the intellectual or sentimental value of an item.

Contamination or pollution

You are not covered for loss, damage, or any legal liability you incur because of:

- any action taken by a public authority to prevent, limit, or remedy the actual or threatened release of any biological, viral, chemical, or poisonous pollutant or contaminant
- any biological, viral, chemical, or poisonous pollutant or contaminant
- radioactivity or the use or escape of any nuclear fuel, material, or waste
- the manufacture, storage, use, consumption, or distribution at your home of regulated drug precursors or controlled drugs.

Contents in the open air

You are not covered for loss or damage that occurs to the following items while they are in the open air:

- cash, cheques, gift cards, and other similar financial items
- computers including laptops, electronic tablets, and accessories
- contents items that are on display for sale or exhibition
- mobile phones including smart phones, smart devices, and their accessories
- theft from the common area or car parking lot of the home, for example, theft of clothes from a clothes line in a common area of a unit block.

Defects, structural faults, or design faults

You are not covered for loss, damage, or any legal liability you incur caused by a defect, a structural fault, or design fault that you knew about, or should reasonably have known about, and was either:

- caused by you not taking reasonable care of the home or contents
- not fixed by you within a reasonable time before the loss or damage occurred.

Earth movement

You are not covered for loss, damage, or any legal liability you incur caused by any earth movement.

Earth movement you could be covered for

If you have Home or Contents Insurance, we will cover loss or damage caused by earth movement that occurs within 72 hours and as a direct result of the following insured events:

- Earthquake or tsunami
- Explosion
- Storms and rainwater.

Gradual deterioration

You are not covered for loss or damage caused by rust, corrosion, rot, mould, rising damp, mildew, wear, tear, fading, or other gradual deterioration.

Hydrostatic pressure

You are not covered for loss or damage caused by the force and pressure of fluids that are at rest. For example, damage from water leaking because of pressure on pool or retaining walls.

Intentional acts

You are not covered for loss, damage, or any legal liability you incur as a result of an intentional act by you, or a person acting with your, your family's, or a household member's consent.

Loss of data

You are not covered for the loss of, or denial of access to, any electronically stored files or data, or their cost of recovery, reinstallation or replacement.

Mechanical or electrical breakdown

You are not covered for loss or damage caused by mechanical or electrical breakdown, or for equipment failing to work properly.

✓ **Mechanical or electrical breakdown you could be covered for**

We will cover mechanical or electrical breakdown if the loss or damage is covered by your optional Motor Burnout cover stated on your Insurance Certificate. This is subject to the terms and conditions of your policy.

If you have Home and Contents Insurance, you will be covered for mechanical or electrical breakdown if it is caused by:

- a lightning strike at the home
- impact at the home.

✗ **Ownership of property**

You are not covered for loss or damage to any home, contents, or property that is not owned by you or you are legally responsible for. Some contents owned by other people will be covered under the Additional Benefit → [page 45](#).

✗ **Poor condition**

You are not covered for loss or damage you incur because:

- you have not done building work to the home requested by a relevant authority before the loss or damage occurred; or
- you have not kept the home or contents in good condition and existing defects or faults contributed to or caused the loss or damage.

✗ **Repossession**

You are not covered for any loss, damage, or any legal liability you incur caused by seizure, repossession, confiscation, nationalisation, or requisition by any organisation or individual with the legal right to do so.

✗ **Terrorism**

You are not covered for any loss, damage, or any legal liability you incur caused by any act of terrorism that involves any biological, chemical or nuclear weapons, contamination, pollution, or explosion.

✗ **Trees, shrubs, or plants**

You are not covered for any loss, damage, or any legal liability you incur caused by the roots of trees or plants of any kind, or caused by the act of tree lopping or felling at the insured address.

Uninsured period (first 72 hours of this policy)

You are not covered for any loss, damage, or any legal liability you incur within 72 hours of when you purchase your insurance cover because of:

- bushfire or grassfire
- a flood
- a storm.

When you will be covered in the first 72 hours

You will be covered if your Home and Contents Insurance, and optional Flood cover if you have it, started:

- immediately after another policy covering the same risk, with the same level of cover ended, without a break in cover; or
- the same day you bought your home or moved to a new address.

When your home is unoccupied

We will only cover loss or damage that occurs after the home has been unoccupied for a period of longer than 60 consecutive days if the following three conditions are met:

- you have told us the property is unoccupied
- we have agreed to provide cover while the home is unoccupied up to a maximum of 180 days
- you have complied with our conditions.

Vermin

We will not cover loss or damage caused by termites and other insects, birds, lizards, rodents, or vermin.

War

We will not cover loss or damage caused by war (whether war is declared or not), acts of a foreign enemy, civil war, insurrection, rebellion, a military coup, or any looting or rioting following these incidents.

We will not cover loss or damage where a claim payment breaches any sanction, prohibition, or restriction under various international laws, regulations, United Nations resolutions, or trade sanctions.

5. Your sum insured, premiums, renewals, and cancelling

Here are the nuts and bolts of your policy: the amounts you're covered for, how premiums work, what happens at renewal time, and how your policy can be cancelled.



We will pay up to your maximum sum insured	64
Paying your premium	65
Renewing the policy	66
Cancelling the policy.....	67

We will pay up to your maximum sum insured

You decide and tell us an amount that is enough to rebuild, repair, or replace your damaged home or your contents. This sum will be stated on your Insurance Certificate and is known as your 'sum insured'. You can use our online calculators to help you establish a sum insured.

For your home, a professional valuer or building contractor can help you decide the cost of rebuilding your home. You should consider:

- any improvements you have made to the home that may add to the costs of rebuilding
- any additional costs associated with rebuilding, such as site works and access restrictions.

For your contents, a dealer or professional valuer can help you calculate the value of items such as jewellery, collections, and art works. Keep your receipts in a safe place in case we need them to process a claim.

Your sum insured will increase each year

Each year, we will automatically increase the sum insured that is shown on your Insurance Certificate for both your home and contents. We allow for an increase of costs and use industry cost guides as a reference.

For your contents, we do not automatically increase the sums insured for specified contents items, or personal effects items. Review the value of these items regularly to make sure they are sufficiently insured for the cost of replacement.

You can ask us to adjust your sum insured

You can ask us to adjust the sum insured at any time. If we agree, the change that you request may mean that your premium changes.

Review your sum insured for home, contents, specified contents, and personal effects regularly. You are still responsible for checking the sum insured at each renewal, even though we automatically adjust this value. If you have not nominated the correct sum insured, you could be underinsured if you suffer a total loss and we accept your claim.

Paying your premium

We will give you information about when payment is due. You must pay the premium by the due date to have this insurance cover. The total payable includes government charges.

You can pay yearly or in instalments

You can pay once a year, or by instalments. If you choose to pay by instalments, the total premium may be higher and fees will apply. We will tell you what the total yearly and instalment amounts are, so you will know the difference.

The following fees apply:

- Monthly instalment processing fee — 12 payments each year of 66 cents per \$100 of premium or part of \$100
- Fortnightly instalment processing fee — 26 payments each year of 31 cents per \$100 of premium or part of \$100.

You need to pay your premium on time to stay covered

If an instalment payment is overdue by 14 days or more, we can refuse to pay a claim.

If an instalment payment is overdue by one month or more, we will cancel your policy automatically without notice.

You may not be covered for any claim that occurs after the expiry date for policies that renew after 12 months if you do not pay your premium by the expiry date.

How we calculate your premium

The premium we quote is the amount you must pay for this insurance. The premium takes into account factors such as:

- all relevant government charges, taxes, and levies
- any optional covers you choose
- any previous claims
- people who live in your home
- the amount of your excess
- the location and characteristics of your home
- the security features you have
- your nominated sum insured.

We may change these or other factors at any time, and this might affect your premium. The premium we quote for insurance is at our discretion.

Renewing the policy

We may offer to renew your policy. If we do, we will let you know in writing at least 14 days before the expiry date that is stated on your Insurance Certificate. We will tell you about any changes to the terms of your policy.

If we do not offer to renew your policy, we will send you a notice in writing.

Your premium might increase on renewal

The offer of renewal will show your new sum insured and the premium and excess for the new period. Your new premium may be higher than what you paid for your previous policy.



Tell us if any information in our offer of renewal is incorrect

If you receive an offer of renewal, you must tell us if any information is incorrect or incomplete. If you don't tell us, we may reduce the amount we will pay, or refuse to pay a claim. This is part of your duty of disclosure.



We will use your existing payment information to pay for your new policy

If you accept our offer of renewal and have an automatic payment arrangement with us, we will charge the renewal premium to your account or credit card. You can change how you pay your premium by contacting us.



Tell us if you don't want to renew your policy

If you have an automatic payment arrangement with us, you must tell us if you don't want to accept our offer of renewal before the expiry date on your Insurance Certificate.

Cancelling the policy

You may cancel the policy at any time. If you cancel this policy within 21 days of the issue or renewal date and no claim is made (the cooling-off period), you will receive a full refund of the premium you have paid.

If you cancel your policy after 21 days

If you decide to cancel your policy after 21 days from the issue or renewal date and haven't made a claim, we will refund you for the premium that would have covered you after the cancellation date. We may charge an early cancellation fee of \$40.00.

If you paid your premium by instalments, you will receive no refund of any part of an instalment you have paid and we will not charge you a cancellation fee.

We can cancel the policy if you don't meet your conditions of cover

We can cancel your policy when permitted by law, including if you don't meet your conditions of cover. We will send you a notice of cancellation to your last known address. We may refund what is left of the premium you've paid. If we cancel your policy because you intended to deceive us, we consider this to be fraudulent and we may not refund any money to you.

6. Definitions of words and phrases

Here is a list of plain language definitions for terms and phrases we use in this document.

Term	Definition
A accident	An event that is sudden, unintended, and unexpected, and that is not the result of a deliberate act.
action of the sea	Any action or movement of the sea, including a rise in ocean or sea level, storm surge, a high tide, or a king tide. This does not include a tsunami.
B body corporate	An owners' corporation, strata company, or strata corporation under the legislation that applies in the State or Territory where the property is located.
business activity	Any registered business, or any activity that derives an income.
C collection	A group of items that has a higher value collectively than as separate items.
commercial storage facility	A business in Australia designed to store items in secure spaces that is lockable, only accessible by you or someone authorised by you, and fully enclosed.
contents	Your household and personal items that: <ul style="list-style-type: none"> ▪ you own or are legally responsible for ▪ you use primarily for domestic purposes ▪ are not fixtures.
D drones	Unmanned aerial vehicles, or any other vehicle that is controlled remotely or can operate without human involvement.
E e-bikes	Any bicycle using an electric motor speed limited to 25 kilometres an hour, with a maximum power of 250w.
earth movement	An action or movement of the earth as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, or shrinkage.
energy storage systems	Any permanent device or system, such as batteries, cabinets, control systems, and their parts, that is both: <ul style="list-style-type: none"> ▪ compliant with local laws and regulations ▪ installed in your home by a licensed electrician or authorised installer. <p>This does not include dams or other non-battery storage systems.</p>
excess	The amount you must pay for each claim. The amount and type of excess that applies is stated on your Insurance Certificate.

Term	Definition
F family	Anyone who permanently lives with you at your home who you are related to or in a married or de facto relationship with, or who is related to the person you are married to or in a de facto relationship with.
farming	The growing of crops or raising of livestock, except for personal consumption or as pets.
fixtures	Items that are permanently attached to your home or buildings at the insured address, but not carpets or internal window coverings.
flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: <ul style="list-style-type: none"> ▪ a lake, river, creek, or other natural watercourse (whether or not any of them have been altered or modified) ▪ a reservoir, canal or dam.
G good condition	Your insured home and contents have no defects or faults that pose a risk to what is covered under your policy. This includes but is not limited to the home having: <ul style="list-style-type: none"> ▪ no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, floors, fences, or anywhere else ▪ a sound and solid structure with no damage to foundations, walls, steps, flooring, ceilings, gates, and fences ▪ no damage from or infestation of termites, ants, vermin, or other creatures ▪ no broken or boarded-up windows.
H home	The private residential buildings at the insured address stated on the Insurance Certificate, including domestic fixtures and permanent structural improvements.
home office equipment	Office equipment that is used for any business, trade, or profession that you operate at the insured home.
household member	A person who permanently lives with you at your home, but not your family, tenants, or paying guests.
I insured address	The address that is covered by your Home and Contents Insurance, and that is stated on your Insurance Certificate.
insured event	Any event listed in the Your Insurance Cover section of this Product Disclosure Statement that is covered by our insurance agreement.
L lease agreement	The contract between you and the tenant to rent the property as prescribed by the current legislation in your State or Territory.
loss or damage	Physical loss or physical damage.

Term	Definition
M malicious damage	Damage to property by one person or multiple people that is illegal or unlawful, and intentional by nature.
medical aids	Equipment used to provide assistance to people who have a temporary or permanent stabilised condition or disability. They must be external to the body and prescribed by a health professional. For example, hearing aids, dentures, wheelchairs, walking sticks, and crutches.
N net rental income	The amount of rental income you receive after you've paid agent commissions and administration costs.
O open air	Anywhere at the insured address that is not fully enclosed or lockable. For example, carports, verandahs, and pergolas.
P paying guest	A temporary visitor to your home who is not a tenant, but who pays you for hospitality, such as meals and accommodation.
period of insurance	The time between the start date and the expiry date of your policy, as stated on your Insurance Certificate.
personal effects	Personal items that you or your family members might take with you away from your insured address.
pets	Any domesticated animal that can be legally kept and that lives with you at the insured address.
R retaining wall	A wall that is not attached to the residential building and that is designed to hold back or prevent the movement of earth.
S set	A group of similar or related items that belong or function together.
specified contents	Contents items you have specified on the policy for a nominated sum insured and are stated on your Insurance Certificate.
specified personal effects	Personal items you might take with you away from home that you want extra cover for and are stated on your Insurance Certificate.
sporting equipment	Equipment you use for sporting activities and competitions, and for leisure and recreational activities. It does not include: <ul style="list-style-type: none"> • camping equipment, diving equipment, parachute, hang glider, aircraft, water craft, motor vehicle, motorcycle, trail bike, mini bike, or motorised go-kart • any spare part or accessory for that equipment such as helmets, gloves, boots, goggles, or over-suit.
start date	The date your insurance cover begins as stated on your Insurance Certificate.

Term	Definition
storm	A weather event, including cyclones, that may be accompanied by strong winds, rain, lightning, hail, snow, or dust.
storm surge	An increase in the sea level caused by a weather event that pushes water onshore.
sum insured	The amount you have chosen to insure your home, contents, specified items, or personal effects for, as stated on your Insurance Certificate. The most we will pay if you claim for an insured event.
T terrorism	Any act by a person, alone or with an organisation or foreign government, who: <ul style="list-style-type: none"> ▪ uses or threatens force or violence ▪ aims to create public fear ▪ aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.
tools of trade	Tools or equipment you use for any trade or profession that you perform, or that are used to make an income.
tsunami	An ocean wave caused by an earthquake or earth tremor under the sea.
U unliveable	When a home is so damaged that: <ul style="list-style-type: none"> ▪ normal domestic activities like cooking and sanitation cannot be performed; or ▪ local authorities will not provide permission for the home to be inhabited; or ▪ we otherwise agree that you can't live in the home.
unoccupied	No person is sleeping or living in the home two or more days in a row, or someone is living there without your consent.
W we / us / our	The product issuer named in this document.
Y you / your	The person or people named as the insured on your Insurance Certificate. Also refers to the members of your family who normally live with you at the insured address.

Quick access

1

Fire

An overview of your insurance product

→ page 3

2

Our agreement

This policy explains our agreement with each other

→ page 10

3

Claims

How to make a claim and what happens next

→ page 17

4

Your cover

What your home and contents are insured for

→ page 23

5

Your policy

Your sum insured, premiums, renewals, and cancelling

→ page 63

6

Definitions

Definitions of words and phrases in this document

→ page 68

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