



**Your Home and Contents
Insurance Policy**

Protect my castle

Product Disclosure Statement

Prepared on 21 September 2023



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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An overview of your insurance

We've written this Product Disclosure Statement (PDS) 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 PDS before making a final decision to purchase this product.



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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

Words and phrases with a special meaning

Certain words and phrases in this PDS have plain language definitions as shown in the Definitions section on [→ page 72](#). These words and phrases in the policy have the same meaning wherever they are used.

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 listed on your insurance certificate.**

+ Optional cover

Unspecified
Personal Effects



→ page 48

Specified
Personal Effects



→ page 50

Motor
Burnout



→ page 51

Commercial
Storage



→ page 51

Flood



→ page 52

Accidental
Damage



→ page 53

Landlord
Options:



- Tenant default
- Theft and malicious damage

→ page 54

Sum Insured
Safeguard



→ page 56

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 53



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 48



When floods happen

Flood is not automatically covered but you can apply for optional **Flood** cover.
→ page 52

Steps to take when you first receive your policy documents

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 61.



You can cancel without charge within 21 days

If you change your mind about taking out this policy, 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

To ensure the information you provided us is correct and complete, please review your Insurance Certificate which includes your Declarations. If any of the information needs to be updated, you must tell us.

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.



Our agreement

This policy explains our agreement with you

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



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Your Insurance Contract

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



Current Insurance Certificate



This Product Disclosure Statement (PDS)



Any applicable Supplementary PDS (SPDS)

After reading these documents carefully, you should keep them in a safe place for future reference.



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 stated on your Insurance Certificate.

An SPDS provides an update on information contained in this PDS.

Changes to this PDS

The information in this PDS may change. If any new information is materially adverse, we will issue a new PDS or SPDS. If any new information is not materially adverse, we may update the PDS without notifying you. You can obtain a copy of the PDS, any applicable SPDS, and any other information that updates the PDS, at no cost to you, by:

- contacting us at the address or telephone number shown on your Insurance Certificate, or
- visiting our website.

Joint policyholders and authorised people

If you have named more than one person as joint policyholders, 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 been made by all insured people.

You may appoint someone to represent you as an authorised person, such as a family member. We will treat any statement, act, omission, claim or request from them as having been made by you. This authorised person will be able to manage your policy, including changing, amending, or cancelling this policy.

Your obligations and the conditions of your cover

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

Your duty not to make a misrepresentation

What you need to tell us

We will ask you questions:

- when you apply for insurance
- before we agree to renew, extend, vary or reinstate your policy.

Your answers will help us decide whether to insure you, and on what terms. Each question we ask you is important. Please answer each one fully, accurately and honestly.

Your duty to us

You have a legal duty under the Insurance Contracts Act to take reasonable care not to make a misrepresentation to us. This duty first arises when you enter into an insurance contract with us.

Before we agree to renew, extend, vary or reinstate your policy, we may remind you of your previous answers to our questions. Your duty extends to telling us whether any of this information has changed.

Failing in your duty can seriously affect your cover

If you fail in your duty, we may, where permitted by law, do either or both of these:

- cancel your policy
- reduce the amount we pay you if you make a claim.

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

! Important things you must tell us about during the period of insurance

What you must tell us

... During the period of insurance, you must tell us about any of the following things as soon as reasonably possible after you learn any of them are going to occur or have occurred:

Condition of your home:

- your home is no longer in good condition → **page 15**
- you find out asbestos is present in any part of the roof materials on any buildings at your insured address
- you find out that the main building material of the walls or roof of your home has been noted incorrectly in your Declarations, or that the material will change
- construction, alteration, or renovation work begins that involves removing the roof or external walls, building-in under your home, raising your home, or removing or replacing stumps
- your home will be demolished
- your home is heritage listed or has a heritage overlay.

Change of address:

- you move to a new address (only if you have contents insurance cover).

Change of tenancy:

- there is a change in the rent your tenant must pay (only if you have Landlord Options cover)
- you no longer have a signed written lease agreement with your tenant or you stop using a licensed property manager for your tenanted home (only if you have Landlord Options cover) → **page 54.**

Occupancy:

- your home will be unoccupied for more than 180 days → **page 65**
- someone is living at your home without your consent
- there will be a change to how your home is occupied because you're going to rent the home as a landlord, you plan to move back into the home, or you plan to use the home as your holiday home
- any paying guests will stay at your home → **page 75**
- your home is shared with four or more people who are not your family (only if you have contents insurance cover).

Use of home:

- any part of your home is or will be used for a business, trade, or profession, other than only as a home office.

Change of financing:

- you need to add or remove an interested lender or financier to your policy.

Change of security:

- security devices on your home (including alarms, deadlocks, and window locks) change or are no longer maintained in good working order.

When you tell us about any of these things

We will assess what you have told us against our acceptance criteria. We then may:

- note the updated details on your policy
- propose a variation to your policy, such as a revised premium
- cancel your policy, in which case we will refund what is left of the premium you've paid (except in the case of fraud).

If you fail to tell us about any of these things

If you fail to tell us about any of these things as soon as reasonably possible after you learn any of them are going to occur or have occurred, we may (where permitted by law):

- refuse to pay a claim
- reduce the amount we pay for a claim
- cancel your policy → [page 71](#)

Changing your policy during the period of insurance

Please contact us if you wish to request any changes to your policy during the period of insurance. For example:

- when changing the insured address
- adding optional covers → [page 47](#)
- increasing your sum insured → [page 67](#).

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.

When your home will be unoccupied

We will provide cover while the home is unoccupied for up to a maximum of 180 consecutive days, subject to the policy terms and conditions.

When your home is unoccupied for more than 60 consecutive days, the following security and safekeeping conditions apply:

- your home must be kept secure, all windows and doors locked and security devices activated
- gardens and lawns must be kept in tidy order and mail, newspapers and deliveries collected regularly
- you must arrange for someone to check inside and outside your home regularly.

If you do not comply with these conditions, we may (where permitted by law):

- refuse to pay a claim
- reduce the amount we pay for a claim
- cancel your policy.

When your home is unoccupied for more than 60 consecutive days and you make a claim, an additional excess of \$1,000 will apply.

We will not provide any cover under the policy while your home is unoccupied if your home has been unoccupied for more than 180 days → **page 65**.

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 your insured home and contents have no defects or faults that pose a risk to what is covered under your policy. Good condition includes but is not limited to the home having:

No leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, floors, fences, or other parts of your home

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.

General Insurance Code of Practice

We subscribe to the General Insurance Code of Practice. Please refer to **codeofpractice.com.au** for further information.

The Financial Claims Scheme is there to help you

The Financial Claims Scheme (FCS) protects general insurance policyholders in the unlikely event an institution fails. You may be entitled to a payment under the FCS if you meet their eligibility criteria.

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**.

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 process.



Step 1 – Contact us

The best place to start is to contact our customer service teams:

-  Email customercare@autogeneral.com.au
-  Call See the **phone numbers** listed on your insurance documents for claims or anything else.



Step 2 – Our team will help you



Our teams will try to resolve your complaint or dispute immediately and will provide you with a reference number.



Step 3 – If we can't agree, we'll send your complaint for review



If we are unable to resolve your complaint or dispute to your satisfaction, we will escalate it to our Customer Disputes Resolution team for review.

Our Customer Disputes Resolution team will work together with you to try and resolve your complaint.

Australian Financial Complaints Authority

We aim to resolve complaints within 30 days. If we are unable to finalise your complaint within this time, we will:

- let you know the reason for the delay, and
- provide the contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA).

If you are dissatisfied with our final decision, you can also contact AFCA directly.

-  Call **1800 931 678** (free call)
-  Email info@afca.org.au
-  Mail **GPO Box 3, Melbourne, VIC, 3001**

AFCA independently resolves disputes between financial service providers (like insurers) and their clients.



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.



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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 the claims phone number listed on your insurance documents
- 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 to assess your claim.

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

This section sets out how we'll settle your claim when something happens to your home or contents.

Claims for your home

If we have accepted a claim for loss or damage to your home, we will aim to repair or rebuild using builders or suppliers in our network. We will cover repair and rebuilding costs up to the limits stated in your Insurance Certificate and this PDS.

In some circumstances, we may be unable to repair or rebuild all or part of the home, and this can impact how we settle the claim → **see page 20 When we cannot repair or rebuild.**

When we can repair or rebuild

We will have one of our assessors, builders or other suppliers assess your home and provide us with a scope of work to complete the repair or rebuild.

If the assessed scope of work and quote is less than your sum insured and we can complete the work, we will repair or rebuild your home to the same standard, specification, or quality.

If we are able to repair or rebuild:

- we will choose and appoint the builder or supplier and may enter building contracts with them on your behalf
- 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 home with original materials, we will use the nearest equivalent materials available in Australia
- we guarantee all repairs completed by our suppliers → **page 21.**

If you request a cash settlement

If we are able to repair or rebuild, but we agree to your request to pay you a cash settlement, we will pay you the amount it would have cost us to repair or rebuild, plus any applicable Additional Benefits stated in this PDS.

Examples of when we may agree to pay you a cash settlement include when you:

- have already repaired or rebuilt the damaged area
- have started renovations to the damaged area
- plan to rebuild or renovate to a different standard, specification, or quality
- intend to rebuild in a different location or site.

If the cost to repair or rebuild the home is equal to, or exceeds, your sum insured, then we will pay you the sum insured as stated on your Insurance Certificate, plus any applicable Additional Benefits stated in this PDS.

When we cannot repair or rebuild

We may not always be able to repair or rebuild the damage to your home. This may happen when:

- our supplier's capacity will result in extensive delays, or
- our supplier is unable to provide a warranty for the work, or
- pre-existing damage, maintenance issues, or building defects impact our ability to repair or rebuild, or
- it would be unsafe for our supplier to attend the property.

If this is the case, we will pay you the reasonable amount it would cost you to repair or rebuild the accepted loss or damage to your home to the same standard, specification, or quality → **see page 21 How we calculate the reasonable amount.**

Claims for your contents

If we have accepted a claim for loss or damage to your contents, we will aim to repair or replace them using a repairer or supplier in our network. We will cover repair or replacement costs up to the limits stated in your Insurance Certificate and this PDS.

In some circumstances, we may be unable to repair or replace your contents, and this can impact how we settle the claim → **see page 21 When we cannot repair or replace.**

When we can repair or replace

If the assessed cost to repair or replace your damaged contents is less than your sum insured and the other applicable limits stated in this PDS → **page 31**, we will repair or replace them. The repair or replacement will be to the same standard, specification, or quality as when new.

If we are able to repair or replace, we will:

- choose and appoint the repairer or supplier and may enter contracts with them on your behalf, or
- pay the invoice for the repair or replacement on your behalf, or
- obtain replacement contents on your behalf and provide these to you, or
- provide you with vouchers or gift cards to purchase the replacement item through one of our suppliers.

If you request a cash settlement

If we are able to repair or replace, but we agree to your request to pay you a cash settlement, we will pay you the amount it would have cost us to repair or replace, plus any applicable Additional Benefits stated in this PDS. Examples of when we may agree to pay you a cash settlement include when you:

- no longer need or have use for the contents
- intend to replace the contents with items of a higher cost or standard.

If the cost to repair or replace your contents is equal to, or exceeds, your sum insured or the other applicable limits stated in this PDS → **page 31**, we will pay you the sum insured or the limit, whichever is less, as stated on your Insurance Certificate or in this PDS.

When we cannot repair or replace

We may not be able to repair or replace all or part of your damaged contents. This may happen when:

- we have no supplier available to do the repair or provide the replacement, or
- our supplier's capacity will result in extensive delays, or
- our supplier is unable to provide a warranty for the work, or
- pre-existing damage or maintenance issues impact our ability to repair or replace.

If this is the case, we will pay you the reasonable amount it would cost you to repair or replace the contents to the same standard, specification, or quality as when new → **see page 21 How we calculate the reasonable amount.**

How we calculate the reasonable amount

When we calculate the reasonable amount it would cost to repair, rebuild, or replace, we will do either or both of the following:

- arrange for one of our assessors, builders, or suppliers to assess the damage, or
- assess any quote you provide, including reviewing the repair method, labour, and material cost.

Any assessment we do will consider current industry costs and internal and external cost databases. We will also consider any applicable additional benefits available to you.

Guarantee on workmanship

We guarantee the quality of the work and the materials used for all authorised repairs. Our builders hold the required licences to provide services in the states or territories in which they operate.

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. We may do this using your name in any action or legal process against the responsible party, without your consent, and whether or not you have a right to be fully compensated for your loss.

✔ What we will pay for

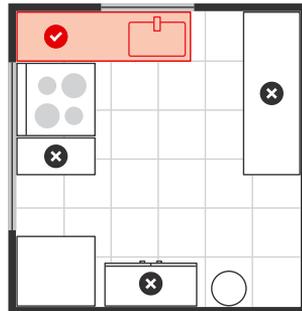
The most we will pay for any claim for your home, contents, or personal effects is stated in your policy documents.

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 41–46](#).

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.

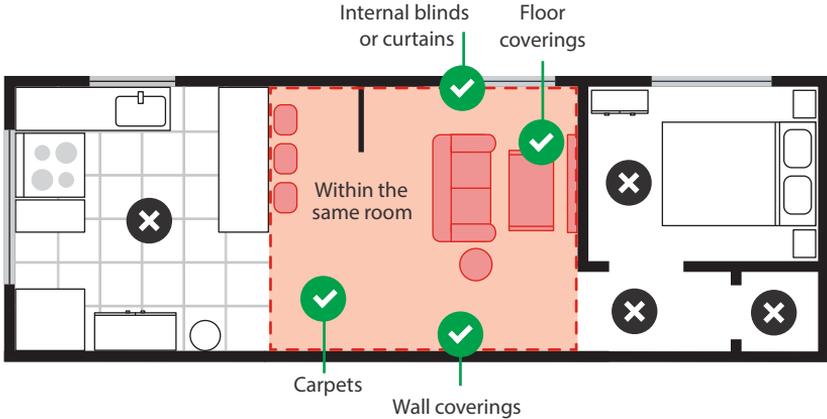
Cupboards, cabinets or benchtops

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.

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

A claim for loss or damage to your home or contents or personal effects isn't always for the total sum insured for the cover or item. This is called a partial loss.

Once a partial loss claim is settled, the sum insured stated on your Insurance Certificate remains unchanged for the remainder of the period of insurance. You can choose to increase or decrease the sum insured.

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.

Your cover

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.



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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 33

2



Lightning

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

→ page 33

3



Theft or attempted theft

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

→ page 34

4



Malicious damage, vandalism, riot, or civil commotion

When your property is damaged intentionally by others.

→ page 35

5



Breakage of glass, ceramic, and sanitary fixtures

When glass or ceramic items are broken.

→ page 36

6



Storms and rainwater

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

→ page 37

7



Escape of liquid

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

→ page 38

8



Impact at the home

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

→ page 39

9



Explosion

When an explosion causes damage to your property.

→ page 40

10



Earthquake or tsunami

When your property is damaged by an earthquake or tsunami.

→ page 40



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 electric vehicle chargers
- 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 30 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 to your contents 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 48**
- 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 on → **page 31**. You can be covered for a higher amount for some of these items if they are listed as:

- Specified Contents – Covered at the insured address only
- Specified Personal Effects – Covered away from the home.

You will need to inform us how you want these items covered, and you will pay a higher premium. These items will be listed on your Insurance Certificate.

Jewellery and watches covered under the optional Specified Personal Effects are also covered at the insured address and do not need to be separately listed as Specified Contents.

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.

1 Fire



You are covered for

Loss or damage to your insured home and contents caused by:

- fire, including bushfires and grassfires.
- heat, ash, smoke, or soot that is the direct result of a fire within 100 metres of the insured address.

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 65**
- normal use over time of items that are usually exposed to heat, ash, smoke, or soot such as a splashback
- heat, ash, smoke, or soot from a fireplace or a fire pit
- scorching or melting when there is heat but no flame
- scorch or burn marks caused by a cigar, cigarette, or pipe
- heat, ash, smoke, or soot that is the result of a fire over 100 metres away from the insured address unless you have selected and we have agreed to provide optional Accidental Damage cover on → **page 53**
- a fire maliciously lit by your tenant when the insured address is rented to tenants, 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 55** (limits apply).

2 Lightning



You are covered for

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

3 Theft or attempted theft



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 41](#).

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 61](#).



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, or a household member
- caused by your paying guest
- caused by your tenant or their visitors, 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 55](#)
- of cash, cheques, gift cards, or other similar financial items unless there is evidence of forced entry to the home.

4 Malicious damage, vandalism, riot, or civil commotion



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 55](#).



You are not covered when

- The damage is caused by someone acting with the consent of you, your family, or a household member
- The damage is caused by you, your family, or a household member
- The damage is caused by your tenant or their visitors, 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 55](#)
- The damage is caused by your paying guest
- 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, and damage occurred as a result of you advertising the event, or of the event itself.

5

Breakage of glass, ceramic, and sanitary fixtures



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 and you have Contents Insurance:

- 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
- Glass and 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 53](#).

6 Storms and rainwater



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:

- storm (including cyclone) during the uninsured period → **page 65**
- flood
- 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 that you knew about or should reasonably have known about
 - 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 15**.

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.

7 Escape of liquid



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.

You are covered for loss or damage caused by the escape of liquid from the following list of things:

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

Reasonable costs to investigate the escape of liquid if it is causing damage to your home or contents

You may not know the source of the escape of liquid so exploratory work may be required to find the source. Where possible, exploratory work should use non-destructive methods to prevent further unnecessary loss or damage.

If we accept your claim, we will:

- pay reasonable costs to locate the source of the escaped liquid at the insured address using the most suitable method of exploratory work
- repair the damage to your insured home and contents caused by necessary exploratory work.

This does not include repairs to any burst pipe or other leak source.



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, sinks or tubs during use
- to retaining walls.

8 Impact at the home



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, unless completed by a professional tree removal business
- 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.

9 Explosion



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.

10 Earthquake or tsunami



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.

An additional excess will apply as stated on your Insurance Certificate.

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 as a result of an insured event at the insured address and we agree to pay your claim, we will pay for temporary accommodation.

We pay up to 10% of your home or contents sums insured for temporary accommodation for up to a maximum period of 12 months. This is in addition to your home or contents sum insured.

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. When assessing the reasonable and appropriate costs, we consider:

- your personal circumstances and living situation at the time of the insured event
- if you own the home and live in it. Then we will use the weekly long-term rentable value of your home as a guide for the amount we may pay
- accommodation options available in your area
- if you are renting. Then 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 if they cannot reasonably be stored at your temporary accommodation or remain in the home.

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

- after 12 months from the date the damage occurred or once the limit noted above has been reached, whichever is sooner
- beyond the time it takes to repair or rebuild the part of your home that was damaged
- when additional upgrades to the home are being completed that are not part of your claim
- if your home is no longer unliveable
- 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 when you have home insurance

- ✔ We provide cover for lost rental income and damage to some contents if your tenanted home is damaged by 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 'Loss of rent' or 'Landlord's contents' as a result of tenant default or theft and malicious damage by tenants and their visitors. 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 [→ pages 54-55](#).

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
- light fittings.
- internal window coverings

✗ 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 caused by an insured event at the insured address
- you suffered the paraplegia or quadriplegia as a result of the 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

- ✓ If your keys are stolen during the period of 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.

You don't have to pay an excess if you claim for replacement of locks and stolen keys only.

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 loss or damage to contents caused by an insured event covered under your policy and happening during the period of insurance when you are staying in:
 - a hospital or nursing home
 - a holiday apartment
 - a motel or hotel room
 - a residential club
 - another home
 - the fully enclosed residence of an educational institution.

You are not covered for:

- contents outside Australia
- loss or damage to contents 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 51](#)
- 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 for Contents Insurance

 We will pay up to 20% of your contents sum insured for loss or damage to contents during the period of insurance while they are being moved to a new address in Australia.

The loss or 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 loss or damage caused by an insured event to 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 once all your contents have been moved or after 14 days, whichever is sooner, 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 (including portable electric vehicle chargers), 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.

The General Exclusions → pages 61-65 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 48

Specified Personal Effects

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

→ page 50

Motor Burnout

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

→ page 51

Commercial Storage

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

→ page 51

Flood

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

→ page 52

Accidental Damage

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

→ page 53

Landlord Options:

- Tenant default
- Theft and malicious damage

For landlords who want extra cover.

→ page 54

Sum Insured Safeguard

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

→ page 56

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.

You can choose to insure items as Specified or Unspecified Personal Effects.

Exclusions applying to the insured events covered by this policy → **pages 33-40** also apply to this optional cover.

Unspecified Personal Effects cover

You will be covered for a variety of items up to \$1,000 per item. You choose the total amount of cover, and this will be shown on your Insurance Certificate.



You are covered for:

The following items as unspecified personal effects:

- baby capsules, children's car seats, and prams
- bicycles and e-bikes with an electric motor speed limited to 25km/h
- 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 and watches (apart from damage caused by over-winding)
- medals
- medical aids including hearing aids, dentures, wheelchairs, walking sticks, and crutches
- musical instruments
- photographic and video equipment, and associated accessories not used for business
- picnic sets, picnic rugs, and non-fabric camping equipment
- portable music systems and CB radios
- scooters and e-scooters with an electric motor speed limited to 25km/h
- spectacles, sunglasses, and contact lenses
- sporting equipment and associated accessories (not while in use)
- 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, e-bikes, scooters or e-scooters that have been illegally modified
- 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
- musical instruments while in use or used for business
- parachutes
- personal e-transporters
- photographic and video equipment, and associated accessories used for business
- sporting equipment (including fishing equipment and firearms) while in use
- theft of bicycles, e-bikes, scooters or e-scooters that have not been locked to a fixed object with a device designed specifically for bicycles, e-bikes, scooters or e-scooters when away from the home or in the open air at the insured address.

Specified Personal Effects cover

For items worth \$300 or more, you will tell us about each individual item you want covered. These items and the amounts we agree to cover them for will be listed on your Insurance Certificate.

✓ You are covered for:

The following categories of items as specified personal effects:

- bicycles (including e-bikes with an electric motor speed limited to 25km/h)
- clothing
- e-scooters (with an electric motor speed limited to 25km/h)
- jewellery and watches
- laptops and electronic tablets
- medical aids
- mobile phones
- musical instruments
- photographic equipment
- sporting equipment.

✗ You are not covered for:

- any items that are not in the specified personal effects categories listed above
- any items that are not listed on your Insurance Certificate
- amounts higher than what is stated on your Insurance Certificate.

You are also not covered for:

- aircraft, drones, model crafts, and their accessories
- any electronic or electrical items and their accessories
- bicycles, e-bikes, scooters or e-scooters that have been illegally modified
- 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, laptops and electronic tablets to the extent that scratches contributed to or caused the loss or damage
- motorised bicycles or motorised scooters
- motorised or non-motorised watercraft including their accessories or spare parts
- musical instruments while in use or used for business
- parachutes
- personal e-transporters
- photographic and video equipment, and associated accessories used for business
- sporting equipment (including fishing equipment and firearms) while in use
- theft of bicycles, e-bikes, scooters or e-scooters that have not been locked to a fixed object with a device designed specifically for bicycles, e-bikes, scooters or e-scooters when away from the home or in the open air at the insured address.

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 air conditioning units, pool pumps, garage door openers, and home appliances like fridges, freezers, and washing machines.

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

- ✓ 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 44](#).

✗ You are not covered for:

- any motor that is covered by a warranty
- any motor in a vehicle, e-bike, e-scooter, or personal e-transporter
- 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 some of your belongings into storage when you're moving location, travelling overseas, or completing renovations.

Exclusions applying to the insured events covered by this policy → [pages 33-40](#) also apply to this optional cover.

✓ You are covered for:

This option will extend the coverage of your contents held at the home to also include cover for loss or damage caused by an insured event to your contents stored in a commercial storage facility during your period of insurance. This only includes contents covered under your Contents Insurance cover.

✘ 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.

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 during the period of insurance 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:

- flood during the uninsured period → [page 65](#)
- 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 and 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 26](#).

- ✓ You are covered for loss or damage during the period of insurance 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	<ul style="list-style-type: none">• Loss or damage caused by scorching or melting when there was heat but no flame• Scorch marks caused by a hot pan on your benchtop• Loss or damage caused by heat, ash, smoke, or soot when no damage from fire has occurred.
Breakage of glass, ceramic, or sanitary fixtures	<ul style="list-style-type: none">• 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 or a malfunction to a computer system, or loss or corruption of 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, e-bikes, scooters, and e-scooters 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 Options

You can choose to add one or both of the landlord options to your policy. If you choose to add any landlord option, the Landlord Legal Expenses benefit will apply.

An additional excess will apply to these options.

Tenant Default cover

If your tenant fails to pay their rent, we will pay for your net rental income until your building is re-tenanted or rental payments start again for up to 15 weeks. The amount we pay will be less any applicable excesses which includes the additional excess stated on your Insurance Certificate.

You are covered when:

- the rent was not in arrears before applying for this cover
- you and the tenant have a signed written lease agreement that has been in place for at least 4 weeks before the loss occurs,
- you have collected rent from your tenant for a minimum of 4 consecutive weeks after adding this option to your policy, and
- you have issued all required notices to the tenant or provided proof to us that the tenant has vacated the premises.

You are not covered:

- if we have previously paid a claim for tenant default under the same lease agreement.

If you recover any unpaid rent, you are entitled to keep the amount for which we did not pay you. You are then required to pay us back any amount we paid you for tenant default.

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 during the period of insurance, unless they were acting with your consent.

For loss or damage as a result of a fire maliciously lit by your tenant and their visitors, we will pay up to the sums insured stated on your Insurance Certificate.

For all other loss or damage, when we insure your home, we will pay up to \$150,000 and when we insure your contents, we will pay up to \$20,000. The amount we pay will be less any applicable excesses, which includes the additional excess stated on your Insurance Certificate.

Exclusions applying to the insured event 'Malicious damage, vandalism, riot, or civil commotion' covered by this policy → [page 35](#), also apply to this optional cover.



You are covered when:

- you and the tenant have a signed written lease agreement that has been in place for at least 4 weeks before the loss occurs, and
- you have collected rent from your tenant for a minimum of 4 consecutive weeks after adding this option to your policy.

As soon as you become aware of the loss, damage or destruction, you must:

- report the incident to police, and
- where it is safe to do so, try to minimise further loss, damage or destruction.



You are not covered:

- for loss or damage caused by your home not being in good condition
- for loss or damage caused by animals that are owned by or in the care of your tenants or their visitors
- if we have previously paid a claim for theft or malicious damage by your tenant or their visitors under the same lease agreement.

Landlord Legal Expenses benefit

When you have one or both of the landlord options, the Landlord Legal Expenses benefit will apply.

If we have accepted your claim for one or both optional Landlord covers, we will reimburse you up to \$3,000 that you incur in connection with the loss or damage for:

- tribunal fees and legal expenses incurred including the cost of employing a lawyer, or
- costs charged by your agent for drafting legal letters and attending a court or tribunal.

Sum Insured Safeguard

When you have Home Insurance and make a claim, the assessed cost to repair or replace damage may exceed your home sum insured. If the cost exceeds your sum insured, this option will increase the amount we pay by up to an additional 25% of the sum insured stated on your Insurance Certificate.

Exclusions applying to the insured events covered by this policy → pages 33-40 also apply to this optional cover.



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.

Let us know if you expect to incur legal costs, where it is practicable for you to do so. If we accept your claim, we will cover the applicable legal costs that have been incurred if you have obtained our consent.

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.

Let us know if you expect to incur legal costs, where it is practicable for you to do so. If we accept your claim, we will cover the applicable legal costs that have been incurred if you have obtained our consent.

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.
-

Computer systems or data

The use or maintenance of any 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.

We will not cover your legal liability for:

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 (including communicable 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.

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.

We will not cover your legal liability for:

Property owned by you

Damage to property:

- 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.
-

Transport

The use, ownership or control of:

- e-scooters (including where hired, leased or ride-shared) and e-bikes
- personal e-transporters
- 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.



However, we will cover you for the use, ownership, or control of a:

- bicycle or e-bike with an electric motor speed limited to 25km/h
 - e-scooter with an electric motor speed limited to 25km/h (that is not hired, leased or ride-shared)
 - 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.
-

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, regulations, notices, or orders. This includes but is not limited to events relating to:
 - aircraft, drones, or model craft
 - assault
 - breach of copyright
 - communicable diseases
 - 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
 - the use, or illegal modification of bicycles, e-bikes, scooters, e-scooters, and personal e-transporters.

✘ 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.

✘ Communicable disease

You are not covered under this policy for loss, damage or legal liability directly or indirectly caused by any communicable disease, or the threat or perceived threat of any communicable disease.

✘ 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.

You are also not covered for 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
- Storms and rainwater.
- Explosion

✘ Gradual deterioration

You are not covered for loss or damage caused by any gradual deterioration to the extent that the gradual deterioration contributed to or caused the loss or damage. Some examples of gradual deterioration are things like rust, corrosion, rot, mould, rising damp, mildew, wear, tear, or fading.

! When your claim involves gradual deterioration

We will not repair or replace parts of your home or contents that have suffered loss or damage as a result of gradual deterioration. In the instance where there are multiple causes or areas of loss or damage to your home or contents, we will cover the part of the loss or damage caused by an insured event or optional cover.

✘ Hacking or cyber-attack

You are not covered for loss, damage, or any legal liability you incur because of hacking or cyber-attack.

✘ 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 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.

✘ Not in good condition

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

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

✘ 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 46](#).

✘ 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

Within 72 hours of when you first purchase your policy you are not covered for any loss, damage, or any legal liability you incur as a result of:

- bushfire or grassfire
- a storm (including cyclone)
- a flood.

Within 72 hours of when you first purchase optional flood cover on an existing policy you are not covered for any loss, damage, or any legal liability you incur as a result of a flood.

✔ When the uninsured period will not apply

The uninsured period will not apply for any loss, damage, or any legal liability you incur as a result of bushfire, grassfire, or storm (including cyclone) when you started the policy:

- 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.

The uninsured period will not apply for any loss, damage, or any legal liability you incur as a result of flood when you started the policy:

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

✘ 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.

✘ When your home is unoccupied

We will not cover loss or damage that occurs while the home is unoccupied for more than 180 consecutive days. You must comply with our security and safekeeping conditions when your home is unoccupied for 180 consecutive days or less → [page 14](#).

5

Your policy

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	67
Paying your premium	68
Renewing the policy	69
Cancelling the policy	71

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 valuations and 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 stated 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 by 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 instalment 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.

When an instalment is not paid, we will send you a missed payment notification, which informs you of the date we will cancel your policy if the instalment payment remains unpaid.

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
- any discounts that may apply
- whether you choose to pay by instalments or yearly
- the cost of claims we have paid to other customers and claims we expect to pay in the future
- our cost of doing business and other commercial factors.

We may change these or other factors at any time, and this might affect your premium. The information we collect about these factors may come from the questions we ask you and other sources.

Minimum premiums may apply.

The premium we quote for insurance is at our discretion.

Premium changes of \$1 or less

When a change is made to your policy that results in an additional premium or refund of \$1 or less:

- if you pay annually, it will not be charged or refunded to your nominated account.
- if you pay by instalment, we will adjust any remaining instalments to account for the amount owing or to be refunded. If the final instalment has already been paid, it will not be charged or refunded to your nominated account.

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, the premium, and the excess for the new period. In addition to the factors listed in 'How we calculate your premium' on [→ page 68](#), your renewal premium is calculated taking into consideration a number of factors, such as:

- changes to your circumstances, including any claims made
- any amendments you have made, or changes to your sum insured
- external factors such as changes to labour, materials, and reinsurance costs
- any discounts, including those that were previously applied that no longer apply
- last year's premium amount
- changes in applicable government charges, taxes, or levies.

Your new premium may be higher than what you paid for your previous policy.

Check that your information is correct

When you receive a renewal offer, you must check that all the information contained in the renewal offer, including your previous answers to our questions, is complete and accurate. You must tell us about any changes before the start date of the next period of insurance.

For example, please review whether any policy holder or household member has:

- ever been convicted of a criminal offence?
- had an insurance company cancel or refuse to renew insurance in the last 5 years?
- had any thefts or burglaries, or made any insurance claims for home or contents, including personal effects, in the last 5 years?

You must also tell us about any changes that occurred during the period of insurance that you have not yet told us about. Please refer to the section 'Important things you must tell us about during the period of insurance' → [page 12](#).

If your details do change, the premium, excess, and terms and conditions of the policy may also change, or we may no longer be able to insure you.

If you do not comply with your policy obligations to inform us about changes, we may, where permitted by law:

- refuse to pay a claim
- reduce the amount we pay for a claim
- cancel your policy → [page 71](#).

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 nominated bank 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.

You can opt out of automatic renewal

You can opt out of our automatic renewal process at any time by contacting us.

Cancelling the policy

You may cancel the policy at any time.

If you decide to cancel this policy:

- within 21 days of the issue or renewal date and you haven't made a claim (during the cooling-off period), you will receive a full refund of the premium you have paid
- in other circumstances (unless you have made a total loss claim) we will refund you for the premium that would have covered you after the cancellation date.

We will not refund any amount of \$1 or less. We may charge an early cancellation fee of \$40.00 (GST inclusive).

If you have made a total loss claim, we will not refund you any premium. Refer to 'If we've agreed to pay your claim as a total loss' on **→ page 24**.

We can cancel the policy

We can cancel your policy when permitted by law, including if you don't meet your conditions of cover. We will send a notice of cancellation to the preferred email or postal address recorded on your policy, as advised by you or an authorised person.

We will refund what is left of the premium you've paid. If we cancel your policy because you intended to deceive us or acted fraudulently, we may not refund any money to you.

Definitions of words and phrases



Here is a list of plain language definitions for words 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. Renting out your home under a short-term leasing arrangement is considered to be a business activity (for example, Airbnb or Stayz). Doing office work remotely at home is not considered to be a business activity. Renting out your home to tenants under a signed written lease agreement with individuals is not considered to be a business activity.
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.
communicable disease	Any disease that can be transmitted from organism to organism by any substance or agent (for example, a virus or bacterium) where the disease, substance or agent can: <ul style="list-style-type: none"> • cause or threaten damage to human health or human welfare, or • cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
computer system	Any computer, hardware, software, communications system, electronic device (including watches, mobile phones, tablets and smart devices), server, cloud or microcontroller and any associated input, output, data storage device, networking equipment or back up facility.
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 data	Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
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.
e-scooter	A battery-powered scooter that is propelled with an electric motor.

Term	Definition
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. This does not include dams or other non-battery storage systems.
excess	The amount you must pay for each claim. The amount and type of excess that applies is stated on your Insurance Certificate.
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. Good condition 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 other parts of your home 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 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.

Term	Definition
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.
M malicious damage	Damage to property by one person or multiple people that is illegal or unlawful, and intentional by nature. Malicious damage does not include: <ul style="list-style-type: none"> • structural or cosmetic changes by the tenant • the cost of cleaning, repairing or restoring the property caused by neglect or untidy, unclean, or unhygienic habits of the tenants.
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 e-transporter	Any battery-powered device propelled by an electric motor such as a skateboard, unicycle, hoverboard, one-wheel or Segway used for personal transportation. This excludes e-bikes and e-scooters.
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.

Term	Definition
sporting equipment	<p>Equipment you use for sporting activities and competitions, and for leisure and recreational activities. It does not include:</p> <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.
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	<p>Any act by a person, alone or with an organisation or foreign government, who:</p> <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	<p>When a home is so damaged that:</p> <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, Auto & General Insurance Company Limited.
Y you / your	<p>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.</p> <p>If the insured shown on your Insurance Certificate is a business, superannuation, or trust fund, then you / your refers to the following:</p> <ul style="list-style-type: none"> • that business, superannuation, or trust fund • any company director, company owner, trustee, or trust beneficiary • the family members who permanently live with any company director, company owner, trustee, or trust beneficiary.

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Definitions of words and phrases in this document

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