



# PestWISE TIMBER PEST DAMAGE INSURANCE

## Product Brochure

### Make a WISE Choice

- Do you worry about timber pests?
- Do you know that home insurers generally don't pay for damage caused by timber pests?

Pest inspections and reports can ease some of your worries but for true peace of mind, why not apply for PestWISE Timber Pest Damage Insurance?

### Don't worry, just choose PestWISE!

Finally an insurance product that will help pay to rebuild or repair damage to your house caused by Timber Pest Attack.

Underwritten by Calliden Limited, an authorised Australian insurer ([www.calliden.com.au](http://www.calliden.com.au)).

### What are your PestWISE choices?

You can choose from two types of cover:-

1. **Timber Pest Damage**  
Up to a maximum of \$100,000 for all reasonable repair costs claimed during the policy period
2. **(a) Timber Pest Damage**  
Up to a maximum of \$100,000 for all reasonable repair costs claimed during the policy period

*and*

- (b) Treatment of Active Timber Pests**  
Up to a maximum of \$10,000 for all reasonable treatment costs claimed during the policy period

### What Timber Pests does PestWISE cover?\*

PestWISE covers four key timber pests which attack Timber and affect its structural properties.

#### Termites

Wood destroying insects belonging to the order 'Isoptera' which commonly attack seasoned timber.

#### Wood Borers

Wood destroying insects belonging to the order 'Coleoptera' which commonly attack seasoned timber.

#### Fungal Decay

The microbiological degradation of timber caused by soft rot fungi and decay fungi, but does not include mould, which is a type of fungus that does not structurally damage wood.

#### Chemical Delignification

The breakdown of timber through chemical action.

#### PestWISE cover is available if you:

- Own a free standing house
- Hold a pest inspection report with an acceptable risk score and issued by an accredited pest consultant (L6), within the previous 180 days.

Find your nearest accredited consultant at [www.termitewise.com.au](http://www.termitewise.com.au)

#### It is also important to note:

Once you pay and your application is accepted, the policy period is 12 months from the date of the acceptable pest inspection report.

At the end of the policy period, you can't renew the policy, but if you are issued with another approved pest inspection report, you can submit a new application for a new policy.

If you sell your house during the policy period, the new owner will become the Insured under this Policy by completing an online Change of Ownership Form. This means you cannot cancel the policy, other than in the cooling off period.

\* Subject to policy terms and conditions



## What does peace of mind cost?

The cost in each State (below) is inclusive of Stamp Duty and GST and current at 16/01/08. Any change will be posted on our website and confirmed during the application process.

	Option 1	Option 2
NSW	\$ 182.64	\$ 243.50
QLD	\$ 180.96	\$ 240.99
NT	\$ 183.76	\$ 245.18
WA	\$ 183.76	\$ 245.18
SA	\$ 184.87	\$ 246.85
VIC	\$ 183.76	\$ 245.18
TAS	\$ 181.52	\$ 241.83
ACT	\$ 183.76	\$ 245.18

This price also includes the 1.5% credit card surcharge

## Finding an Accredited Pest Consultant

Details of accredited consultants in your area can be found at [www.termitewise.com.au](http://www.termitewise.com.au), simply log on and click on consultants for a current listing. All consultants are accredited by Report Systems Australia Pty Ltd (RSA). An accredited pest consultant meets the Insurer's strict standards.

## Did you know?

- An estimated 650,000 Australian homes have been infested by termites over the last five years. The cost of treatment and repair of the resultant damage has been estimated at \$3.9 billion.

Source: CSIRO Forestry and Forest Products (2005) 'Termites a major threat to Victoria', media release reference 05/04 (<http://www.csiro.au/news/ps2s6.html>)

- Termites can cause major structural damage in as little as three months.

Research has also found that:

- timber, brick or steel-framed houses can all be attacked by termites
- materials used for floors and wall framing appear to have no impact on the chances of termite attack.
- houses with concrete floors are just as likely to be attacked as those with wooden floors.

## Capitalise on the value of your investment, buy PestWISE for added security

### Three Easy Steps to PestWISE

#### Step 1: Arrange a Timber Pest Inspection

- Use an accredited pest consultant. (Find your nearest accredited consultant at [www.termitewise.com.au](http://www.termitewise.com.au))
- If your home has been assessed at the acceptable risk level you may be eligible for PestWISE.
- Request your accredited consultant to lodge your inspection report with RSA.

#### Step 2: Apply for Cover

- Log onto the PestWISE website at [www.jlta.com.au/pestwise/](http://www.jlta.com.au/pestwise/)
- Read the PDS and Policy Wording.
- Complete the online application using your unique Customer Reference Number (CRN) found on your inspection report.
- If you require any assistance please contact us on (02) 9290 8000 and ask for a PestWISE broker.

#### Step 3: Cover Confirmed

- After your online application is accepted, the 12 month policy period will start from the date of the approved pest inspector's inspection.
- Your policy schedule, tax invoice and wording can be downloaded from the PestWISE web site.

Any advice in this brochure is general advice. To help you decide if it suits you, please read the Product Disclosure Statement and Policy Wording (PDS). We are also happy to provide you with further information. The PDS can be viewed online at <http://www.jlta.com.au/pestwise/> or call us and request a copy. Placement of the PestWISE Timber Pest Damage Insurance is effected under an authority to bind cover on behalf of Calliden Limited. In arranging cover we will be acting as agents for the insurer. In all other respects we will continue to act as your agent.

Underwritten by Calliden Limited ACN 110 186 224 [www.calliden.com.au](http://www.calliden.com.au) This document was prepared 23rd April 2008.