

HomeCover Insurance

PRODUCT DISCLOSURE STATEMENT AND INSURANCE POLICY

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JARDINE LLOYD THOMPSON

Jardine Lloyd Thompson Pty Limited

ABN 69 009 098 864

AFS Licence No. 226827



CGU Insurance Limited

ABN 27 004 478 371

AFS Licence No. 238291

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PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) contains important information required under the Financial Services Reform Act 2001.

To assist you to locate specific items in the policy wording, a table of contents is provided on page 1.

WHO IS THE INSURER

CGU Insurance Limited is the insurer of the insurance policy. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence No. is 238291. In this booklet the insurer is called 'we', 'us' or 'our'.

HOW TO CONTACT US

You may contact us by any of the following ways:

- In person at any CGU Insurance office.
- By telephone on 13 15 32.
- By writing to us at CGU Insurance, GPO Box 9902 in your capital city.
- By email on our website www.cgu.com.au

WHO IS JARDINE LLOYD THOMPSON PTY LIMITED

Jardine Lloyd Thompson Pty. Limited (JLT) is an insurance broker and is acting as your agent. Their Australian Business Number is 69 009 098 864. Their Australian Financial Services Licence Number is 226827.

THE PURPOSE OF THIS PDS

This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated. You still need to read the policy wording which commences on page 8 for a full description of the terms, conditions and limitations of the insurance policy.

GENERAL INSURANCE CODE OF PRACTICE

CGU Insurance proudly supports the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry. Details about the Code are shown in the policy wording under 'General Insurance Code of Practice' on page 36. Brochures on the Code are available from your nearest CGU Insurance office.

YOUR COOLING-OFF PERIOD

We will refund all premium paid for cover under the insurance policy if you request cancellation of the insurance policy within 30 days of its commencement. To do this, you must advise JLT in writing and return the schedule to JLT. You will not receive a refund if you have made a claim under the insurance policy. Details about the cooling-off period are shown in the policy wording under 'Money Back Promise' on page 9.



PRODUCT DISCLOSURE STATEMENT (cont'd)

WHAT TO DO IF YOU HAVE A DISPUTE

If you have a concern about the insurance policy, our decision on your claim, our service or the service of our agents, loss adjusters or investigators, you may access our internal dispute resolution process. To do so, please contact JLT at the office with whom you deal. Details about the steps you should take are under the Customer Service section on page 36. If your concern remains unresolved, you may request it be reviewed by the insurance industry's review panel. This is a free service available to you by calling 1300 78 08 08. The review panel is administered by Insurance Enquiries and Complaints Ltd (IEC) ABN 23 062 284 888.

YOUR PRIVACY

We treat your personal information with care. We will not release your personal information to anyone else other than another insurer, an insurance reference service or as permitted or required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers. Details about your privacy are shown in the policy wording under 'The way we handle your personal information' on page 33.

YOUR DUTY OF DISCLOSURE

We rely upon the information you provide to us when you apply for insurance, and when you renew, change or reinstate your policy. You must tell us anything that you know, or should know, that could affect our decision to insure you and/or the terms on which we insure you. Details about disclosure information are shown in the policy wording under 'What you need to tell us' on page 8 and 'What you do not need to tell us' on page 8.

HOW TO APPLY FOR INSURANCE

Contact your nearest JLT office and request to apply for insurance. Confirm the details given to JLT when you requested cover by completing, signing and returning the application/proposal form together with your payment.

If we accept your application for insurance you will receive a schedule that sets out details of the insurance you have taken out.

HOW TO MAKE A CLAIM

To make a claim, please contact your nearest JLT office when something happens that you believe you can claim for. Details about making a claim are shown in the policy wording under 'What you should do' on page 34, and 'What you should not do' on page 34.

TAXATION INFORMATION

Details of all taxes and charges are shown as separate items on all schedules (e.g. stamp duty and the Goods and Services Tax). Details about the Goods and Services Tax are shown in the policy wording under 'How the Goods and Services Tax affects your claim' on page 35.



PRODUCT DISCLOSURE STATEMENT (cont'd)

SIGNIFICANT FEATURES AND BENEFITS

- A choice of Accidental Damage or Listed Events cover.
- New for old cover for contents.
- Optional new for old cover for buildings.
- \$20 million liability insurance Australia-wide (worldwide for 90 consecutive days).
- Personal property items are covered under contents.
- No loss sharing penalty for under insurance.

With each cover selected, a range of additional benefits is included. These benefits are shown in the policy wording under 'Additional benefits when you have insured your buildings' on pages 16 to 18, and 'Additional benefits when you have insured your contents' on pages 19 through 23.

EXCLUSIONS

Our insurance is designed to provide protection for you in the event of something happening which has been insured against.

Under some circumstances, this policy will not provide any insurance cover to you. For example, we do not pay for loss or damage caused by:

- Erosion.
- Flood.
- Rust, corrosion, gradual deterioration, depreciation, wear or tear.
- A defect in an item, faulty workmanship, structural defects or faulty design.
- Malicious damage or vandalism by tenants.

This lists some of the events that are not covered by this insurance, and for full details of all relevant policy exclusions you should read the policy wording and make yourself aware of all the exclusions that apply.

In the policy wording we state 'What are buildings' on page 11, 'What are contents' on pages 11 and 12 and 'What is personal property' on page 25. We also state 'What are not buildings' on page 11, 'What are not contents' on page 12 and 'What is not personal property' on page 25. In the policy wording we show when cover is not provided under 'What we will not pay for' on pages 26 and 27, 'When we will not pay' under Part C – Legal Liability on page 29, and 'General exclusions relating to Parts A, B and C of your policy' on page 31. It is important that you are aware of these exclusions and so you should read them.

There are things that you must do in order for your insurance cover to apply. For example, you must pay the premium. In the policy wording, we show what you need to do under 'What you are required to do for us' on page 32.



PRODUCT DISCLOSURE STATEMENT (cont'd)

SIGNIFICANT RISKS

Cover for buildings

With building insurance, you may select to insure for replacement value or market value. Replacement value provides new for old replacement cover, and market value provides as is cover.

Adequate sum insured

In the event of a major loss, your sum insured should be sufficient to allow for replacement of your property.

Policy limits

Limits do apply to some items. For example, we will pay additional costs required to comply with government or local authority bylaws as shown on page 17. These costs do not extend the sum insured and will not be paid if the sum insured is insufficient to meet the total costs involved in rebuilding or repairing your buildings. You should read the policy wording so that you are aware of limits that may be applicable to you.

Disclosure

You have certain disclosure obligations that you need to comply with. Failure to comply with these obligations may have consequences in terms of both your insurance cover or in the event that you make a claim. Your disclosure obligations and the consequences of not complying with these obligations are outlined in the policy wording under 'What you need to tell us' on page 8 and 'What will happen if you do not tell us' on page 8.

Excesses

If you make a claim under the policy, you may be required to pay one or more excesses. The descriptions of these excesses and the circumstances in which they are applied are shown in the policy wording under 'Excess' on pages 10 and 24. The amount of each excess will be shown on your schedule other than the earthquake excess which is shown on page 24 of the policy wording.

In most instances you can select at the time of your enquiry or application for insurance the amount of policy excess you wish to pay should you have a claim. When you select a higher policy excess amount we will normally reduce the amount of premium we charge you.

In some instances we will impose the amount of policy excess you will need to pay should you have a claim. In deciding to impose a policy excess we take into consideration a number of factors in setting the amount of the policy excess. These include factors relating to the type of property being insured, where the property is located, the type of construction of the property and your previous insurance and claims history. At the time of your enquiry or application for insurance, the amount of the policy excess will be advised to you.

COSTS

The premium payable by you will be shown on your schedule.

The key factors that influence the premium calculation are reflected in the questions asked, and information sought, at the time of your enquiry or application for home insurance. These include factors relating to the type of property being insured, where the property is located, the type of construction of the property and your previous insurance and claims history.

Premiums are subject to Commonwealth and state taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your schedule.



INTRODUCTION

WHO IS JARDINE LLOYD THOMPSON PTY LIMITED

Jardine Lloyd Thompson Pty. Limited (JLT) is one of Australia's largest General Insurance Brokers, a group totally committed to service and the fulfilment of their clients' needs. The group offers a diverse range of products and services to all areas of industry and the wider community in all parts of Australia.

AGENT FOR YOU

In arranging this policy, JLT is an insurance broker and is acting as your agent and not an agent of the Insurer.

WHO INSURES YOU

CGU Insurance Limited is the insurer. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this policy the insurer is called 'we', 'us' or 'our'.

SCHEDULES

Schedules are a record of your specific insurance covers. When you receive them please check the schedules carefully and inform JLT immediately if you feel anything needs to be changed.

In order that you always have a complete up-to-date record of your cover, the insurer will send you a new set of schedules whenever your insurance cover is renewed or changed in any way. You can revise your sums insured or add extra items or insurance covers at any time, and the insurer will make the necessary changes and send you a revised set of schedules.

If you have any enquiries, please contact JLT. Keep all associated papers with this policy wording including all schedules, notices and any other correspondence.

POLICY WORDING

The policy wording details all the terms and conditions of cover. In certain cases additional benefits, definitions, exclusions and conditions have been included or varied. In these cases endorsements are included with the relevant policy wording as shown in your schedule. This document and associated papers should be kept in a safe place for referral. It will assist if you quote your policy number when contacting JLT.



YOUR POLICY

This policy wording sets out the terms, conditions and limits that apply for the insurance we offer to you.

Before applying for your insurance, please take time to read this document carefully. If we agree to insure you a schedule will be sent out to you which sets out the cover you have taken. When received, you should carefully check the details in your schedule.

WHAT YOU NEED TO TELL US

You must tell us anything you know, or should know, that could affect our decision to insure you and/or the terms on which we insure you. You must do this when you apply for a policy, renew your policy or when you change or reinstate your policy. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by the policy answers all questions in this way. These requirements are part of the Insurance Contracts Act 1984.

WHAT YOU DO NOT NEED TO TELL US

You do not need to tell us anything that:

- Reduces our risk.
- Is of common knowledge.
- We know, or as an insurer should know.
- We indicate that we do not want to know.

WHAT WILL HAPPEN IF YOU DO NOT TELL US

If you withhold relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your policy as if it never existed.

WHEN YOU ARE INSURED

We will insure you for physical loss, damage or liability caused by any of the insured events as set out in the policy wording occurring during the period of insurance. The commencement date of your insurance will be shown on the schedule. This is on the basis that you have paid, or agreed to pay us, the premium for the cover you have selected and which the current schedule indicates is in force. If your payment is dishonoured by your financial institution, you are not insured.



YOUR POLICY (cont'd)

WHAT YOUR POLICY CONSISTS OF

This printed policy which contains

- Part A Buildings and/or Contents
- Part B Personal Property
- Part C Legal Liability
- Part D Domestic Workers' Compensation

which set out details of the cover, terms, conditions and limits that apply; and

your application and your schedule, provided by us, which sets out your personal details and tells you which parts of the policy you have selected and we have agreed to. When your policy is changed or renewed, we will give you a new schedule.

THE INSURANCE OPTION YOU SELECT

When you take out your Buildings and/or Contents insurance you have a choice of two covers:

- Accidental Damage
- Defined Events

Your schedule will show which one you have selected.

If you take out the Accidental Damage cover your schedule will show

"Option 1 Accidental Damage".

If you take out the Defined Events cover your schedule will show

"Option 2 Defined Events".

RENEWAL PROCEDURE

Before the policy expires we normally send a renewal invitation advising the sums insured, the premium payable and other details to renew the policy. It is important that you check all the details on the renewal invitation including the sums insured before renewing the policy to satisfy yourself they are the full replacement values.

WHO IS INSURED

The person whose name is set out in the schedule is insured. The following people are also insured, as long as they normally live with that person named in the schedule:

- That person's partner.
- Unmarried children of that person.
- Unmarried children of that person's partner.
- That person's parents.
- That person's partner's parents.

In this policy all these people are called "you" or "your".

WHO IS THE INSURER

CGU Insurance Limited is the insurer. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this policy the insurer is called 'we', 'us' or 'our'.

MONEY BACK PROMISE

If you are not completely happy with your policy, we will try to help, or you can return it with the schedule for a refund of the premium paid. We will refund the full amount of premium paid if you do this within 30 days of cover starting and providing nothing has occurred for which a claim is payable under this policy.



YOUR POLICY (cont'd)

WORDS WITH A SPECIAL MEANING

Some of the words in your policy have a special meaning. These words are listed below. If the meaning of a word is not shown below, we will tell you on what page the meaning is printed.

Buildings

This is on Page 11 under "What are buildings".

Contents

This is on Page 11 under "What are contents".

Excess

is the amount of money you will pay if you make a claim. We will reduce the amount we pay you for your claim by the excess. The amount of your excess is shown on your schedule and the earthquake excess is shown on Page 24.

Flood

Flood is when water from a river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), overflows onto normally dry land. Water that escapes from an irrigation canal is not flood. We also regard any rainwater on your property;

- that cannot run off into a river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), because it is overflowing in flood, and/or
- that mixes with the floodwater coming from the river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified);

as water coming from a flood.

Period of Insurance

means the period of time commencing on the From date stated in the current policy schedule and ending on the To date stated in that policy schedule.

Personal Property

Refer to Page 25 under "What is personal property".

Schedule

means a document we give you which sets out the details of your insurance cover. It contains details which are personal to you and which parts of the policy you have selected or are paying for. When your policy is changed or renewed, we will give you a new schedule.

Situation

means the place stated in the current schedule including common areas thereof when the address is a residential flat, home unit, town house or any other type of multiple occupancy residence. We will show this place on all schedules we give you.



PART A - BUILDINGS AND/OR CONTENTS

Your current schedule shows if you have buildings and/or contents cover.

If you only insure buildings, the cover provided for destruction, loss or damage does not apply to contents.

If you only insure contents, the cover provided for destruction, loss or damage does not apply to buildings.

WHAT ARE BUILDINGS

- The residential buildings you live in at the situation including domestic outbuildings, professional offices or surgeries in those buildings.
- Anything permanently built, permanently constructed or permanently installed on your property for domestic purposes.
- Services which include the supply of electricity, gas, water, communications, drainage, sewerage etc.
- Fixed wall, ceiling or floor coverings, exterior blinds and awnings.
- Fixed jetties which are privately owned by you and have no commercial activities undertaken on or from them.
- Where you are the landlord, all landlord's fixtures and fittings except for landlord's fixtures and fittings for which a tenant is responsible under the terms of a lease or similar agreement.

WHAT ARE NOT BUILDINGS

- Carpets, unfixed floor coverings, curtains and internal blinds.
- Landscaping, trees, plants, shrubs and grass unless covered in Additional Benefit 10 "Landscaping".
- Property referred to under "What are contents", "What are not contents", "What is personal property" and "What is not personal property".

WHAT ARE CONTENTS

- Property which belongs to you or for which you are responsible while it is at the situation.
- Household goods, furniture, furnishings and clothing.
- Personal property as defined on Page 25.
- Portable domestic appliances.
- Items thinly covered with gold or silver that are not jewellery or watches.
- Projectors and screens.
- Equipment for developing and enlarging photographs.
- Processed film, slides and prints. We will only pay the value of these items as unprocessed material, and the cost of processing them. However, if they were processed when you purchased them, we will pay the cost of replacement. We will not pay the costs of recreating any event.
- Tapes, cassettes, cartridges and discs, including computer software. We will only pay the value of these items when blank, unless they were pre-recorded when you purchased them.
- Carpets, unfixed floor coverings, curtains and internal blinds.
- Where you are a tenant, landlord's fixtures and fittings for which you are responsible under the terms of your rental agreement and fixtures and fittings which you have installed for your own use and which are not insured under another policy.
- Fixtures and structural improvements owned by you, which are not insured by the Body Corporate if the situation forms part of a strata title building.



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

- Swimming pools, saunas and spas (including their accessories) which are designed to be dismantled and moved.
- Mechanised or motorised golf buggies, garden equipment or wheelchairs which do not need to be registered.
- Recreational and or hobby equipment, scuba equipment, hang gliding equipment, equestrian equipment and camping equipment.
- Surfboards, sailboards, canoes and surf skis.
- Watercraft less than 4 metres long which are not powered by a motor, or are powered by a motor less than 10hp.
- Model aeroplanes.
- Pedal cycles, providing they are not used for racing or pacemaking.
- Specified contents items as stated in the schedule.

WHAT ARE NOT CONTENTS

- Animals, fish or birds.
- Unset precious and semi-precious stones.
- Landscaping, trees, plants, shrubs and grass growing outdoors. This does not include plants and trees growing in pots or tubs.
- Motor vehicles, motor cycles, motorised mini-bikes, motorised scooters and motorised go-karts, and/or farm vehicles or their associated equipment (unless they would be covered under "What are Contents"), caravans, trailers and aircraft (other than model aeroplanes).
- Watercraft more than 4 metres in length.
- Watercraft less than 4 metres long that are powered by a motor of more than 10hp.
- Jet skis.
- Accessories, equipment and/or spare parts of motor vehicles, farm vehicles, caravans, trailers, boats or aircraft while in or on the motor vehicles, farm vehicles, caravans, trailers, boats or aircraft.
- Money or other negotiable instruments belonging to your business, trade or profession.



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

WHAT EVENTS YOU ARE INSURED FOR

(Subject to the terms, conditions and exclusions of the policy.)

The option you are insured for is shown in the schedule.

The Events Covered – Building & Contents

	Cover Applicable under	
	Option 1 Accidental Damage	Option 2 Defined Events
Accidental loss or accidental damage caused by an event in addition to those shown elsewhere in this section.	Yes	No
Accidental breakage of: when buildings are insured; fixed glass including any window tinting or shatterproofing material, shower base, wash basin, sink, spa, bath, toilet. when contents are insured; any mirrors, glassware, crystal, crockery or any glass in furniture. It does not include glass that is part of a television (where the screen is less than 34cm), or a computer screen or computer monitor. Mirrors, glassware, crystal, crockery or china are not covered while they are being used, cleaned or carried by hand. when contents are insured and you are living in a rented property; fixed glass including any window tinting or shatterproofing material, fixed shower bases, basins, sinks, spas, baths and toilets. This cover only applies when your rental agreement makes you responsible for these items.	Yes	Yes
Earthquake	Yes	Yes
Explosion	Yes	Yes
Fire	Yes	Yes
Impact by: <ul style="list-style-type: none"> • vehicles or watercraft; • a falling television or radio antennae, mast or dish; • animals; • falling trees or branches; • aircraft, spacecraft or satellite or anything falling from them, space debris. 	Yes	Yes
Lightning or thunderbolt	Yes	Yes
Malicious damage including vandalism, deliberate or intentional acts but not if the damage or act was caused by a tenant	Yes	Yes
Riots, civil commotions, industrial or political disturbances	Yes	Yes

PART A - BUILDINGS AND/OR CONTENTS *(cont'd)*

WHAT EVENTS YOU ARE INSURED FOR *(cont'd)*

	Cover Applicable under	
	Option 1 Accidental Damage	Option 2 Defined Events
Storm, rainwater or wind	Yes	Yes
Theft, burglary or housebreaking or any attempt at either but not if the theft, burglary or house breaking was caused by a tenant	Yes	Yes
Landslide or subsidence Cover only applies when the landslide or subsidence occurs within 72 hours after one of the following: <ul style="list-style-type: none"> • Storm, rainwater or wind. • Earthquake. • Explosion. • Liquid that escapes from a fixed pipe or something attached to a pipe, fixed gutter, fixed tank or a drain. 	Yes	Yes
Escape of water and/or other liquids from: <ul style="list-style-type: none"> • fixed apparatus; • gutter or guttering; • fixed tanks or pipes which are designed to hold or carry liquid of any kind; or • a water main. <p>If you have buildings cover we will also pay the reasonable costs incurred in locating the source of the leak, but we will not pay for the repair or replacement of the defective part or parts.</p>	Yes	Yes



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

LIMITS OF COVER FOR CONTENTS FOR ANY ONE EVENT

The most we will pay for any claim is the sum insured as shown in your current schedule. Some contents items have a lower limit as set out below. You can insure any item for its full replacement cost as a "specified contents" item. To do this you must advise us, and if we agree the items will be shown on your schedule.

Limits of cover – Contents	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
Contents in the open air whilst at the situation	up to the contents sum insured	Storm, rainwater, wind or theft up to \$2,000 in total. This limit does not apply to pool, spa or sauna accessories
Money, cheques and other negotiable instruments	up to \$1,000	up to \$500
Personal property Limits for any item, pair, set, or collection for <ul style="list-style-type: none"> • Sporting equipment and equipment for taking photographs including accessories • All other personal property The maximum we will pay for all items, pairs, sets, or collections unless specified.	up to \$3,000 up to \$1,500 up to \$10,000	up to \$3,000 up to \$1,500 up to \$10,000
Curios, antiques, pictures, paintings or other works of art, collections or sets of any kind, oriental, persian or similar rugs or carpets unless specified.	up to \$20,000 for any one item, pair, set or collection unless specified	up to \$20,000 for any one item, pair, set or collection unless specified
Unattached accessories and/or spare parts of motor vehicles, farm vehicles, caravans, trailers, boats or aircraft but only whilst at the situation.	up to \$2,000	up to \$1,000
Office and/or surgery equipment that you use for earning your income but only whilst at the situation.	up to \$15,000	up to \$10,000
Tools, instruments, equipment and appliances used in your home business or trade but only whilst at the situation. This does not include office and/or surgery equipment that you use for earning your income.	up to \$5,000	up to \$5,000
Stock used for business purposes but only whilst temporarily contained in the buildings at the situation.	up to \$1,500	up to \$1,000

Note: Jewellery, silverware, paintings, persian and oriental rugs and carpets, antiques and the like should be revalued on a regular basis to ensure the sum insured reflects the true replacement cost of the items.



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR BUILDINGS

These additional benefits apply when your schedule shows that buildings cover applies at the situation, and will be paid in addition to the sum insured. These will be paid when they relate to damage or loss, which causes us to pay a claim under your buildings cover.

	Cover applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>1) Additional cost of temporary accommodation.</p> <p>This additional benefit will not apply if you are entitled to claim under the additional benefit 2 below for loss of rent.</p> <p>We will pay the reasonable costs you incur up to a maximum period of 12 months for renting similar alternative accommodation if your buildings are made unfit to live in.</p> <p>We will also pay for the reasonable cost you incur for temporary accommodation of your pets in a commercial boarding establishment when we have agreed to pay a claim for temporary accommodation.</p>	up to 10% of the buildings sum insured	up to 10% of the buildings sum insured
<p>2) Loss of rent.</p> <p>If you are a landlord and the buildings are made unfit to live in we will pay for your loss of rent for the length of time which we agree is necessary to reinstate your buildings, up to a maximum period of 12 months.</p> <p>The amount we will pay will be based on the annual rent payable by your tenant.</p> <p>We will not pay for loss of rent if your buildings have not been tenanted for more than 60 consecutive days immediately before the date of the loss of damage.</p>	up to 10% of the buildings sum insured	up to 10% of the buildings sum insured
<p>3) Fusion.</p> <p>If an electric motor that is part of your buildings burns out, we will pay the reasonable cost incurred by you for its repair or replacement. If the motor is more than 10 years old from the date of manufacture you will have to pay 5% of the cost of repairs or the replacement cost for each year or part thereof that has elapsed from the date of manufacture.</p> <p>We will not reduce the labour costs, and the maximum reduction for the cost of materials will be 90%</p> <p>We will not pay for any costs associated with: rectifiers, microwave ovens (other than electric motor/s therein), amplifiers, transmitters, audio equipment, video equipment, salt chlorinators, or electronic equipment of any kind; lighting elements, heating elements, fuses or protective devices, electrical contacts which spark or arc during normal operation.</p>	the reasonable costs incurred	the reasonable costs incurred
<p>4) Modifications to your buildings as a result of Paraplegia or Quadriplegia.</p> <p>If you are injured as a result of damage to the buildings at the situation, and this injury results in permanent Paraplegia or permanent Quadriplegia, we will pay the reasonable costs incurred by you for:</p> <ul style="list-style-type: none"> • modification to your buildings; or • relocation to a suitable building. 	up to \$10,000	up to \$10,000

PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR BUILDINGS (cont'd)

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>5) Removal of debris.</p> <p>We will pay the reasonable costs of demolishing and removing any buildings debris when damage or loss occurs.</p> <p>We will also pay the cost of removing and disposing of fallen trees or branches from the situation which have caused loss or damage to your buildings.</p>	up to 10% of the buildings sum insured	up to 10% of the buildings sum insured
<p>6) Extra cost of complying with building regulations.</p> <p>We will pay any reasonable extra costs you incur that are necessary to meet the building requirements or by-laws of any statutory authority in connection with repairing or rebuilding your buildings as a result of damage.</p> <p>We will not pay any extra costs if you received notice of any building regulation requirements before the date when loss or damage occurred.</p>	the reasonable costs incurred	the reasonable costs incurred
<p>7) Professional rebuilding fees.</p> <p>We will pay the reasonable costs incurred by you for architects, surveyors, engineers and legal fees as a result of damage.</p>	up to 10% of the buildings sum insured	up to 10% of the buildings sum insured
<p>8) Legal fees to discharge the mortgage on your buildings.</p> <p>We will pay the reasonable legal costs incurred by you to discharge your mortgage on the buildings, where we have agreed to pay you for its total loss.</p>	the reasonable costs incurred	the reasonable costs incurred
<p>9) Unfixed building materials belonging to you.</p> <p>We will pay for loss incurred by you if the building materials are lost or damaged, due to an event insured by your buildings cover during the period of insurance. Cover only applies to building materials intended to be used for repairs, alterations or additions at the situation.</p>	up to \$2,000 in any one period of insurance	up to \$1,000 in any one period of insurance
<p>10) Landscaping.</p> <p>We will pay the cost of landscaping including the replacement of trees, plants, shrubs and grass when the loss or damage is caused by any of the following:</p> <ul style="list-style-type: none"> • Earthquake. • Explosion. • Fire. • Impact by vehicles or watercraft or aircraft. • Lightning or thunderbolt. • Malicious damage including vandalism, deliberate or intentional acts, but not if the damage was caused by a tenant. • Riots, civil commotions, industrial or political disturbances. 	up to \$5,000	up to \$2,000
<p>11) Replacement of stolen locks and keys.</p> <p>If the key for any household lock to your buildings at the situation is stolen, we will pay for the replacement of the new key(s), cylinder(s) or lock(s) operated by that key.</p>	the reasonable costs incurred	up to \$1,000

PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR BUILDINGS (cont'd)

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>12) Replacement of lost locks and keys.</p> <p>If the key for any household lock to your buildings at the situation is lost, we will pay for the replacement of the new key(s), cylinder(s) or lock(s) operated by that key.</p>	the reasonable costs incurred	Nil
<p>13) Continuation of cover when you are selling your buildings.</p> <p>If you have entered into a contract for the sale of your buildings and your policy is current, we will include the purchaser for their respective rights and interests up to the sum insured, until:</p> <ul style="list-style-type: none"> • the sale is completed; or • the purchaser takes possession of your buildings; or • the sale is terminated; or • this policy expires, <p>whichever occurs first.</p>	up to the buildings sum insured	up to the buildings sum insured
<p>14) Claim Indexation.</p> <p>If you have a loss, we will increase your sum insured by the amount the Consumer Price Index (all groups) has increased since you took out your policy or last renewed it.</p>	the amount the Consumer Price Index has increased	the amount the Consumer Price Index has increased
<p>15) Reinstatement of the sum insured.</p> <p>You are fully insured again for your buildings for the amount shown in your schedule following a claim. This does not apply when your claim is for a total loss as your cover for buildings will end then.</p>	up to the buildings sum insured	up to the buildings sum insured
<p>16) Restoration of Title Deeds</p> <p>We will pay the reasonable cost to reinstate, reproduce or restore your Title Deeds for the buildings if they are damaged while contained in the buildings or in a bank vault.</p>	up to \$2,000	up to \$1,000



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR CONTENTS

These additional benefits apply when your schedule shows that contents cover applies at the situation, and will be paid in addition to the sum insured. These will be paid when they relate to damage or loss which causes us to pay a claim under your contents cover.

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>1) Additional cost of temporary accommodation.</p> <p>We will pay the reasonable costs you incur up to a maximum period of 12 months for renting similar alternative accommodation if your buildings at the situation are made unfit to live in.</p> <p>We will also pay for the reasonable costs you incur for temporary accommodation of your pets in a commercial boarding establishment when we have agreed to pay a claim for temporary accommodation.</p>	up to 10% of the contents sum insured	up to 10% of the contents sum insured
<p>2) Removal of debris.</p> <p>We will pay the reasonable costs incurred by you for the demolition and removal of contents debris.</p>	up to 10% of the contents sum insured	up to 10% of the contents sum insured
<p>3) Fusion.</p> <p>If an electric motor forming part of your contents burns out, we will pay the reasonable cost incurred by you for its repair or replacement. If the motor is more than 10 years old from the date of manufacture you will have to pay 5% of the cost of repairs or the replacement cost for each year or part thereof that has elapsed from the date of manufacture.</p> <p>We will not reduce the labour costs, and the maximum reduction for the cost of materials will be 90%.</p> <p>We will not pay for any costs associated with:</p> <p>rectifiers, microwave ovens (other than electric motors therein), amplifiers, transmitters, audio equipment, video equipment, salt chlorinators, or electronic equipment of any kind; lighting elements, heating elements, fuses or protective devices, electrical contacts which spark or arc during normal operation.</p>	the reasonable costs incurred	the reasonable costs incurred
<p>4) Compensation for death.</p> <p>We will pay compensation up to the additional benefit limit if you sustain a fatal injury at the situation if:</p> <ul style="list-style-type: none"> • the fatal injury was a result of outward and visible violence by burglars or housebreakers or by fire; and • death occurs within 90 days of the injury. 	up to \$10,000 in any one period of insurance	up to \$10,000 in any one period of insurance
<p>5) Replacement of stolen locks and keys.</p> <p>If the key for any household lock to your buildings at the situation is stolen, we will pay for the replacement of the new key(s), cylinder(s) or lock(s) operated by that key.</p>	the reasonable costs incurred	\$1,000
<p>6) Replacement of lost locks and keys.</p> <p>If the key for any household lock to your buildings at the situation is lost, we will pay for the replacement of the new key(s), cylinder(s) or lock(s) operated by that key.</p>	the reasonable costs incurred	Nil

PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR CONTENTS (cont'd)

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>7) Credit cards.</p> <p>If any credit card(s) issued to you are misused after they are stolen, we will pay for your liability to the financial institutions that issued them.</p> <p>We will only pay if the cardholder complied with the terms on which the credit cards were issued. We will not pay if the credit card(s) were stolen or misused by you</p>	up to \$5,000	up to \$5,000
<p>8) Spoilage of food.</p> <p>We will pay for spoilage of frozen or refrigerated food in the buildings at the situation due to:</p> <ul style="list-style-type: none"> • breakdown or failure of the refrigeration unit or any of its components; • the inability of the refrigeration unit to function as a result of an accidental failure of the public electricity supply to buildings; • escape of the refrigerant or fumes; • the power supply authority ceasing to supply electricity to the situation for commercial reasons; or • switching/turning the electricity supply off at your home. 	the reasonable costs incurred: Yes Yes Yes Yes Yes	the reasonable costs incurred: up to \$500 up to \$500 Nil Nil Nil
<p>9) Guests', visitors' or employees contents in your buildings at the situation.</p> <p>If guests, visitors or employees working at your situation bring their own contents with them, we will regard those contents as belonging to you. We will only pay if the employees are doing domestic work for you. We will not pay if these contents are already insured.</p>	up to \$5,000	up to \$5,000
<p>10) Motor cycles.</p> <p>We will pay for fire and theft cover only on motor cycles up to 125cc engine capacity which do not need to be registered. Cover only applies when the motor cycles are within a securely locked building at the situation but not if in parking areas, garages, or storage areas used by people other than you.</p>	up to \$2,000	up to \$1,000
<p>11) Change of Address.</p> <p>If you are moving permanently to a new situation within Australia, we will cover your contents at the situation shown on your schedule and at your new situation. The most we will pay in total is the sum insured shown on your schedule. We will only cover your contents at your new situation for 30 days. This cover will commence from when you first start to move your contents to your new situation. You must tell us about permanently moving your contents to a new situation within 30 days from the day you first start to move.</p>	up to the contents sum insured	up to the contents sum insured



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR CONTENTS (cont'd)

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>12) Transit to your new building.</p> <p>We will pay for loss or damage to your contents caused by:</p> <ul style="list-style-type: none"> • fire, collision and/or overturning of the conveying vehicle; or • theft from the conveying vehicle; <p>whilst they are in transit by land from the situation shown in your schedule to your new intended address, if it is located within 500 kilometres, as the address shown as the situation in your schedule.</p> <p>The cover also includes:</p> <ul style="list-style-type: none"> • interim transit to and from a furniture repository in connection with the relocation to your new address when all transit occurs within 30 days from when the contents were removed from the situation; and • loss or damage by fire or theft whilst in the furniture repository for a period not exceeding 30 days from when the contents were removed from the situation. <p>We will not pay claims for:</p> <ul style="list-style-type: none"> • removal of contents to any address other than the one intended to be occupied by you as your principal residence; • loss, damage or expense caused by the insured contents items being insufficiently or unsuitably packed by you; • loss or damage which occurs from anywhere that is located greater than 500 kilometres from the situation; or • loss or damage which occurs outside the period of insurance. 	<p>up to the contents sum insured</p>	<p>up to the contents sum insured</p>
<p>13) Temporary Removal.</p> <p>We will insure your contents whilst they are away from the situation, but still located in Australia or New Zealand (subject to the exclusions, terms and conditions of the policy) when they are temporarily removed from the situation for a period not exceeding 90 consecutive days, in respect of:</p> <p>Option 1 Accidental Damage accidental loss or damage as covered by this policy;</p> <p>Option 2 Defined Events loss or damage caused by:</p> <ul style="list-style-type: none"> • fire, smoke, earthquake, explosion, lightning or thunderbolt, malicious acts, riot or civil commotion; or • impact damage by a vehicle, an aircraft or anything dropped or falling from an aircraft, space debris or debris from a rocket or satellite. <p>If your contents are contained in a safety deposit box or inside any dwelling, residential flat, hotel, motel, nursing home or hospital, in which you are:</p> <ul style="list-style-type: none"> • temporarily residing; or • at your place of employment; or • at the premises where contents are located for repairs or cleaning purposes. <p>We will also pay for loss or damage caused by:</p> <ul style="list-style-type: none"> • burglary following forcible entry; or • storm. 	<p>up to the contents sum insured</p>	<p>up to the contents sum insured</p>

PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR CONTENTS (cont'd)

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>We will also cover contents, excluding money and negotiable instruments belonging to your dependent children whilst they are students and living away from home. However, cover is restricted to Option 2 "Defined Events" as shown above under item 13 Temporary Removal. The 90 day time limit does not apply to these items.</p> <p>Under either Option 1 Accidental Damage or Option 2 Defined Events we will not cover loss or damage to:</p> <ul style="list-style-type: none"> • Contents which are kept in a furniture repository except as provided under additional benefit 12 "Transit to your new building". • Contents whilst in transit during permanent removal from the situation or to or from a furniture repository except as provided under additional benefit 12 "Transit to your new building". • Contents which have been permanently removed from the situation. • The following contents items that have been temporarily removed from the situation: <ul style="list-style-type: none"> ▪ Attached and unattached accessories and or spare parts of motor vehicles, farm vehicles, caravans, trailers, boats or aircraft. ▪ Tools, instruments and equipment which you use to earn your income. ▪ Stock used for business purposes. ▪ Property of an office and or surgery operated from the buildings at the situation. 		
<p>14) Claim Indexation.</p> <p>If you have a loss, we will increase your sum insured by the amount the Consumer Price Index (all groups) has increased since you took out your policy or last renewed it. This does not apply to any specified contents you have listed on the schedule.</p>	the amount the Consumer Price Index has increased	the amount the Consumer Price Index has increased
<p>15) Reinstatement of the sum insured.</p> <p>You are fully insured again for your contents for the amount shown in your schedule following a claim. This does not apply when your claim is for a total loss as your cover for contents will end then.</p>	up to the contents sum insured	up to the contents sum insured
<p>16) Restoration of Documents.</p> <p>We will pay to reinstate, reproduce or restore your documents if they are damaged while contained in the buildings or in a bank vault. This includes the information contained on the documents.</p>	up to \$7,500	up to \$7,500



PART A - BUILDINGS AND/OR CONTENTS (cont'd)

ADDITIONAL BENEFITS WHEN YOU HAVE INSURED YOUR CONTENTS (cont'd)

	Cover Applicable under	
	Option 1 Accidental Damage Limit any one event	Option 2 Defined Events Limit any one event
<p>17) Alarm Costs</p> <p>We will pay the reasonable costs you have to pay a security firm to attend your home in response to your monitored burglar alarm system. We will only pay these costs when there is:</p> <ul style="list-style-type: none"> • a burglary; or • an attempted burglary. <p>We will not pay these costs when there is:</p> <ul style="list-style-type: none"> • a false alarm; or • no evidence of an attempted burglary. 	up to \$1,000	up to \$1,000
<p>18) Accountants Fees following a Tax Audit</p> <p>We will pay for the fees that you must pay to an accountant. We will pay these fees when your personal financial affairs are audited by the Federal Commissioner of Taxation. You must advise us of any such audit. We will only pay claims notified to us during the period of insurance shown on your most recent schedule.</p> <p>We will not pay claims for:</p> <ul style="list-style-type: none"> • Any audit that relates to a criminal prosecution. • Fees where the final assessment of your taxable income for the period being audited is 20% higher than your original declaration. • Fees for work performed outside the time limits allowed by the Federal Commissioner of Taxation. • Any fines, penalties or adjustments of taxation. 	up to \$5,000 any one period of insurance	up to \$5,000 any one period of insurance
<p>19) Veterinary Expenses</p> <p>We will pay for veterinary expenses if your pet is injured as a result of a road accident.</p>	up to \$500	up to \$500
<p>20) Legal Fees</p> <p>We will pay legal costs and expenses you are liable to pay following legal proceedings brought by you, or against you, in Australia. You must advise us of any legal proceedings brought by you, or against you. We will only pay claims notified to us during the period of insurance shown on your most recent schedule. We will only pay the legal costs and expenses incurred with our consent.</p> <p>We will not pay legal costs and expenses relating to:</p> <ul style="list-style-type: none"> • Spouse or partner disputes including, but not limited to, divorce, child maintenance, or custody and property disputes. • Claims for death, bodily injury to, or disease of, any person. • Claims where cover is available by a standard form of motor vehicle, homeowners or householders, motorcycle, caravan or boat insurance. • Any criminal charge or prosecution brought against you. • Any road traffic offence or boating offence committed by you. • Any matter arising out of your business or profession. • Any matter arising out of any insurance cover required by legislation. • Any award of damages made against you. • Any penalties, fines or awards of aggravated, exemplary or punitive damages made against you. 	up to \$5,000 any one period of insurance	up to \$5,000 any one period of insurance

PART A - BUILDINGS AND/OR CONTENTS (cont'd)

HOW WE PAY A CLAIM FOR YOUR BUILDINGS

At our option, we may decide to either:

- repair or replace any damaged parts of your buildings to the same condition as when they were new; or
- pay the reasonable cost of repairing or rebuilding any damaged parts of your buildings to the same condition as when new.

When it is not possible to use original materials for the repair, replacement or the rebuilding process, the nearest available equivalent to the original materials will be used. We will not pay any costs for replacing undamaged property.

The amount we will pay will be subject to a deduction for fair wear, tear and depreciation from the cost of repairing, replacing or rebuilding your buildings if you:

1. do not begin repairing, replacing or rebuilding within six (6) months after we accept your claim; or
2. ask for cash in lieu of repairing, replacing or rebuilding your buildings.

Rebuilding may be carried out on another site provided that we agree in writing.

We will pay for loss or damage only in the rooms, hall or passage in which the loss or damage actually occurred.

HOW WE PAY A CLAIM FOR YOUR CONTENTS

When damage or loss occurs to any contents item we will do one of the following:

- replace the property with the nearest equivalent new property; or
- repair the property to the condition it was in when new; or
- pay you the cost of replacement or repair.

We decide which one we will do.

We will pay for carpets; wall, floor and ceiling coverings; internal blinds and curtains; only in the room, hall or passage where the damage or loss occurred.

When an item is part of a pair, set, system or collection, we will only pay for the value of the item itself. The most we will pay is the value that the item has as a proportion of the combined pair, set, system or collection. We will only pay the cost of replacing the item even though the pair, set, system or collection to which it belongs is less valuable because it is incomplete.

EXCESS

For each buildings or contents claim we will reduce the amount we pay you for your claim by the excess. The amount of your excess is shown on your schedule. Your excess will be increased by \$250 for any claim for damage or loss arising from an earthquake. This damage or loss must occur within 72 hours of the earthquake.

When a claim is paid for damage to, or loss of, buildings and contents, the excess amount will only be taken off once.

When a claim is paid under only "Additional benefits when you have insured your buildings", or "Additional benefits when you have insured your contents", your excess will not apply.



PART B - PERSONAL PROPERTY

This section of the policy only applies when your schedule shows that you have requested cover for Personal Property.

WHAT EVENTS YOU ARE INSURED FOR

Your personal property is insured for any accidental damage or accidental loss. The accidental damage or accidental loss must happen within Australia or New Zealand. We will also pay if the accidental damage or accidental loss happens anywhere else in the world. Cover away from Australia or New Zealand is limited to 90 consecutive days and starts from the time you leave Australia.

WHAT IS PERSONAL PROPERTY

- Jewellery, watches, furs and personal effects.
- Contact lenses, corneal caps, micro lenses, prescription glasses.
- Laptop computers, mobile phones, personal organisers, pocket calculators, personal portable audio equipment, personal portable video equipment all of which are able to be powered by battery.
- Binoculars, equipment for taking photographs, tapes, unprocessed film and all accessories.
- Musical instruments not used professionally or for reward.
- Sporting equipment designed to be used in a leisure activity that involves some element of physical activity or competition. This does not include pedal cycles. Sporting equipment is not covered while it is being used.
- Travellers' luggage and bags including clothing.
- Specified personal property items which you have requested us to list separately in the schedule. Each Specified personal property item is covered up to the sum insured shown for it in the schedule.

The most we will pay for any one item, pair set, collection or system is \$3,000 for sporting equipment or equipment for taking photographs and \$1,500 for all other items.

You can insure items, pairs, sets, collections or systems that are worth more than the above limits for their actual value as "specified personal property" items. To do this you must advise us and the items will be listed on your schedule. The most we will pay in total for all personal property is the amount shown on your schedule.

WHAT IS NOT PERSONAL PROPERTY

- Unset precious and semi-precious stones.
- Items thinly covered with gold or silver.
- Motor vehicles, motor cycles, motorised mini bikes, motorised scooters and motorised go-karts and/or farm vehicles or their associated equipment (unless they would be covered under "What are contents").
- Caravans.
- Trailers, aircraft (other than model aeroplanes) or accessories or spare parts of any of these items.
- Watercraft more than 4 metres long.
- Watercraft less than 4 metres long that are powered by a motor of more than 10hp.
- Money, travel tickets, cheques, securities, stamps, negotiable instruments and documents.
- Items or equipment used for professional or trade purposes.

HOW WE PAY A CLAIM FOR PERSONAL PROPERTY

When damage or loss occurs to a valuable item we will do one of the following:

- replace the item with the nearest equivalent new item; or
- repair the item to the condition it was in when new; or
- pay you the cost of replacement or repair.

We decide which one we will do.

When a personal property item is part of a pair, set, system or collection, we will only pay the value of the item itself. The most we will pay is the value that the item has as a proportion of the combined pair, set, system or collection. We will only pay the cost of replacing the item even though the pair, set, system or collection to which it belongs is less valuable because it is incomplete.

We will reduce any payment for damage to, or loss of, an item under this section by the amount we pay you for the same item under your contents insurance.



WHAT WE WILL NOT PAY FOR

Part A – BUILDINGS AND/OR CONTENTS AND/OR Part B – PERSONAL PROPERTY

This policy does not cover loss or damage:

- caused by rust, corrosion, gradual deterioration, wear and/or tear;
- caused by storm and/or rainwater and/or wind to:
 - retaining walls;
 - swimming pool covers or liners; or
 - trees, plants, shrubs or grass.
- caused by roots from trees, plants and shrubs or grass;
- caused by water damaging or entering the buildings as a result of alterations, extensions, renovations or repairs;
- caused by water entering the building, because of a structural defect, faulty design or faulty workmanship when the buildings were constructed;
- caused by settling, shrinkage or expansion in the buildings foundations, pavements or walls;
- caused by inherent defects, structural defects, faulty design, faulty workmanship. We will pay for any subsequent damage caused by an insured event that is not otherwise excluded;
- caused by the removal or weakening of or interference with support to land or buildings;
- caused by or arising from:
 - incorrect siting of buildings; or
 - demolition of buildings ordered by any legal authority through your failure to obtain any necessary permits;
- to buildings in the course of construction including all building materials on the site until you have notified us that your buildings are complete and lived in;
- caused by electrical or mechanical breakdown or failure except for fusion of electrical motors as provided under additional benefit 3 "Fusion" (We will pay for any resultant damage following electrical or mechanical breakdown).
- to musical instruments or photographic or video equipment used for professional or trade purposes or for reward;
- to photographic equipment while being used underwater;
- to items such as fixed glass, shower bases, wash basins, spa baths, sinks, baths, lavatory pans or cisterns, crockery, porcelain, china, hand mirrors, glassware, crystal or glass in clocks, vases, ornaments or pictures where the fracture does not extend through the entire thickness of the item damaged; or which are in a damaged or imperfect condition when the breakage happened;
- to contents which are acquired illegally or are illegally held;
- caused by an insured event if the buildings at the situation have not been occupied for more than 60 consecutive days unless our written consent has been obtained;
- caused by theft, burglary, housebreaking, malicious damage or vandalism which takes place in the internal or external common areas of residential flats, home units, town houses or any other type of multiple occupancy residence;



WHAT WE WILL NOT PAY FOR (cont'd)

- caused by flood, storm surge, the action of the sea, tidal wave, high water, tsunami, or erosion;

We do not provide cover for damage by flood. Flood is when water from a river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), overflows onto normally dry land. Water that escapes from an irrigation canal is not flood. We also regard any rainwater on your property;

- that cannot run off into a river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), because it is overflowing in flood, and/or
- that mixes with the floodwater coming from the river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified);

as water coming from a flood.

- caused by landslide or subsidence, except as described on Page 14;
- to contents whilst contained in a furniture storage facility except as provided under Additional Benefit 12 "Transit to your new building" as shown on Page 21;
- caused directly or indirectly by:
 - insects, vermin;
 - domestic animals or pets owned by you or for which you are legally responsible;
 - algae, mould and/or fungi, mildew, condensation, wet or dry rot; or
 - any process of cleaning involving the use of chemicals other than domestic household chemicals.

We will pay for any subsequent damage caused by an insured event that is not otherwise excluded.



PART C - LEGAL LIABILITY

We will pay the amount you are liable to pay following an accident if your liability arises from any of the circumstances shown below. The accident that results in the claim must occur during the period of insurance. We also pay any legal costs you have to pay in relation to the accident. This includes costs awarded against you. The most we will pay, including costs, for any single accident, or series of accidents arising out of the same event, is the amount shown in your schedule.

WHEN WE WILL PAY

- If you have insured your buildings, we will pay the amount you have to pay as owner or occupier of your buildings.
- If you have insured your contents and live in a rented building, we will pay the amount you have to pay as owner of your contents, or occupier of the building.
- If you have insured your contents and you own part of a building that has been subdivided, we will pay the amount you have to pay as owner of your contents or occupier of your part of the buildings. We will not pay for an accident that happens in any common areas of the buildings.
- If you have insured your contents, we will pay the amount you have to pay for any accident that happens:
 - anywhere in Australia;
 - anywhere in Australia in connection with your position as a committee member of a sporting or social club. We will not pay if you receive more than \$1,000 per year for holding the position;
 - anywhere in the world. Cover away from Australia is limited to 90 consecutive days and starts from the time you leave Australia.

This does not include the amount you have to pay because you are the owner or occupier of your buildings.

- If you have insured your contents, we will pay for any accident that happens anywhere in Australia arising out of the use of watercraft. We will only pay if the watercraft is less than 4 metres long and is not powered by a motor, or is powered by a motor less than 10hp. This does not include jet skis.

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CONTENTS

We will pay the amount you are liable to pay following an alleged or actual act or omission. We will only pay for your liability in connection with your position as a committee member of a sporting or social club. We will not pay if you receive more than \$1,000 per year for holding this position. Any claim made against you must occur within the period of insurance stated in the schedule. The most we will pay, including costs, during any one period of insurance is \$10,000.



PART C - LEGAL LIABILITY (cont'd)

WHEN WE WILL NOT PAY

We will not pay claims arising from:

- Penalties, fines or awards of aggravated, exemplary or punitive damages made against you.
- Use of a motor vehicle, motor cycle, mini bike, aircraft or watercraft, other than:
 - unregistered motorised golf buggies, ride on mowers or wheelchairs;
 - model or toy aircraft;
 - a surfboard, sailboard or surf skis; and
 - watercraft that are described on page 28.
- Use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motor cycle.
- Personal injury to you, or any member of your family who normally lives with you, or any other person who normally lives with you.
- Personal injury to any person you employ and that injury arises from their employment with you.
- Damage to or loss of property that belongs to you, or any member of your family who normally lives with you, or any other person who normally lives with you.
- Damage to or loss of property that belongs to any person you employ and that damage or loss arises from their employment with you.
- Damage to or loss of property that is in your control, or the control of any member of your family who normally lives with you, or any other person who normally lives with you.
- Any disease that is transmitted by you, or any member of your family who normally lives with you.
- Any business, profession, trade or occupation carried on by you. This does not include being a committee member of a sporting or social club provided that you do not receive more than \$1,000 per year for holding this position.

We do not consider the following to be a business for the purpose of this exclusion:

- the renting of your buildings at the situation for residential purposes; and
- casual babysitting carried on by you anywhere in Australia.
- The use or presence of asbestos, or in connection with the use or presence of asbestos.
- Alterations, repairs, renovations or additions to your buildings that cost more than \$75,000.
- Any agreement or contract you enter into. We will pay for your liability if you would have been liable without the agreement or contract.
- Gaining a personal profit or advantage that is illegal.
- A conflict of duty or interest.
- Any act or omission that is dishonest, fraudulent, criminal, wilful or malicious.
- Any loss that can be reimbursed by your sporting or social club.
- Any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the policy.



PART D - DOMESTIC WORKERS' COMPENSATION

This section of the policy only applies when your schedule shows that you have requested cover for Workers' Compensation and the name of the insurance company who issued it.

If you have employees, in some circumstances Workers' Compensation cover is compulsory. If you are unsure, check with Jardine or your local Workers' Compensation Authority.

We will pay the amount you are liable to pay if a person you employ is injured while working for you. We will only pay if the person is doing domestic work for you. We will not pay if the person is working for you in your business, profession, trade or occupation.

The amount we will pay is subject to the relevant workers' legislation in your state or territory.



GENERAL EXCLUSIONS RELATING TO PARTS A, B & C OF YOUR POLICY

YOU ARE NOT COVERED FOR:

- Loss, liability, injury or damage:
 - caused by a deliberate or criminal act by you or another person who is acting with your express or implied consent;
 - caused by lawful confiscation, delay, destruction, detention, nationalisation, requisition or seizure;
 - to any property as a result of its undergoing any process involving the application of heat;
 - caused by or arising from radioactivity or the use, existence or escape of any nuclear fuel, nuclear waste or nuclear material;
 - caused by war, invasion, acts of foreign enemies, hostilities, rebellion whether war is declared or not;
 - caused by civil war, revolution, military or usurped power;
 - caused by contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public;
 - caused by nationalisation, requisition, destruction of or damage under the order of any Government Authority;
 - caused directly or indirectly by tree lopping or felling by you or another person who is acting with your express or implied consent;
- Anything which your tenant or licensee is responsible for under the terms of their lease, licence or similar agreement, when you are the landlord of:
 - your buildings (when buildings cover applies);
 - your home at the situation (when contents cover applies);
- The cost of data recovery for any reason.
- Loss, damage or liability arising from failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date. We will pay for any resultant loss or damage that is covered by this policy, other than resultant loss or damage to any frozen food, computer equipment or computer software.
- Any event that does not occur within the period of insurance.



CONDITIONS OF COVER RELATING TO PARTS A, B & C OF YOUR POLICY

KEEPING EVIDENCE OF THE VALUE AND OWNERSHIP OF THE INSURED PROPERTY

You should keep evidence of the value and ownership of all property covered under your policy. Receipts and/or valuations will assist in establishing the value of your insured property. Photographs and instruction books will help provide evidence of your ownership in the event of a claim.

TAKING REASONABLE PRECAUTIONS

We may not pay for loss, liability, injury or damage if you do not take all reasonable precautions to prevent the loss, liability, injury or damage. This includes:

- securing:
 - the buildings when buildings cover applies;
 - your home at the situation, when contents cover applies,against unauthorised entry whenever they/it is left unattended by you or any other authorised person;
 - having and maintaining any security devices listed in your schedule;
 - maintaining your buildings (when buildings cover applies), your home (when contents cover applies) in good repair;
- We will cover you however if you can show that it was reasonable on your part to have been unaware that it was not in good repair and condition.
- complying with all laws, by laws or statutory regulations.

YOU CANNOT GIVE YOUR RIGHTS AWAY

You cannot give anyone else an interest in this policy without our written consent.

WHAT YOU ARE REQUIRED TO DO FOR US

- You must pay us the premium for this insurance.
- You must tell us as soon as possible of anything that changes the facts or circumstances relating to your insurance.
- You must take reasonable precautions to prevent anything which could result in a claim under this policy.
- You must make sure that anyone doing anything on your behalf obeys all laws.
- You must comply with the conditions of this policy.



CONDITIONS OF COVER RELATING TO PARTS A B AND C OF YOUR POLICY (cont'd)

CANCELLING YOUR POLICY BEFORE THE DUE DATE

You can cancel this policy at any time. To do this you must ask us in writing. The policy will end when we receive your request.

We can cancel this policy if you do any of the following:

- Make a misleading statement to us when you apply for your insurance.
- Fail to tell us anything you should tell us when you apply for this policy, renew this policy and when you change or reinstate this policy.
- Fail to comply with the conditions of this policy.
- Fail to pay the premium for this insurance.
- Are not fair and open in your dealings with us.
- Make a claim that is not true during the period of this policy. The claim does not have to be under this policy and can be with us or another insurance company.

We may cancel this policy if you fail to notify us of a change in the circumstances of the risk during the period of insurance.

If we cancel this policy we will advise you in writing. To do this, a notice will be delivered or posted to you.

RETURN OF PREMIUM IF YOUR POLICY IS CANCELLED BEFORE THE DUE DATE

If your policy is cancelled before the due date:

- We will keep the premium for the period that the policy was in force.
- We will return to you the premium for the period from the date the policy ended to the due date of the policy.

THE LAW THAT APPLIES TO THIS POLICY

Any disputes arising from this policy will be determined by the courts, and in accordance with the laws, of the State or Territory of Australia where this policy is issued.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and / or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.



CLAIMS CONDITIONS RELATING TO PARTS A, B AND C OF YOUR POLICY

WHAT YOU SHOULD DO

- If there is any loss, injury or damage which is likely to result in a claim, you must give us notice as soon as possible with full particulars of any loss, damage, liability or injury.
- You must make your claim as soon as possible after you suffer a loss. If you do not make it within 30 days, we may reduce what we pay you by an amount to take account of any disadvantage we suffer by the delay.
- You must give full written details of your claim as soon as practicable after the loss, damage, or injury by contacting your nearest JLT office, who will supply you with an appropriate claim form to complete and send to us.
- You must:
 - take all reasonable precautions to prevent any further loss, damage or liability;
 - you must inform the police as soon as possible of any malicious damage, theft, attempted theft, burglary or loss of insured property;
 - keep the property that has been damaged so that we can inspect it;
 - send to us any writ, summons or other communication within 72 hours of receipt;
 - provide us with any receipts, proof of ownership or quotes we require to settle your claim; and
 - inform us if your property is insured under any other policy.

WHAT YOU SHOULD NOT DO

- You must not admit liability for any claim or offer or agree to settle any claim without our written consent. If you have the right to claim against someone else for a claim you made under this policy, you give us your rights to make the claim. You also give us your rights to conduct, defend or settle any legal action and to act in your name.

You must not do any thing that prevents us doing this and you must give us all the information and co-operation that we require.
- You must not authorise any repairs or replacement unless you are preventing further loss, damage or liability from occurring.
- You must not pay, promise to pay, or offer payment for any claim.



CLAIMS CONDITIONS RELATING TO PARTS A, B AND C OF YOUR POLICY *(cont'd)*

ASSIST US WITH YOUR CLAIM

You must give us all the information and assistance we may reasonably require in connection with your claim. A loss adjuster may be appointed by us to help settle your claim as quickly and efficiently as possible.

END OF COVER FOLLOWING PAYMENT OF THE TOTAL SUM INSURED

If we accept a claim and pay an amount which is equal to the total sum insured for any single part of this policy the cover under that particular part of this policy will end and no refund of premium applies.

OUR RIGHTS OF RECOVERY

When damage has happened, we or anybody we appoint, may enter, take or keep possession of the buildings, contents and personal property as we reasonably require for the purpose of our investigations. However, you may not abandon any buildings, contents and personal property to us.

If we enter, take or keep possession of your buildings at the situation or your contents or personal property, it will not be an admission of liability nor will it affect any of your obligations under this policy.

HOW THE GOOD AND SERVICES TAX AFFECTS YOUR CLAIM

When we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

When we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.



CUSTOMER SERVICE

COMPLAINTS

As a valued client, JLT aims to give you the best possible service. In saying this, it is recognised that sometimes problems do occur, and it is best for you to have someone to turn to for help.

JLT has appointed a State Co-ordinator in each of their Branches to help you when problems occur.

If your complaint concerns a claim:

- First, discuss the problem with the Insurer. (They support the General Insurance Code of Practice which sets service standards for insurance companies.)
- If you are not satisfied with the outcome, contact JLT at the office with whom you deal and ask for the State Co-ordinator. Arrangements can then be made to advise you on the steps for having your complaint resolved.
- Again if you are not satisfied your claim can be reviewed through the insurance industry's Claims Review Panel. This Panel is administered by Insurance Enquiries and Complaints Ltd (IEC) ABN 23 062 284 888.

If your complaint does not concern a claim:

- Contact the State Co-ordinator at the JLT office with whom you deal.
- If, after talking to them, your complaint has not been resolved to your satisfaction, you can request that the matter be referred to the National Co-ordinator. Your complaint will then be independently reviewed.

PHONING FOR ASSISTANCE

Please phone JLT if you need to clarify any of the information contained in this policy wording or if you have any other questions regarding your insurance policy.

GENERAL INSURANCE CODE OF PRACTICE

The Insurance Council of Australia has developed a General Insurance Code of Practice to further raise standards of practice and service across the insurance industry.

The Code aims to improve:

- the quality, comprehension and accuracy of policy documents and other information provided to consumers;
- employee and agent training and supervision; and
- claims handling and dispute resolution.

Brochures on the Code are available from your nearest JLT office.

COMMISSION

JLT receive a commission from the Insurer for arranging this insurance.



OTHER INFORMATION

SECURITY HINTS FOR YOUR HOME

- Make a list of all your valuables and record their make, model and serial number. Many stolen items are recovered by the police but cannot be positively identified by the owners.
- It is advisable to mark your television set, stereo equipment, computers and other valuables so that you can easily identify them. Thieves tend to avoid marked items which are traceable. Your Neighbourhood Watch organisation or your local police station are able to provide you with guidance and assistance in this regard.
- Whenever you leave your home make sure all doors and windows are securely locked. Do not forget the garage.
- If you are going out for the evening, leave a light switched on.
- Turn on the alarm.
- Regularly maintain the alarm system.
- If you are going on holidays do not forget to:
 - stop the newspaper, milk and any other deliveries; make the arrangements in person or by letter; do not leave notes for others to read;
 - leave a key with a trusted neighbour or friend and ask them to keep an eye on your home for you;
 - lock away garden tools, ladders and anything else which could help a house breaker;
 - arrange to have your letterbox cleared frequently and for a neighbour or friend to mow your front lawn and/or to park their car in your driveway (an overflowing letterbox and long grass are sure signs that you are away); and
 - leave blinds and curtains partly open to give the house a “lived in” appearance.



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JARDINE LLOYD THOMPSON