

Home

Product Disclosure Statement

Issue Date: 1 May 2013



you.insured
car home contents

Product Guide This product guide does not replace or vary our Product Disclosure Statement (PDS). Please read the entire PDS for details of features and benefits

	Building	Contents
<ul style="list-style-type: none"> ● Covered ○ Optional cover Ⓞ Covered subject to acceptance ✕ Not covered 		
Theft	●	●
Fire	●	●
Earthquake and Tsunami	●	●
Explosion	●	●
Riot	●	●
Storm	●	●
Escaping water	●	●
Impact	●	●
Intentional damage	●	●
Legal liability	●	●
Emergency repairs	●	
Clean up and professional fees	●	
Temporary accommodation	●	●
Building modifications	●	
Funeral expenses	●	●
Contents outside		●
Contents in storage		Ⓞ
Food spoilage		●

Broken glass and ceramics	●	●
Locks and keys		●
Contents in transit		●
Cover while you move		●
Golf hole in one		●
Lawn bowls full house		●
International sporting award		●
Multiple births		●
Landlord's loss of rent	●	
Landlord's furnishings	●	
Tenant's liability		●
Burnout of electric motors	○	○
Pet injury		○
Jewellery at home		○
Away from home		○
Mobile phones		○
Tools of Trade		○
Accidental damage	○	○
Fixtures and fittings upgrade		○
Lessee/Tenant: default and damage	○	○
Flood	✕	✕
Storm surge	✕	✕

Contents

Product Disclosure Statement	6
Our promise of cover	6
Quality guarantee	6
Cooling off period	7
Cancelling your policy	7
Goods and services tax	7
Your duty of disclosure	8
Your responsibilities	10
Renewing your policy	12
Fraudulent or dishonest claims	14
Code of practice	14
What do these words mean?	15
Sum insured and replacement value	21
Insured Events	24
Extra Cover	31
Optional Cover	44
General Exclusions	52
Home Cover Exclusions	54
What if you need to Claim?	57
Proof of value for specified items	61
Matching materials	61
Choice of repairer	61
Free automatic reinstatement of cover	62
Premium	62
Excess	63
Basic Excess	63
Special Excess	63

Product Disclosure Statement

This Product Disclosure Statement (PDS) has been designed to help you make an informed decision about our insurance products. It explains the product's features, benefits, conditions and exclusions, to help you to compare it to similar insurance products.

If you buy a policy from us, the cover you choose will be shown on your policy schedule.

Your contract with us is made up of the PDS together with your most recent policy schedule and your application for insurance or renewal. Please read all the information contained in this PDS and your policy schedule carefully and contact us if you have any questions.

For details about how your premium is calculated, fees we charge, and how we are paid, please read our Financial Services Guide (FSG) on our website at www.youi.com.au.

Our promise of cover

If you pay your premium by the agreed date and fulfil the conditions of your contract, we will provide you with cover for the contract period as shown on your most recent policy schedule, in accordance with the terms and conditions of this PDS.

Quality guarantee

If we choose and instruct a repairer to repair any of your insured property, we guarantee the quality of those repairs for as long as you are the owner of the insured property.

Cooling off period

You may cancel your policy at any time during the first twenty (20) calendar days from the date you bought your policy, and we will refund your payment in full, provided a claim has not been made under your policy.

Cancelling your policy

You may cancel your policy at any time after the cooling-off period and we will refund to you the unused pro-rata portion of your premium, unless you have made a claim for a total loss.

We may cancel your policy by giving you three (3) business day's written notice if you do not meet your responsibilities or as permitted by law. If we cancel your policy we will refund to you the unused pro-rata portion of your premium, unless you made a claim for a total loss.

A cancellation fee stated in our Financial Services Guide will apply to all cancellations except those during the cooling off period where there has been no claim.

Goods and services tax

All insured amounts shown in your policy are in Australian Dollars and include Goods and Services Tax (GST). When you claim under your policy with us, all amounts we pay will be inclusive of GST, up to the maximum claim amount shown in your policy. If you are registered for GST purposes, we will reduce any claimed amounts paid to you by the appropriate input tax credit percentage that you have told us you are entitled to claim from the Australian Taxation Office.

Your duty of disclosure

- If you do not answer our questions honestly and completely, we may reduce or refuse your claim and/or cancel your policy as permitted by law.
- If the information you provide or withhold from us is fraudulent in any way, we may avoid your policy from its start date, as though it never existed.
- You must tell us everything you know, or could be reasonably expected to know, that is relevant to the cover you have chosen, including information about the property you want to insure, yourself and all the people you want to cover under your policy.
- We need correct, truthful and complete information from you to decide whether or not to insure you, how much premium to charge you for our products and whether we need to apply any special conditions to your policy.
- We will ask you a number of questions before we offer, extend, vary or reinstate any cover. This includes when you make use of our website to extend, vary or reinstate cover. You must answer all our questions correctly, truthfully and completely. We will not ask you to tell us anything that the law allows you to keep private.
- You must immediately tell us about any changes to the information you gave us when you took out or last changed your policy, including but not limited to changes to the insured property, the address where the insured property is kept, the people covered by your policy and anything else that may affect your policy or our decision to accept the risk.

- Before your policy expires we will send you a renewal invitation or an expiry notice. If you receive a renewal invitation from us you must check all the details and tell us immediately about any changes to the information you gave us when you took out your policy or that have occurred during the term of your policy, including but not limited to changes to the insured property, the address where the insured property is kept, the people covered by your policy and anything else that may affect your policy or our decision to accept the risk. Any changes to your information may cause us to change our decision to offer renewal of your policy, or the terms on which we offer such renewal.

You do not have to tell us of any matter which:

- reduces our risk of providing you the cover requested;
- is common knowledge;
- we know already or should know in the ordinary course of our business;
- we have waived your duty of disclosure for.

Authorised Persons or Agents

Any person or agent you authorise to act on your behalf in relation to your policy is bound by your duty of disclosure. When answering any of our questions, the authorised person is deemed to have the appropriate authority and knowledge to do so.

Your responsibilities

Your responsibilities are important requirements that you must fulfil in order to be covered under your policy. Whilst we would never want to reduce or refuse your claim and/or cancel your policy as permitted by law, we may do so if you do not fulfil any or all of your responsibilities.

You must:

- **Factually provide information about other people covered on your policy**

Where you provide information about other people while getting a quote, buying or amending a policy, you must ensure that the information is factually correct.

- **Check your policy immediately**

Please read and check your policy schedule carefully. If any information is incorrect or incomplete, please call us on **13 9684** to make all necessary changes immediately.

- **Make your first premium payment**

You must ensure your first premium payment is paid by the agreed date in order to be covered.

- **Make your subsequent instalment premium payments**

You must ensure that your instalment payments are made by the agreed dates in order to be covered. If any instalment payment remains unpaid for a period of fourteen (14) calendar days or more, we may refuse to pay your claim. If any instalment payment remains unpaid for a period of one (1) calendar month or more, we may cancel your policy as permitted by law.

- **Have proof of ownership**

You should ensure that you obtain and keep regular written valuations for items of a unique nature such as jewellery, paintings, works of art or watches from a qualified, experienced and reputable valuer in Australia. Valuations should include a full detailed description of the property that would assist us to replace the item if necessary.

- **Maintain a valid email address**

You must provide us with a valid email address that you have regular access to and notify us of any change to the email address during the course of the policy period.

- **Notify us of all incidents within thirty (30) calendar days**

You must notify us of any incidents involving the insured property within thirty (30) calendar days of becoming aware of the incidents. The details that must be notified to us include:

- the location, date and time of the incident;
- a description of the circumstances surrounding the incident; and
- the particulars (name, address, phone number) of any third party that was involved in the incident.

This requirement applies whether you intend to claim or not. Failure to do so may prejudice you in lodging a claim or may prejudice us in defending a claim against you from a third party.

Renewing your policy

Before your policy expires we will send you a renewal invitation or an expiry notice.

If you receive a renewal invitation from us for the new period of cover, we may increase your sum insured to allow for the effect of inflation and an additional amount for Contents to allow for the acquisition of additional items through the year.

You must check all the details recorded and tell us immediately about any changes to the information you have provided us when you took out your policy and any changes that have occurred during the term of your policy, including but not limited to changes to the insured property, the address where the insured property is kept, the people covered by your policy and anything else that may affect your policy or our decision to accept the risk.

Any changes to your information may cause us to change our decision to offer renewal of your policy, or the terms on which we offer such renewal. If you do not tell us, we may refuse or reduce your claim and/or cancel your policy as permitted by law.

To make changes to any of your details, please call us on **13 9684** before the renewal date shown on your renewal invitation.

We will automatically renew your policy and continue to debit your premium from the payment account you gave us, unless you contact us and advise us not to renew your policy.

If you receive an expiry notice from us we will advise you of the time and day your cover will expire.



Fraudulent or dishonest claims

To keep our premiums competitive, we have a responsibility to all our customers to ensure that fraudulent or dishonest claims are not paid. We would never want to have to do this, however if you or any person acting on your behalf submits to us a claim or any information or documentation relating to a claim, which is in any way fraudulent or dishonest, we may refuse to pay the entire claim and cancel your policy as permitted by law.

If we refuse your claim for fraud or dishonesty, you agree to reimburse us for all costs we have incurred in connection with your claim, including investigatory and legal costs.

Code of practice

As a member of the Insurance Council of Australia, we are signatories to the General Insurance Code of Practice introduced by the Insurance Council of Australia with support from the Federal government and consumer groups.

Should you require more information or a copy of the Code go to www.codeofpractice.com.au, or contact us or the Financial Ombudsman Service on telephone number 1300 780 808.

As part of the Code and our commitment to you, if you are not completely happy with this product or our service, please tell us about it. Details of how we handle your complaint are in the Financial Services Guide (FSG) on www.youi.com.au. This also contains information regarding the Financial Claims Scheme and Compensation Arrangements.

What do these words mean?

Accident / accidental / accidentally means an external, identifiable event that is unforeseen, unintended and unexpected, which occurs suddenly and at a definite place.

Buildings means the private domestic residence and other buildings at the premises, including permanently attached fixtures, fittings and structural improvements, but excluding earthworks.

When deciding how much to insure your buildings for, you should calculate the replacement cost of your buildings at today's prices. The insured value you have chosen should also allow for total cost of re-building your buildings, including replacement of all fixtures, fittings and structural improvements at the premises.

Buildings exclude:

- fitted carpets, curtains and other indoor window coverings;
- plants, trees and shrubs;
- grass and lawn;
- any temporary improvement or structure;
- houseboats, yachts, caravans, motor homes, mobile homes, tents, trams, rail carriages;
- trucks, buses or any vehicle or object converted into a home (whether or not it is an approved conversion);
- a building in the course of construction;
- any commercial or business premises.

Collection means a group of objects which together has a greater market value than the total value of each object when valued separately.

Common area means the area of a Community Title Scheme, Strata Title scheme or flats which does not form part of your lot or tenancy, including but not limited to garages, storage areas, parking areas, walkways and stairwells that are not secure and over which you do not have exclusive use under the by-laws of your body corporate or tenancy agreement.

Contents means the personal possessions that belong to you or members of your household, which are kept inside your private domestic residence or other buildings at the premises, that are securely locked and that you have exclusive use of.

Personal possessions also include fitted carpets, curtains, blinds; surf skis, kayaks, canoes, surfboards, windsurf skis; motorised wheelchairs and ride-on mowers.

Your contents policy also provides limited cover for removable property kept outside your private domestic residence but on the premises (please refer to Contents Outside in this PDS).

Contents exclude:

- animals;
- plants, trees, and shrubs;
- grass and lawn;
- building materials;
- credit, debit or other bank cards;
- unset gemstones, gold or silver bullion or coins, cash or other negotiable items;
- documents or manuscripts;
- business or trade stock;
- tools of trade;
- electronically stored data;
- any item displayed for sale;
- aircraft or watercraft or associated spare parts, tools and accessories;
- any vehicles or associated spare parts, tools and accessories, including but not limited to cars, caravans, motor homes, motorcycles, quad or three wheel motorcycles and golf carts.

Contents does not automatically cover Jewellery and Mobile Phones, both of which must be covered under Optional Cover and will be noted on your policy schedule if you select the cover.

Contract period means the period from the start or renewal date of your policy to its expiry date.

Employee means anyone you employ, including any sub-contractors you or they employ, who work for you on a long-term, continuous basis under a contract of service.

Excess means the first amount you must pay in relation to each and every claim made under your policy.

Family means your spouse or partner, your children or children of your spouse or partner, your parents and parents-in-law, grandparents, grandchildren, and your brothers and sisters ordinarily residing with you.

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);

- a creek (whether or not it has been altered or modified);
- another watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

Household member means any person who normally lives with the policyholder.

Incident means an external, identifiable event that is unforeseen, unintended and unexpected which occurs suddenly and at a definite place, and for which you expect to claim under your policy.

Insured event means an event for which you can make a claim under your policy.

Insured property means your buildings if you have buildings cover and contents if you have contents cover and both your buildings and your contents if you have both covers.

Jewellery means an adornment (such as a watch, bracelet, ring, necklace or earrings) which is made of a valuable material. Jewellery items may also be made up in pairs or sets.

Lease means a formal lease agreement between you and your tenant(s) that is registered with the relevant local authority. The agreement must specify the start and end dates, tenant/s details, occupation dates and amounts payable.

Lessee means the tenant(s) in whose name(s) the lease is registered.

Locked boot means the lockable boot with key lock entry, of a passenger car or the lockable tonneau cover with key lock entry, of a utility vehicle.

Occupied means that a household member or tenant, or someone authorised by the policy holder, household member or tenant, is within the premises for at least eight (8) hours in a twenty four (24) hour period.

Personal portable items means portable, personal items carried on or by a person away from the premises.

These include but are not limited to;

- some valuable items including jewellery;
- clothing and personal accessories;
- contact lenses and prescription glasses;
- bicycles, cycling and motorcycling gear;
- sporting goods or equipment;
- wheelchairs and other medical equipment or aids including hearing aids;
- portable computer, photographic, audio and video equipment;
- musical instruments;
- camping equipment;
- remote controlled toys.

Personal portable items excludes mobile phones which must be covered separately under Optional Cover: Mobile Phones.

Premises means the insured address, shown on your policy schedule, of the property upon which your buildings and/or within which your contents are located.

Rental arrears means the lessee's rental payments were in arrears to the extent that a vacate/breach notice could have been issued in line with the Act in the relevant state or territory.

Retaining wall means a wall which is not part of the residential building, designed to hold back or prevent the movement of earth or water.

Storm means a violent atmospheric event which includes a thunderstorm, cyclone, or strong wind with or without rainstorm, hailstorm or snowstorm, but not rain showers alone.

Tenant means any person or people who occupy the insured premises.

Tools of Trade means the equipment, instruments and tools you use in your trade or profession, that either belong to you or you are responsible for. Tools of trade excludes trailers and any motorised vehicles.

Tools may include but are not limited to:

- computers;
- drills, saws and other power tools;
- scientific equipment such as surveying equipment;
- still and motion photographic equipment.

Total loss means when your insured property is damaged to the extent that we decide it is no longer economical or safe to repair, or it is stolen and not recovered.

Tsunami means an ocean wave or series of waves caused by an undersea earthquake or volcanic eruption.

We / our / us means Youi Pty Ltd.

You / your / yours means the policyholder/s and household member/s or any person acting for the policyholder or for a household member.

Sum insured and replacement value

Your buildings and contents are covered on a new-for-old basis. This means where we replace a damaged item we give you a brand new item which may be the current replacement model if the same one is no longer available. Also see the "What if you need to claim?" section for how we handle your claim.

You select your sums insured, The contents sum insured is made up of a number of components which are shown on your policy schedule.

1. To cover your contents (excluding jewellery) and buildings for **Insured Events at the premises**:
 - You select an **overall value** for contents (excluding jewellery) and for buildings; each one must be insured for its current replacement value (i.e. today's prices).
 - For buildings, allow for the total cost of re-building, including replacement of all fixtures, fittings and structural improvements at the premises. The value of the land must be excluded because it is not covered.
 - Where the individual value of any contents item, pair or set (other than jewellery) is more than \$15,000, select a **specific value** for each item, pair or set. The value you select must be the replacement value of each item, pair or set.
 - For contents that have not had a specific value selected, the maximum amount we will pay for a single item, pair or set is the lesser of the replacement cost, \$15,000 or the lump sum value you select.

Your jewellery is not automatically covered as part of your contents cover. To cover jewellery, you need to select specific sums insured as follows:

2. To cover your jewellery for **Insured Events at the premises**:
 - Where the individual value of any jewellery item, pair or set is more than \$5,000 select a **specific value** for each item, pair or set. The value you select must be the replacement value of each item, pair or set.
 - For all other jewellery where the individual value of each jewellery item, pair or set is less than \$5,000, select a **lump sum value**. The value you select must be the total replacement value of all such items.
 - For jewellery that has not had a specific value selected, the maximum amount we will pay for a single item, pair or set is the lesser of the replacement cost, \$5,000 or the lump sum value you select.
3. For a broader level of cover for your jewellery and contents **at and away from the premises**:
 - You select a lump sum value up to \$5,000 for contents at and away from home. However under this **lump sum value**, the maximum amount we will pay for a single item, pair or set of items is \$1,000.
 - Where the individual value of any item, pair or set is more than \$1,000 you can select a **specific value** for each item, pair or set. The value you select must be the replacement value of the item, pair or set.

- For full details of this cover see the detailed Optional Cover: Away From Home section of this PDS.

Where no specific limit is mentioned, the maximum amount payable under contents cover is the sum insured noted on your policy schedule. However there are specific limits that apply for Contents Cover for Insured Events for the following:

- any one commercially produced CD, DVD, Blu-ray or any other type of optical disc, video, vinyl, tape, cassette or computer game discs or cartridges is \$50 unless you can provide proof of purchase for a higher value;
- food spoiled by an insured event where you have claimed for damage to your buildings or contents is \$500. (Where you do not claim for other damage as the result of an insured event, the Food Spoilage benefit under Extra Cover applies.)

Where you are the landlord of the insured premises and have buildings cover but not contents cover with us, the Landlord's Furnishings limit of \$10,000 applies. For more information, see the Extra Cover section of this PDS.

Insured Events

1. Theft

What is Covered?

Loss or damage to the insured property caused by theft, attempted theft or burglary at the premises, committed by any person not living at the premises.

What is not Covered?

Loss, damage or legal liability resulting from any theft:

- from a garage or other buildings located at the premises, unless it was locked and secured and there are visible signs of forced entry;
- from a common area;
- committed by:
 - a household member or a tenant of your premises;
 - any person who is allowed access to the premises by you or anyone with authority to allow access.

2. Fire

What is Covered?

Loss or damage to the insured property caused by accidental fire. This includes fire caused directly by a mechanical, electrical or electronic (including computer software) breakdown or failure.

Where you have increased your sum insured on this policy within 72 hours of a bushfire occurring, cover will be limited to the sum insured that was effective 72 hours prior to the event.

What is not Covered?

Any loss, damage or legal liability caused by:

- bushfire during the first 72 hours of your policy commencing, unless:
 - you had another policy that expired immediately before the start of your policy with us and there was no break or change in the level or type of cover; or
 - you moved into the premises or signed a purchase or lease agreement for the premises on the same day your policy with us started.
- glowing, heat, smouldering, scorching or melting, where there were no flames.

3. Earthquake and Tsunami

What is Covered?

Loss or damage to the insured property caused by:

- an earthquake, including damage caused as a direct result of the earthquake for up to 72 hours after the earthquake occurred;
- a tsunami.

Where you have increased your sum insured on this policy within 72 hours of an earthquake or tsunami occurring, cover will be limited to the sum insured that was effective 72 hours prior to the event.

4. Explosion

What is Covered?

Loss or damage to the insured property caused by accidental explosion.

What is not Covered?

Any loss of or damage to the item that exploded, whether or not we accept a claim for loss or damage caused by the explosion.

5. Riot**What is Covered?**

Loss or damage to the insured property caused by riot or civil commotion.

6. Storm**What is Covered?**

Loss or damage to the insured property caused by storm, lightning, wind and storm water overflow from roof gutters and their downpipes or from the area immediately around the premises. This includes instances where the storm causes mechanical, electrical or electronic (including computer software) breakdown or failure.

Where you have increased your sum insured on this policy within 72 hours of a storm occurring, cover will be limited to the sum insured that was effective 72 hours prior to the event.

What is not Covered?

Any loss, damage or legal liability caused by:

- storm during the first 72 hours of your policy commencing, unless:
 - you had another policy that expired immediately before the start of your policy with us and there was no break or change in the level or type of cover; or

- you moved into the premises or signed a purchase or lease agreement for the premises on the same day your policy with us started.
- storm surge, actions of the sea or tides or other oceanic activity;
- rising damp or seepage of water from the ground;
- rain, wind or any item entering the building unless it entered through an opening created by the storm;
- flood or flash flood.

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

The cost of removing or pruning fallen trees or branches or other objects that have not damaged the insured property.

7. Escaping Water

What is Covered?

Loss or damage to the insured property caused by water escaping suddenly and without warning.

If a building claim is accepted for loss or damage caused by Escaping Water from within your premises, we pay the reasonable cost of locating the source of water that caused the loss or damage and restoring the damage that is incurred in the course of exploration.

What is not Covered?

Loss, damage or legal liability which was:

- caused by water escaping
 - slowly over a period of time;
 - from a leak in a shower base, recess or cubicle;
 - from a bath, shower or basin as a result of splashing while in use;
 - from a pipe that is designed to leak (such as an agricultural pipe);
 - from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.
- sustained by the item (such as a shower base, pipes, cisterns) from which the water escaped, whether or not we accept a claim for loss or damage caused by the escaping water;
- caused by rain water;
- caused by rising damp or seepage of water from the ground;
- caused by flood or flash flood.

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

8. Impact

What is Covered?

Loss or damage to the insured property caused by a sudden and unexpected external impact by any:

- motor vehicle, aircraft, or watercraft;
- object falling from a motor vehicle or aircraft;
- aerial, mast or satellite dish which breaks or collapses;
- falling tree; we may remove the part that caused the damage.

What is not Covered?

Loss, damage or legal liability caused by:

- impact from falling trees or branches being cut down or pruned by you or any person acting for you;
- impact to contents located outside your home.

The cost of removing or pruning fallen trees or branches that have not damaged the insured property.

9. Intentional Damage

What is Covered?

Loss or damage to the insured property intentionally caused by any person not living at the premises.

What is not Covered?

Loss, damage or legal liability caused by:

- a household member or a tenant of your premises;
- any person who is allowed to access the premises by you or anyone with authority to allow access.

Extra Cover

1. Legal Liability

What is Covered?

Buildings

Under your buildings policy, up to \$20,000,000 (including all legal and defence costs and GST) for your legal liability to pay damages arising from a claim for an accident that results in death, bodily injury, or damage to property of a third party not living with you, if:

- the accident arises in connection with you owning the premises; and
- you are responsible for taking out building insurance cover; and
- the accident occurred during the term of your buildings policy; and
- the accident occurred at the insured premises.

Contents

Under your contents policy, up to \$20,000,000 (including all legal and defence costs and GST) for your legal liability to pay damages arising from a claim for an accident that results in death, bodily injury, or damage to property of a third party not living with you, if:

- the accident does not arise in connection with you owning a building; and
- the accident arises in relation to you, your household members or your contents; and
- the accident occurred during the term of your contents policy; and
- the accident occurred anywhere in Australia.

What is not Covered?

Any claim for legal liability for:

- death or bodily injury to you, your family, a household member or any employees working for you or for a household member;
- loss of or damage to property that belongs to or is under the legal control of you, your family, a household member or any employees working for you or for a household member.

Any claim for legal liability arising from an incident occurring on the premises where the premises is a Strata Title building and a Body Corporate is responsible for taking out building insurance that would cover such an incident.

Any claim for an accident that results in death, bodily injury, or loss of or damage to any property of a third party caused directly or indirectly by:

- a deliberate act or omission by you or a household member, including:
 - things done intentionally or left undone intentionally by you, or any person acting on your behalf, with reckless disregard for the consequences;
 - any act or omission that is dishonest, fraudulent, criminal, wilful or malicious;
 - gaining a personal profit or advantage that is illegal;
 - any person damaging, altering or in any way tampering or interfering with retaining walls or other building, structural or earth supports;

- cutting or pruning trees, their branches or roots;
- you agreeing to take that liability upon yourself or where the loss arises only because you have admitted liability;
- legal action brought against you relating to defamation, libel or slander;
- civil or criminal penalties, fines or awards of aggravated, exemplary, punitive or multiple damages against you, however described;
- any event that you have organised or are legally responsible for where the event takes place away from the premises;
- the spreading of an infection or disease;
- the possession, supply or consumption of drugs or alcohol by you or a household member;
- an animal, unless it is a domestic cat or dog;
- any dog that:
 - was declared a dangerous dog by a government or local council agency including the RSPCA; or
 - has previously attacked another animal or person; or
 - has previously been the subject of a claim under this or any other policy of insurance;
- the ownership, possession, use or operation of any vehicle, watercraft or aircraft (except for a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote controlled toy);

- your buildings undergoing repairs or renovations of a value more than \$50,000;
- participation in or performance of any professional or semi-professional sporting activity;
- any activities directly or indirectly related to the premises being used for business, trade, professional or work purposes, including any acts or omissions of employees working for you or for a household member unless you have told us about the business and we have agreed to cover your business and this is shown on your policy schedule;
- an accident which occurred at a Strata Title home in a common area, or other area for which a body corporate or a building manager is responsible, except where the premises form part of a Two Lot Subdivision as defined by State legislation;
- use of Tools of Trade whether for personal or business use, either at or away from the premises.

2. Emergency Repairs

What is Covered?

The reasonable cost of emergency repairs needed to prevent further loss or damage and make your buildings safe and secure when a claim is accepted under your buildings policy.

3. Clean up and Professional fees

What is Covered?

The reasonable cost of demolishing and removing debris from the premises, and related professional fees for an engineer, architect or surveyor when a claim is accepted under your buildings policy. The most we will pay is 20% of the buildings sum insured.

What is not Covered?

That part of any professional fees that is not directly related to the damage claimed for.

4. Temporary Accommodation

What is Covered?

Buildings

The actual cost you incur for your reasonably priced temporary accommodation for a period of up to 12 months while your buildings are being repaired or rebuilt, if you cannot live at the premises after an insured event for which a claim is accepted under your buildings policy and we agree that temporary accommodation is required.

The most we will pay for one month's accommodation on each claim is 1% of the buildings sum insured plus up to \$250 for pet accommodation. The most we will pay in total for each claim is 12% of the amount your buildings are insured for plus up to \$2,500 for pet accommodation.

Due to circumstances, temporary accommodation may only be available in surrounding areas where no reasonably priced accommodation is available in your immediate area.

Contents

Where the premises is a Strata Title building and a Body Corporate is responsible for taking out building insurance; the actual cost you incur for your reasonably priced temporary accommodation for a period of up to 12 months while your buildings are being repaired or rebuilt, if you cannot live at the premises after an insured event for which a claim is accepted under your contents policy and we agree that temporary accommodation is required.

The most we will pay for one month's accommodation on each claim is 1% of the amount your contents are insured for plus up to \$250 for pet accommodation. The most we will pay in total for each claim is 12% of the amount your contents are insured for plus up to \$2,500 for pet accommodation.

Due to circumstances, temporary accommodation may only be available in surrounding areas where no reasonably priced accommodation is available in your immediate area.

What is not Covered?

The cost of temporary accommodation

- if you are not the owner occupier of the premises;
- incurred by you, after the expiry of a reasonable period estimated by us to repair or rebuild the buildings;
- if there is no intention to repair or rebuild the buildings;
- if you were not permanently living at the premises at the time of the insured event you have claimed for;

- if you are not required to pay rent or have not incurred costs at your temporary accommodation.

Costs incurred as a result of damage to the temporary accommodation caused by you or the condition of the temporary accommodation at the time you vacate the premises.

Consequential costs that arise from you having to live in the temporary accommodation, such as the costs of travel to the temporary accommodation.

5. Building Modifications

What is Covered?

Under your buildings policy, up to \$5,000 for modifications to the premises if you or a household member are impaired by permanent quadriplegia or paraplegia as a direct result of an Insured Event for which a claim has been paid under this policy.

What is not Covered?

Building modifications if you were not permanently living at the premises at the time of the Insured Event you have claimed for.

6. Funeral Expenses

What is Covered?

\$5,000 to you or your estate if you or a household member dies as a direct result of an Insured Event for which a claim has been paid under this policy.

What is not Covered?

If the deceased person was not permanently living at the premises at the time of the Insured Event you have claimed for.

7. Contents Outside

What is Covered?

Under your contents policy, loss or damage caused by an insured event to contents located outside your home but at the premises. The most we will pay for each claim is \$2,500 after excess; unless you have requested a higher amount and it is shown on your policy schedule.

What is not Covered?

Loss or damage to any jewellery that is left or located outside your private domestic residence or other buildings at the premises.

8. Contents In Storage

What is Covered?

Under your contents policy, if you have told us and we have agreed to cover you and it is shown on your policy schedule, we will also cover contents in storage at another address for the Insured Events of Fire, Earthquake and Tsunami, Explosion, Riot, Storm, Impact and Intentional Damage.

The most we will pay for each claim is \$20,000 after excess.

What is not Covered?

Loss or damage to any jewellery that is kept at the storage location.

9. Food Spoilage

What is Covered?

Under your contents policy, loss or damage caused by an Insured Event to perishable food or medicines contained in a refrigerator or freezer.

The most we will pay for each claim is \$500 after excess.

This includes loss or damage to food or medicines caused by the burnout of electric motors if you have selected the Burnout of Electric Motors option, it is shown on your policy schedule and damage to the electric motors giving rise to the food spoilage can be claimed under this policy.

10. Broken Glass and Ceramics

What is Covered?

The reasonable cost of replacing broken glass or ceramic where the glass or ceramic

- is fitted at the premises (including sky lights), if you have buildings cover with us. The most we will pay for each claim is 10% of the amount your buildings are insured for; or
- forms part of your contents, if you have contents cover with us. The most we will pay for each claim is 10% of the amount your contents are insured for.

We will also pay the reasonable cost of reconnecting any electrical components or to repair or replace picture, mirror or window frames or housings as the act of replacement necessitates.

What is not Covered?

Loss or damage to

- light bulbs or tubes;
- a glasshouse or conservatory;
- cooking or heating appliances;
- any items, furniture or furnishings outside your buildings;

- glass that forms part of the locking mechanism of a security safe;
- a television, computer or any other electronic device.

Intentional damage to glass or ceramic caused by a household member or tenant of your premises.

11. Locks & Keys

What is Covered?

The reasonable cost of replacing the keys and/or locks to the external doors or windows of your home if the keys to your home are stolen, if you have contents cover with us. The most we will pay for each claim is \$500 after excess.

12. Contents in Transit

What is Covered?

Loss or damage to contents in transit, caused by a motor vehicle accident or fire while you are in the process of moving to another address, but only while your contents are inside the removal truck of a professional removalist, and if you have contents cover with us. The most we will pay for each claim is 20% of the amount your contents are insured for.

13. Cover while you Move

What is Covered?

Loss or damage to contents at your new address, caused by an insured event, for a period of up to 14 days from the day you start your move to a new permanent address, if you have contents cover with us and we would have insured your contents at the new address.

14. Golf Hole in One

What is Covered?

Under your contents policy, \$200 if you hit a hole-in-one in an official club competition game of golf, on any Australian golf course. This amount will only be paid once during the term of your policy. No excess is applied to a claim under this benefit.

15. Lawn Bowls Full House

What is Covered?

Under your contents policy, \$200 if you bowl a full-house in an official club competition game of lawn bowls, on any Australian bowling green. This amount will only be paid once during the term of your policy. No excess is applied to a claim under this benefit.

16. International Sporting Record

What is Covered?

Under your contents policy, \$200 if you or a member of your immediate family who still lives with you, break an officially recognised international sporting record. This amount will only be paid once during the term of your policy. No excess is applied to a claim under this benefit.

17. Multiple Births

What is Covered?

Under your contents policy, we will pay the sum of \$100 per baby, if you or a member of your immediate family who lives with you, give birth to two or more babies from the same pregnancy conceived during the term of your policy. This amount will only be paid once during the term of your policy. No excess is applied to a claim under this benefit.

18. Landlord's Loss of Rent

What is Covered?

Under your buildings policy, a sum equal to your loss of net rental income for up to 12 months, if your buildings were rented out and are not safe to live in after a loss caused by an insured event. The most we will pay for each claim is 10% of the amount your buildings are insured for.

What is not Covered?

Loss of rental income:

- during any period you or any person acting for you delays the repairs to your buildings;
- unless you told us that the premises was rented out; or
- as a result of non-payment by tenants only.

19. Landlord's Furnishings

What is Covered?

Under your buildings policy, damage as a result of an Insured Event, to your:

- furniture and furnishings;
- white goods including but not limited to washing machines, dryers, kitchen appliances and refrigerators;
- carpets, loose floor coverings, curtains and internal blinds.

These items are covered at the insured premises if you are the landlord and the premises is rented out to a tenant.

The maximum we will pay for Landlord's Furnishings is \$10,000 after excess.

What is not Covered?

Theft or Intentional Damage by tenants.

Furthermore, this cover does not apply if:

- you have not told us that your building was rented out; or
- you have contents cover with us for the same premises.

20. Tenant's Liability

What is Covered?

Loss or damage caused by an insured event to your landlord's fitted carpets, fixtures and fittings if:

- you are the tenant of the rental property where your contents are located and insured under a policy with us; and
- you are responsible to arrange insurance cover for those items under the terms of your rental or lease agreement. The most we will pay for each claim is 10% of the amount your contents are insured for.

What is not Covered?

Loss or damage caused to your landlord's fitted carpets, fixtures and fittings if there is another policy of insurance under which you or your landlord can claim for the same loss.

Your rental payments or your loss of any rental payments made as a tenant or your security bond, for any reason.

Optional Cover

If you select any of the options below, the details will be noted on your schedule and you will be charged an additional premium.

1. Burnout of Electric Motors

What is Covered?

The reasonable cost of repairing or replacing burnt out electric motors caused by mechanical, electrical or electronic (including computer software) breakdown or failure. The most we will pay for each claim is \$1,000 after excess for building or contents.

For your buildings cover, the motors must be fitted at the premises.

For your contents cover, the motors must form part of the household appliances at your premises.

What is not Covered?

Loss or damage to burnt out electric motors if

- the motor is more than 10 years old; or
- the motor is covered by a manufacturer or other warranty.

2. Pet Injury

What is Covered?

The reasonable cost of veterinary fees you have to pay for accidental injury to your family cat or dog, that is normally kept at the premises. The most we will pay for each pet after the applicable excess is:

- \$1,000 for each incident;
- \$1,000 in total across all incidents that may occur in a calendar year.

What is not Covered?

Veterinary fees for your cat or dog if they relate to illness, congenital defects, de-sexing, vaccinations, routine tests, elective procedures or any other cause that was not the direct result of an accident.

3. Jewellery at Home

What is Covered?

Insured Events occurring at the premises. Your jewellery is covered for the amounts shown on your schedule.

Limits may apply to individual items under this cover. See the Sum Insured And Replacement Value section for more information about selecting your sums insured.

What is not covered?

Loss and accidental breakage. (If you want cover for loss and accidental breakage, you must select Away From Home or Accidental Damage cover. Such items will need to be individually listed if the value of the item, pair or set is \$1,000 or more).

4. Away from Home

What is Covered?

This is broader cover for loss or damage caused to your personal portable items, up to the amounts shown on your policy schedule, whilst:

- they are anywhere in Australia or New Zealand; or
- in any other country, provided that your total stay overseas does not exceed forty-five (45) consecutive calendar days.

Limits may apply to individual items under this cover. See the Sum Insured And Replacement Value section for more information about selecting your sums insured.

What is not Covered?

Any items stolen from a car or any other vehicle or vessel, unless the item was in the locked boot or locked compartment of the car or vehicle, and we agree there are visible signs of forced entry;

Loss or damage to:

- any item which is covered under a travel policy;
- mobile phones;
- tools of trade which will be covered if you have selected the Optional Cover: Tools of Trade.

5. Mobile Phones

What is Covered?

Loss or damage to your mobile phones:

- anywhere in Australia or New Zealand; or
- in any other country, provided that your total stay overseas does not exceed forty-five (45) consecutive calendar days.

What is not Covered?

Any outstanding or unused amount relating to a mobile phone contract or prepaid credit.

Software and applications installed on your mobile phone.

Costs resulting from the use of your mobile phone.

6. Tools of Trade

What is Covered?

Loss or damage caused to your tools of trade whilst:

- they are anywhere in Australia or New Zealand; or
- in any other country, provided that your total stay overseas does not exceed forty-five (45) consecutive calendar days.

Where the incident involves theft of the tools from a car or any other vehicle or vessel, they must have been stolen from a locked boot or lockable compartment which is permanently secured to the vehicle and there must be visible signs of forced entry to the boot or compartment where the tools were stored.

Each item is covered for its replacement cost of up to \$1,000, to a maximum amount of \$5,000 per incident after excess.

What is not Covered?

Any tools stolen from a car or any other vehicle or vessel, other than from a locked boot or lockable compartment which is permanently secured to the vehicle and there are visible signs of forced entry to the boot or compartment where the tools were stored.

7. Accidental Damage

What is Covered?

If you have buildings cover, accidental damage to your home.

If you have contents cover, accidental damage to your contents inside your home and to outdoor furniture.

The most we will pay after the applicable excess is \$5,000 in total across all incidents, including contents and buildings incidents, that occur in a contract period.

What is not Covered?

Scorching, burning or melting where it is caused by a process that involves heat or fire relating to any substance designed to be burned or heated up.

Loss, damage or failure of any items which reach the end of their functional life.

Accidental damage to:

- contents outside your home, other than outdoor furniture;
- your home or contents where you are the landlord of the insured premises;
- swimming pools, outdoor spas and equipment including covers and liners.

Incidents that occur in the course of construction or renovation at your home.

8. Fixtures and Fittings Upgrade

This cover applies where:

- you are the owner of a premises that is part of a Strata Title building; and
- a Body Corporate is responsible for taking out building insurance; and
- the cover held by that body does not cover the additional value of upgrades or renovations.

Fixtures and Fittings include:

- kitchen and bathroom units;
- floorboards and tiles;
- screens, external blinds and shutters; and
- cooling systems.

What is Covered?

Insured Events occurring at the premises.

The amount you choose for Fixtures and Fittings Upgrade cover will be noted on your schedule.

What is not Covered?

Any contents items.

9. Lessee/Tenant Default and Damage

- a. Lessee's rental arrears

What is Covered?

The specified events and corresponding periods of cover noted in the table below, where you have told us that the property is rented out and where a lease is in place with your lessee.

The most we will pay for rental arrears after the applicable excess is the lesser of \$1,000 per week or the amount noted in the lease. You can claim for rental arrears from the day following the lessee's rent 'paid to' date, through to whichever of the following occurs first:

- the end of the current lease;
- a lease with a new lessee starts; or
- the period of cover ends.

Specified events	Period of cover
Absconding: where your lessee vacates the buildings at any period during the lease without giving any notice.	6 weeks
Default: where your lessee occupies the premises without paying the agreed rental payments which leads to the termination of the lease either by a termination notice from your rental agent/property manager or court order.	15 weeks
Death of a lessee who is the only person listed on the lease.	15 weeks

What is not Covered?

Rental arrears:

- for sub-let premises;
- where there has been a rent default with the current tenant prior to your cover starting; or
- where there is a delay of more than 4 weeks to take appropriate action to recover rental arrears.

Costs relating to rental arrears for any amounts:

- more than what you are legally entitled to recover from the tenant due to non-compliance with the lease;
- you are allowed to deduct from the bond to offset any rental arrears.

- b. Theft or damage by tenant

What is Covered?

Theft or damage to your buildings or contents committed by your tenant or people your tenant allows onto the premises.

What is not Covered?

Loss or damage:

- to sub-let premises;
- caused by wear and tear, neglect, unhygienic living habits or poor housekeeping;
- caused by minor scratching, denting or chipping; or
- as a result of repairs or attempted repairs carried out by your tenant.

Any amounts you are allowed to deduct from the bond to offset any loss caused by theft or damage.

- c. Legal expenses

What is Covered?

If we accept a claim for default, damage or theft, we will pay for necessary legal expenses up to \$5,000 for any action taken against the lessee and/or tenant and to minimise the loss.

General Exclusions

General exclusions apply to all sections of your policy and describe circumstances where your policy will not provide cover for any loss, damage or liability arising directly or indirectly from any cause noted below.

We will not pay for loss of or damage:

1. to any illegal property or item, including but not limited to counterfeit or reproduced goods, unlicensed computer or other software, illegal or illegally stored firearms;
2. to any insured property as a result of theft or attempted theft by deception. When selling any insured property, you must ensure that you have confirmation from your bank that valid and legal payment for the sale has been made before handing over the property to any prospective buyer;
3. incurred by a co-owner or any other person with an interest in the insured property, unless you have told us about it and the co-owner is shown as a joint policyholder on your policy schedule;
4. to any items covered more specifically elsewhere.

We will not pay for the death of or bodily injury to:

5. any person who is or should be insured under a statutory compensation fund or scheme.

We will not pay for death, bodily injury to any person, or loss of or damage to property caused directly or indirectly by:

6. the intentional or deliberate acts or omissions of you or any person covered under your policy, or by any person acting for you or acting for any person covered under your policy;
7. wear and tear, rust, corrosion or deterioration;

8. rising damp or seepage of water from the ground;
9. mould, rot, damp or the effects of the climate or weather;
10. mechanical, electrical or electronic (including computer software) breakdown or failure, unless specifically included and noted in this PDS;
11. a process or system of cleaning, restoring, modifying or repairing any insured property;
12. poor or faulty design specification, materials, plan or workmanship;
13. you admitting liability or agreeing or contracting to any liability that would not have existed otherwise at law;
14. fines, penalties or aggravated or exemplary damages;
15. military power, rebellion, revolution, terrorism, war or war-like activities, whether war is declared or not;
16. radioactivity or any nuclear fuel, waste or other nuclear material;
17. the presence or possible presence of chemical or biological pollutants or materials;
18. asbestos;
19. legal repossession or confiscation or lawful destruction of any insured item or property;
20. any event that occurred outside Australia;
21. a judgment or order of a court or tribunal outside Australia;
22. any event that occurred before your cover started with us or after it ended;
23. any illegal activity, or while your property is being used for any illegal activity, by you or any person acting on your behalf.

Home Cover Exclusions

Home cover exclusions apply to all sections of your policy and describe circumstances where your policy will not provide cover for any loss, damage or liability arising directly or indirectly from any cause noted below.

We will not pay for:

1. loss of or damage to mobile phones, unless you have chosen to specify them and paid extra premium;
2. loss of or damage to contents, unless you have selected Away from Home cover, which are inside any temporary improvement or structure, houseboat, yacht, caravan, motor home, mobile home, tent, tram, rail carriage, truck, bus or any vehicle or object converted into a home, or any other vehicle including cars, or a building in the course of construction or any commercial or business premises;
3. loss or damage if you or any household member participate in or organise the event that resulted in the loss or damage;
4. loss of or damage to the inside finishes, fixtures and fittings of a building that is open or partly open or exposed by design or as a result of unfinished construction, renovation or alteration;
5. additional costs resulting from your buildings or any part thereof not being compliant with the most recent building codes, laws and regulations;
6. loss of or damage to plants, trees, shrubs, grass, lawn, garden beds, or the loose surfaces of paths or driveways;
7. cleaning, replacing or removing items from the water in your pond, pool, spa or water feature;
8. loss of or damage to any in-ground pipes or structures unless caused by the insured events of impact or earthquake. These in-ground structures include but are not limited to items such as water tanks, septic tanks, ponds, pools or spas;
9. loss of or damage to precious metals or gemstones that are not jewellery;
10. loss of or damage to your contents caused by smoke or heat, unless the building in which the items were located was also damaged by the same insured event that caused the smoke or heat damage;
11. loss of or damage to your contents caused by dust, unless the building in which the items were located was also damaged by the same insured event that caused the dust damage;
12. loss or damage caused by flood;
13. loss or damage, other than relating to Fire, caused by household pets or any animal, bird, insect or vermin;
14. loss of or damage caused by the growth of plants or trees including their roots or limbs;
15. loss of or damage to retaining walls where the design and construction of the wall was not according to engineering criteria that applied at the time of construction and would therefore not have been approved by the relevant authorities;
16. loss of or damage to items that are being stored at any storage facility away from the premises unless you have told us about it and we have agreed to cover you.

We will not pay in respect of any claim arising from death, bodily injury, or loss of or damage to property caused:

17. while the premises is not occupied for more than 60 consecutive days, by any household member or tenants where you or the landlord, unless you have told us about it and we have agreed to cover you and it is shown on your policy schedule;
18. while any part of the premises is being used for business, trade, professional or work purposes, unless you have told us about it and we have agreed to cover you;
19. while any part of the premises is being occupied as their principal residence, by more than three unrelated persons or by the policyholder and three or more other persons not related to the policyholder, unless you have told us about them and we have agreed to issue cover;
20. while any part of the premises is being used as a hotel, motel or bed and breakfast accommodation;
21. by any failure to maintain or repair your buildings;
22. by hydrostatic pressure, subsidence or landslip, expansion or contraction of the earth, ground or soil, unless it was a direct result of and immediately following an earthquake or explosion;
23. where construction to your buildings required approval by the relevant local or State building authority but their approval either has not; or would not have been provided.

What if you need to Claim?

We would never want to reduce or refuse your claim and/or cancel your policy as permitted by law, however we may do so if you do not fulfill the following responsibilities:

1. take all reasonable precautions to prevent or reduce loss or damage to any insured property, even after an insured event;
2. allow us to view any damaged goods that you are claiming for. You must not repair, sell or otherwise dispose of any damaged property prior to advising us of the damage and allowing us the opportunity to assess the damage. This includes providing us the opportunity to assess unsatisfactory repairs that need to be rectified, unless emergency repairs are required to prevent further loss or damage to the insured property;
3. make a report to the police within 24 hours of becoming aware of the incident and obtain an incident number from them if:
 - any insured property was lost or subject to theft, attempted theft or malicious or intentional damage;
 - you were involved in an incident for which the law requires you to do so;
4. not admit liability or blame, nor offer to pay for any damages caused by any incident;
5. immediately send to us copies of any demand or claim you may receive arising out of any incident;
6. advise us if any person involved in an incident is charged by the police arising out of that event;

7. notify us if you have any other policy of insurance, warranty or guarantee which provides you with cover or indemnity for a claim you have made under your policy;
8. assist us in taking or defending legal action in your name, including providing statements to legal representatives and appearance at trial or any other court proceedings;
9. whether we have approved your claim or not, provide us with your full co-operation and comply with all our reasonable requests in relation to your claim, including but not limited to:
 - supplying all information completely, truthfully and honestly about:
 - the incident giving rise to the claim;
 - you and anyone else covered under your policy;
 - providing assistance needed to recover our costs from other parties;
 - demonstrating proof of having owned the property. Proof may include but is not limited to:
 - receipts;
 - valuations; and,
 - credit card or bank statements.
 - within fourteen (14) calendar days of our request, any information, written statements, evidence and help we may need in defending, prosecuting and investigating the claim;
 - attending an interview with our assessor or investigator;

- assisting any agents appointed by us such as solicitors; and
 - attending court to give evidence;
10. at our discretion, deliver to us any damaged or destroyed goods or items, including items left over from a set or pair of items for which we have paid your claim. These salvage items become our legal property;
 11. pay for some of the costs, up to an amount we decide, if we repair or replace your insured property and where the repair or replacement results in the insured property being in a better condition than it was before the loss;
 12. tell us each and every time when you submit a claim under your policy, if you are registered for GST at the Australian Taxation Office and the percentage of input tax credit that you are entitled to claim;
 13. complete all repairs or replacements to the insured property within a reasonable period after we accept your claim. All repairs or replacements must be fully completed within six (6) months from the date of acceptance.

If you claim under your policy, we have the choice to settle your claim in many ways. We will never pay more than the sum insured shown on your policy schedule, plus the extra amounts shown under the Extra Cover section of your policy.

We may:

- settle your buildings claim by:

- paying for the reasonable cost of repair or rebuilding the damaged part of your buildings; or
- paying you the reasonable cost of repair or rebuilding the damaged part of your buildings; or
- rebuilding the building to its size and quality before the claim;
- any combination of the above;
- settle your contents claim by:
 - replacing lost or damaged items; or
 - repairing damaged items; or
 - paying you the reasonable cost of repair or replacement of lost or damaged items;
 - any combination of the above;
- at our option, first pay in full from any settlement sum, any sum owed to a financier or legal owner of your insured property;
- commence or defend legal action in your name and recover our costs from a third party;
- deduct any outstanding annual premium from your claim settlement if you had been paying your premium by instalments, if you claim for the total insured value under either your buildings or contents policy;
- cancel your policy in respect of the insured property for which we settle your claim for a total loss. If the insured property is repaired, replaced or rebuilt, whichever is applicable, you are required to make arrangements for a new policy of insurance.

Proof of value for specified items

Where you are claiming for an item that has been specified on your policy, we may settle the claim for less than the amount selected unless you can prove that the value that you have selected is correct.

Matching materials

We will always try to match colours and materials, but where products are unavailable we will use the closest possible match that is available.

Additional costs resulting from the unavailability of matching materials are not covered. Whether we settle your claim by replacing, repairing or rebuilding, it will only be for the damaged areas of your premises or damaged contents. We will not pay for the costs to replace, repair or rebuild undamaged areas or contents items that form part of any set.

We may agree to pay you what it would cost us to repair, replace or rebuild the damaged areas or contents and you can pay the balance of the cost.

Choice of repairer

If your claim is accepted and your item can be repaired, at our option, we will arrange repairs with a repairer who is acceptable to us.

Wherever possible, we will offer you a choice of repairer from our network of recommended repairers. If we choose a repairer and authorise repairs we will guarantee the quality of those repairs.

You may choose another repairer, however we may not authorise repairs. If we do not authorise repairs we will pay you the fair and reasonable cost of repairs as determined by us, considering a number of factors, including comparison quotes from an alternate repairer we choose and our Quality Guarantee will not apply.

You must choose a repairer that is appropriately licensed and authorised by law to conduct the required repairs.

Free automatic reinstatement of cover

Where we settle your claim for any amount less than the full sum insured on your policy, we will automatically reinstate the sum insured (to the level it was prior to the claim occurring) for the remainder of the contract period. You will not be charged additional premium for this reinstatement.

Premium

We decide how much to charge you based on commercial considerations and other reasons that we consider important, including but not limited to:

- the construction type of your buildings;
- the address of the premises;
- the sum insured;
- the value of extra benefits included in your policy
- your choice of payment method;
- your claims history;
- administration costs, taxes and government charges.

Excess

For each and every claim you make under your policy, you are required to pay an excess. Your excess may be the combined total of the basic excess amount and special excesses.

If you have more than one Youi policy, you will only pay one excess if you claim from more than one policy for the same event. The incident for which you claim must arise out of a single event which occurs at the same place and time. The single excess payable is the highest excess amount noted on the relevant policies.

Basic Excess

The basic excess is the amount you must pay in relation to each and every claim made under your policy. We may offer you the option of selecting the amount of your basic excess. The basic excess will be shown on your policy schedule.

Where the event is completely the fault of a third party that you can identify and we can locate, we may waive payment of the basic excess.

Special Excess

We may require an additional excess to be paid in certain circumstances under your policy. The exact situations where this would apply and the amount of the special excess will be shown on your policy schedule.

In the event of a claim being made under circumstances as detailed on your schedule, this excess would apply in addition to any other excesses that would normally apply to the claim. This excess may still apply even though the basic excess has been waived.

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