youi

Home Insurance

Product Disclosure Statement

/ Effective 4th September 2021



User guide

This Product Disclosure Statement (PDS) has been designed so that **you** can easily navigate the document:

- **Tabs (far right)**
  Click on each tab to go to specific sections of this PDS.
- **Contents (opposite**)
  Click on the sub-headings to go to a specific page.
- **Product guide (overleaf)**
  Click on the sub-headings to go to a specific page.
- **Return to contents (bottom)**
  Click on 'click here to go to contents page' to return to the contents page.

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Product guide

This guide provides a list of standard and optional product features applicable to **buildings** and **contents** cover. The guide does not replace or vary **our** Product Disclosure Statement (PDS), so please read the entire PDS for details of features and benefits.

• Covered o Optional cover x Not covered	Buildings	Contents
Theft	•	•
Fire	•	•
Earthquake	•	•
Explosion	•	•
Riot	•	•
Storm	•	•
Flood	•	•
Escaping Water	•	•
Impact	•	•
Intentional Damage	•	•
Animal Damage	•	•
Legal Liability	•	•
Temporary Accommodation: Insured Events	•	•
Temporary Accommodation: Emergency Evacuation	•	•
Storage of Undamaged Contents	x	•
Burnout of Electric Motors	•	•
Accidental Broken Glass and Ceramics	•	•
Locks and Keys	•	•
Clean Up and Professional Fees	•	•
Emergency Repairs	•	x
Buildings Modifications	•	x

• Covered o Optional cover x Not covered	Buildings	Contents
Contents Outside	x	•
Contents in Transit	x	•
Cover While You Move	x	•
Tenant's Liability	x	•
Food Spoilage	x	•
Funeral Expenses	•	•
Damage from Injury or Incident	•	•
Vehicle Spare Parts and Accessories	x	•
Uninstalled Buildings Fixtures, Fittings and Materials	•	x
Multiple Births	x	•
Sporting Awards	x	•
Counselling Services	•	•
Guests' Contents	x	•
Contents Accidental Loss or Damage	x	o
Buildings Accidental Damage	o	x
Contents in Commercial Storage	x	o
Business Items	x	o
Pet Injury	x	o
The following product features are specific to where you have told us that you are a landlord:		
Landlord's Loss of Rent	•	•
Landlord's Furnishings	•	x
Lessee/Tenant: Default and Damage	o	o

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Youi is a registered general insurance company licensed to provide general advice only about **our** products that does not take into account **your** personal objectives, financial situation and needs which **you** should consider with this PDS before making a decision to acquire this product.

Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to help **you** make an informed decision about **our** insurance products and explains the features, benefits, conditions, and exclusions to help **you** to compare it to similar 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. However, some sections of this PDS do not form part of **your** insurance contract. Where this is the case, it will be clearly indicated in the relevant section.

Any terms in this PDS that are in bold have a defined meaning. Refer to the What Do These Words Mean? section to obtain the full meaning of these terms.

Please read all the information in this PDS and **your policy schedule** carefully and contact **us** if **you** have any questions. If any special conditions apply to **your** cover, they will be listed on **your policy schedule**.

You can ask **us** for a confirmation of a transaction relating to **your policy** or claim.

For additional details, including information about how **we** are paid, please read **our** Financial Services Guide (FSG) available on **our** website at www.youi.com.au.

Updates to this PDS

Information in this PDS is subject to change from time to time if it is not materially adverse information. Updated information may be found on **our** website at www.youi.com.au. If **you** request it, an electronic copy of the updated information will be made available to **you** without charge.

Our promise of cover

If **you** pay **your** premium by the due date/s and fulfil the conditions of **your** contract, **we** will provide **you** with cover for **insured events**, plus the extra covers and any optional covers that **you** add to **your policy**, that occur in the **contract period** as shown on **your** most recent **policy schedule**, in accordance with the terms and conditions of this PDS.

Cooling off period

The cooling off period is the first 20 calendar days from:

- the **policy** start date (if **you** change the start date, the cooling off period applies from the original start date); or
- the renewal date.

Cancelling your policy

You may cancel **your policy** at any time during the cooling off period and **we** will refund **your** payment in full and waive the cancellation fee. This does not apply if a claim has been made under **your policy**. **You** may cancel **your policy** at any time after the cooling off period and **we** will refund the unused pro-rata portion of **your** premium.

To cover **our** administrative costs, a cancellation fee of $22.00 inclusive of GST will be deducted from any premium refund **we** give **you** if **you** cancel **your policy** after the cooling off period but before the end of the **contract period**.

The cancellation fee will not apply if:

- at the time of cancellation, **you** replace the cancelled **policy** with another buildings or contents policy with **us**;
- the **policy** was cancelled by **us**; or
- where **we** are no longer able to continue to provide cover due to a change in **your** circumstances; for example, emigration out of Australia.

For **you** to cancel **your policy**, **we** must speak with **you** to ensure **your** privacy is protected and to verify the cancellation date. Please call **us** on 13 YOUI (9684) or notify **us** in writing and **we** will call **you**.

If **we** cancel **your policy** due to **you** not fulfilling **your** responsibilities or as permitted by law, **we** will give **you** 3 business days written notice of the cancellation. If **we** cancel **your policy**, **we** will refund to **you** the unused pro-rata portion of **your** premium.

If **you** are paying **your** premium by instalments and any payment remains unpaid for a period of 1 calendar month or more, **we** can cancel **your policy** without giving **you** prior notice of cancellation.

Privacy Policy

We are committed to protecting **your** personal details. For further information, refer to **our** Privacy Policy which is available on **our** website at www.youi.com.au/privacy-policy.

What if I have a complaint?

We welcome any feedback **you** may have about **our** products or services. If **you** have a complaint, **we** will try to resolve it with **you** at the time. If **we** are unable to, or **you** are not satisfied with the outcome, **we** will refer it to **our** Customer Relations Team to work with **you** to resolve the matter. If it remains unresolved, **you** can also request a review by **our** Internal Dispute Resolution Service. **Our** team can be contacted on:

Email: complaints@youi.com

Phone: 13 YOUI (9684)

International: +61 7 3719 4800

If **you** are not satisfied or if **we** cannot resolve **your** complaint within 30 calendar days of the date on which the complaint is made, **you** can contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent entity, approved by the Australian Securities and Investments Commission, which provides a free service for resolving disputes between insurers and their customers. Their contact details are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne
VIC 3001

Premium

When **you** buy a **policy** from **us**, **you** will be told the premium payable. The total amount **you** need to pay and the due date for **your** annual or periodic premium instalment/s will be shown on **your policy schedule**.

We decide how much to charge **you** based on commercial considerations and other reasons that **we** consider important; including:

- the construction type of **your buildings**;
- the address of the **premises**;
- the **sum insured**;
- any optional covers added to **your policy**;
- **your** choice of payment frequency;
- **your** payment history with **us**;
- **your** claims history;
- **your** previous insurance history; and
- administration costs, taxes and government charges.

Any changes to **your policy** can result in premium changes, which will be noted in the amended **policy schedule we** send to **you**.

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.

Fees and government charges

In addition to the premium there are compulsory government taxes and charges which apply to **our** insurance products, which include GST and insurance (stamp) duty. In some cases, **we** may also charge a state emergency services levy.

These charges, levies and any other fees will be included in **your** quotation and on **your policy** documents.

Discounts and special offers

We may introduce offers and discounts from time to time. The applicable terms and conditions, and eligibility criteria, will be available on **our** website at www.youi.com.au. Where an offer or discount is applied to a **policy** which is subsequently renewed, the offers and/or discounts will no longer apply if they have been amended or discontinued.

When answering our questions

Under Australian insurance law, **you** have a duty to take reasonable care not to make a misrepresentation when answering **our** questions. This means that when getting a quote, or buying or amending a policy, **you** need to answer **our** questions accurately and completely.

This duty applies in the same way to someone answering **our** questions on **your** behalf, as well as anyone else who answers **our** questions and is to be covered by this **policy**.

If **we** send **you** a renewal invitation, **you** also need to check if all of the information on it is accurate and complete.

If **our** questions are not answered accurately and completely, **we** may reduce or not pay a claim, cancel **your policy** or treat it as if it never existed.

Authorised persons on your policy

If **you** have an authorised person on **your policy**, the authorised person will be able to manage **your policy** and holds the same authority to purchase, amend, cancel, and claim, as **you** do as the policyholder.

To add an authorised person, **you** need to advise **us** and **we** need to agree. Once this is agreed by **us**, **we** will ask **you** to nominate a contact person for any communications **we** have in relation to the **policy** (either **you** as policyholder or **your** authorised person). Communications will only be sent to the appointed contact person. **You** must keep the contact details of the nominated contact person up to date.

When answering any of **our** questions, the authorised person is deemed to have the appropriate authority and knowledge to do so.

This authority stays in place until the policyholder removes the authorised person from the **policy**.

Your responsibilities

Your responsibilities are important requirements that **you** must fulfil.

1. **Check your policy schedule**

   Read and check **your policy schedule** carefully to ensure the information on it is accurate and up to date. If any information is inaccurate or incomplete, please make all necessary changes immediately by calling 13 YOUI (9684). Any updates may result in a change in premium.

2. **Make your premium payment/s**

   You must ensure that **your** first and any subsequent instalment premium payments are made by the due dates. **You** are responsible for paying any outstanding premium if **we** settle **your** claim. If any payment remains

unpaid for a period of 1 calendar month or more, **we** can cancel **your policy** without giving **you** prior notice.

3. **Provide proof of ownership**

   In the event of a claim, if requested, **you** must provide adequate proof of value and ownership of any **insured property** for which **you** claim. **You** should ensure that **you** obtain and keep regular written valuations for items of a unique nature such as **jewellery**, watches, paintings or works of art from qualified, experienced, and reputable valuers. Valuations should include a full detailed description of the property that would assist **us** to replace the item if necessary. **We** will give fair consideration to extenuating circumstances if the relevant proof of ownership is no longer available because it was lost or damaged in the **incident**.

4. **Maintain a valid email address and phone number**

   We will only send **your policy** documents and information to **you** by email. **You** must provide **us** with, and maintain, a valid email address and phone number that **you** have regular access to and that **we** can reach **you** on. **You** must notify **us** of any change to **your** email address or phone number during the course of the **contract period**. If **you** do not maintain, or notify **us** of a change to, **your** email address or phone number, **we** cannot continue to insure **you** and this means **we** may need to cancel **your policy**.

5. **Take care of the insured property**

   You must take all reasonable precautions to prevent or reduce loss or damage to any **insured property**, even after an **incident** covered by **your policy**; for example, locking and securing **your buildings**, cleaning up spillages or excess water, and keeping **your** property in **good condition**.

   You must also tell **us** immediately if the **insured property** is no longer in **good condition** as this may affect the terms on which **we** are able to insure **you**.

   If **you** do not meet these responsibilities, **we** can reduce or refuse **your** claim or cancel **your policy** as permitted by law.

6. **Notify us of incidents**

   You must notify **us** of any **incidents** covered by **your policy** as soon as it is practically possible. Any further loss or damage to the **insured property** that arises because of **your** delay in reporting the **incident** will not be covered.

   When **you** notify **us** of an **incident** covered by **your policy**, the following information will assist **us** with processing **your** claim:

   - the location, date and time of the **incident**;
   - a description of the circumstances surrounding the **incident**; and
   - the full name, address and phone number of the third party, their driver's licence number, and (where applicable) the registration number of their vehicle that was involved in the **incident**.

7. **As a landlord with a tenancy agreement longer than 3 months**

   You or **your** agent must:

   - exercise reasonable care in the selection of **tenant/s** by obtaining satisfactory written or verbal references;
   - have a **lease** between **you** and **your tenant/s**;
   - collect a bond and register it with the relevant authority;
   - complete entry and exit reports with supporting photographs for every tenancy;
   - complete an internal and external inspection of the rental property at a minimum of 6-monthly intervals and with every change of tenancy;
   - keep a written record of the outcome of each inspection, and provide **us** with a copy of the record if **we** request it; and
   - monitor rental payments in line with the payment frequency and send written notification to the **tenant/s** whenever rent is 14 days in arrears, together with a personal visit to determine the **tenant/s** occupancy.

   If **you** do not meet these responsibilities, **we** can reduce or refuse **your** claim or cancel **your policy** as permitted by law.

8. **As a landlord with a tenancy agreement shorter than 3 months**

   You or **your** agent must:

   - exercise reasonable care in the selection of **tenant/s**;
   - complete an internal and external inspection of the rental property at a minimum of 3-monthly intervals; and
   - keep a written record of the outcome of each inspection and provide **us** with a copy of the record if **we** request it.

   If **you** do not meet these responsibilities, **we** can reduce or refuse **your** claim or cancel **your policy** as permitted by law.

9. **Treat our people with respect**

   You, any authorised persons and anyone covered on **your policy** are required to treat **us** and **our** representatives with respect, and not use threatening or inappropriate conduct during **your** interactions with **us** and **our** representatives. **We** can cancel **your policy** if **you** fail to meet this requirement.

Renewing your policy

Before **your policy** expires, **we** will review **your policy**, payment/s and claim/s, and will send **you** a renewal notice or an expiry notice.

A renewal notice will confirm the terms on which **we** will renew **your policy**.

An expiry notice will advise **you** that **we** will not renew **your policy** and will advise **you** of the time and day **your** cover will expire.

When **we** renew **your policy**, **we** may increase **your sum/s insured** for a variety of reasons; for example:

- the increased costs of building materials and labour;
- the sum/s insured of comparable properties; and
- to allow for the acquisition of additional **contents** items through the year.

We may also choose not to offer optional covers.

You must check all the information recorded in the renewal notice and tell **us** immediately if any of it is inaccurate or incomplete. This includes any changes that have occurred during the term of **your policy**; for example, changes to the **insured property**, the address where the **insured property** is kept, and the people covered by **your policy**.

Any changes to the information in the renewal notice 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 reduce or not pay a claim, cancel **your policy** or treat it as if it never existed.

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

If **we** send **you** a renewal notice, please read it carefully. **We** will normally automatically renew **your policy** on the terms specified in that notice, which may not include optional covers that appeared in **your** expiring **policy**. **We** will normally continue to debit the applicable premium from the payment account **you** gave **us**, unless **you** call **us** on 13 YOUI (9684) and ask **us** not to renew **your policy**. Alternatively, **you** can ask **us** to opt **you** out of automatic renewal of **your policy**. If **you** send **us** a written request to cancel this automatic renewal, **we** will call **you** to ensure **your** interests and privacy are protected and to verify **your** request.

Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The Code sets standards for insurers that cover buying insurance, making a claim, customers experiencing financial hardship, complaints, and customers experiencing vulnerability. **We** encourage **you** to tell **us** if **you** are experiencing vulnerability, so that **we** can best assist **you**.

The Code Governance Committee is an independent body which monitors and enforces the Code and has powers to impose sanctions on Code subscribers for non-compliance.

Should **you** require more information or a copy of the Code, go to www.codeofpractice.com.au or contact **us**.

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 (refer to the What If I Have a Complaint? section).

The Code does not form part of **your** contract of insurance.

What do these words mean?

When the following words appear in **bold** in this PDS, they have the meaning given below.

Accident / accidental / accidentally means an unforeseen, unintended, and unexpected event which occurs suddenly and at a specific place and time.

Architectural break means a termination or change in continuity of a product, material, finish or structure.

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

Buildings excludes:

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

Business item/s means the equipment, instruments and tools **you** use for **your** business, that belong to **you** or **you** are responsible for. Business items do not include **your home office equipment**.

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; for example, 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** which are:

- kept inside **your private domestic residence**; or
- kept inside other structures at the **premises** that are securely locked and that **you** have exclusive use of.

Contents also includes:

- fitted carpets, curtains and blinds;
- **home office equipment**;
- the following motorised, self-powered and wind-powered items when they are not being used for racing:
  - ride-on lawnmowers (for private use);
  - mobility scooters and motorised wheelchairs;
  - bicycles, e-bikes and segways;
  - toy cars;
  - remote controlled watercraft and vehicles;
  - **hobby aircraft**; and
  - water vehicles that are not motorised; for example, surf boards, kayaks, and kite-surfing equipment; and
- swimming pools, saunas and spas that are designed to be easily relocatable.

If contents are insured in a strata title property that **you** own, contents also includes the fixtures and fittings that are not legally part of the building according to the relevant state or territory law. For example, these could be:

- kitchen and bathroom units;
- floorboards, floating floorboards and tiles;

- solar power systems;
- screens, external blinds and shutters; and
- cooling systems.

For Extra Cover: Contents Outside, it also includes personal possessions that belong to **you** which are:

- kept outside **your private domestic residence** but at the **premises**; or
- kept inside unlocked structures at the **premises** other than **your private domestic residence**.

Contents excludes:

- animals;
- plants, trees, and shrubs;
- grass and lawn (including artificial grass);
- uninstalled **buildings** fixtures, fittings and 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;
- electronically stored data;
- any item displayed for sale;
- aircraft or watercraft or associated spare parts, tools and accessories,
- mobile homes; and
- any vehicles, such as motorcycles and golf carts, or associated spare parts, tools and accessories, unless otherwise stated.

Contents does not automatically cover **jewellery** and **business items**. **Jewellery** can be covered by specifying the **sum insured** required; refer to the Sum Insured and Replacement Value section. Where **you** ask and **we** agree, **business items** can be covered under Optional Cover: **Business Items.**

Contract period means the period, including the time and date, from the start or renewal of **your policy** to its expiry, as noted on **your policy schedule**.

Earthquake means an earthquake, volcanic eruption, hydrothermal activity, or tsunami.

Employee/s 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/es means the first amount **you** must pay in relation to each and every claim made under **your policy**.

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

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

(c) a creek (whether or not it has been altered or modified);

(d) another watercourse (whether or not it has been altered or modified);

(e) a reservoir;

(f) a canal; or

(g) a dam.

Good condition means the **insured property** is appropriately maintained, kept structurally sound and in a state of good repair. This includes servicing and maintaining as specified by the manufacturer, repairing cracks in a reasonably timely manner, and regularly cleaning gutters.

Hobby aircraft means a drone or any machine or apparatus, with or without an engine, which is capable of flight and does not require a license or accreditation to operate.

Home office equipment means clerical equipment that **you** own which is kept at the **premises** for business or personal use; for example, computers, chairs, desks, and printers.

Hotel, **motel or bed and breakfast** means an accommodation business that is required to obtain certification and registration to operate.

Household member/s means any person who normally lives at the **premises** other than a **tenant**.

Incident/s means an unforeseen, unintended, and unexpected event which occurs suddenly and at a specific place and time.

Insured event/s means an event that is described in the Insured Events section, or added as an Optional Cover and noted as an insured event, in this PDS.

Insured property means **your buildings** if **you** have **buildings** cover, **your 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 written contract or tenancy agreement in place between **you** and **your tenant/s** that specifies the start and end dates, **tenant/s** details, and amounts payable. This can be a fixed term or periodic lease, or a continuation of a lease.

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:

- someone is eating, sleeping and living at the **premises**; and
- the **premises** is connected to utilities.

Pair/s or set/s means related or similar items that belong together.

Policy means this PDS, **your** most recent **policy schedule**, and **your** application for insurance.

Policy schedule means the document **we** give **you** that confirms **we** have issued **you** insurance cover and includes details of that cover.

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

Private domestic residence means the occupied structures at the **premises**, including any interconnecting structures such as a garage.

Rental agent means a licensed property manager or real estate agent.

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 legislation in the relevant state or territory.

Retaining wall/s means a wall which is not part of the residential buildings, 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 rain, hail or snow, but not rain showers alone.

Storm surge means an increase in the sea level resulting from strong onshore winds or reduced atmospheric pressure associated with a low-pressure system or tropical cyclone.

Sum/s insured means the amount/s **we** agree to cover the **insured property** for. The amount/s and the details of the **insured property** are noted on **your policy schedule** and is the most **we** will pay if **you** claim for an **incident** covered by **your policy**.

Tenant/s means a person or group that occupies and rents the **premises** from a landlord.

Unoccupied means:

- no-one is eating, sleeping and living at the **premises**; or
- the **premises** is not connected to utilities.

We / our / us means Youi Pty Ltd.

You / your / yours means the persons shown as policyholder/s on the **policy schedule**, and **household members**.

Sum insured and replacement value

Your buildings and **contents** are covered on a new-for-old basis. This means:

- for **your buildings** – **we** rebuild, replace or repair using the same materials if they are readily available in Australia or equivalent materials in terms of purpose, quality and specifications; and/or
- for **your contents** – 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 readily available in Australia.

Also refer to 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 buildings** and **contents**:

   You select an overall current replacement value for **buildings** and for **contents**.

   For buildings

   - Allow for the total cost of re-building, including replacement of all fixtures, fittings and structural improvements at the **premises**. When deciding how much to insure **your buildings** for, **you** should calculate the replacement cost of **your buildings** at today's prices and allow for the costs to meet current building codes, regulations and laws. The value of the land should be excluded because it is not covered.

   For contents

   - **Your jewellery** is not automatically covered as part of **your contents** cover. To cover **jewellery**:
     - where the individual value of any **jewellery** item, **pair or set** is more than $15,000, select the specific replacement value for each item, **pair or set**; and
     - select a lump sum value for the total replacement value of all **jewellery** items other than those already individually specified.
   - Where the individual value of any other **contents** item, **pair or set** 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**.
   - Where a specific value has not been selected for **contents** or **jewellery**, the most **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.

2. Where no specific limit is mentioned, the maximum amount payable for each **incident** is the **sum insured** noted on **your policy schedule**. Specific limits noted in the **policy** wording apply for the following:

   - **Extra Cover:** Legal Liability, Temporary Accommodation: Insured Events, Temporary Accommodation: Emergency Evacuation, Storage of Undamaged Contents, Burnout of Electric Motors, Accidental Broken Glass and Ceramics, Locks and Keys, Landlord's Loss of Rent, Landlord's Furnishings, Clean Up and Professional Fees, Buildings Modifications, Contents Outside, Contents in Transit, Cover While You Move, Tenant's Liability, Food Spoilage, Funeral Expenses, Multiple Births, Sporting Awards, Counselling Services, Vehicle Spare Parts and Accessories, Uninstalled Buildings Fixtures, Fittings and Materials, Damage from Injury or Incident, Guests' Contents.
   - **Optional Cover (if we have agreed to include them):** Lessee/Tenant Default and Damage, Contents in Commercial Storage, **Business Items**, Pet Injury.

Insured events

Your buildings and **contents** are covered up to the **sum insured** shown on **your policy schedule** for the following events where they occur at the insured **premises**.

1. Theft

What is covered?

Loss or damage to the **insured property** caused by theft, attempted theft, or burglary at the **premises**.

What is not covered?

Loss or damage resulting from any theft, attempted theft, or burglary:

- from a building located at the **premises** other than **your private domestic residence**, unless it was locked and secured and there are visible signs of forced entry;
- from a **common area**;
- by **you** or a **tenant** of **your premises**;
- by people allowed onto **your premises** by **you**, **your tenant**, or someone who had **your** or **your tenant's** authority to allow them onto the **premises**, unless they were invited to carry out a commercial service; for example, a tradesperson, technician or cleaner; or
- by deception. When selling any **insured property**, **you** must ensure that **you** have confirmation from **your** bank that payment for the sale has been made before releasing the **insured property** to any prospective buyer.

2. Fire

What is covered?

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

Loss or damage caused by soot or smoke from:

- bushfire; or
- any other **accidental** fire where the flames were within 100 metres of the **buildings**.

Where **you** have increased **your sum insured** or reduced **your excess** within 72 hours (or other period noted on **your policy schedule**) of a bushfire occurring, cover will be limited to the amounts that were effective prior to the change.

What is not covered?

Loss or damage caused by:

- bushfire during the first 72 hours (or other period noted on **your policy schedule**) 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,

  (check **your policy schedule** to see if there are special conditions that may apply differently in **your** circumstances);
- glowing, heat, smouldering, scorching or melting, where there were no flames.

3. Earthquake

What is covered?

Loss or damage to the **insured property**:

- caused by an **earthquake**, volcanic eruption, hydrothermal activity or tsunami;
- as a direct result of any of the above events occurring for up to 72 hours after the occurrence;

- caused by landslip or subsidence that occurs within 72 hours of, and directly because of, an **earthquake** that occurred within the **contract period**; or
- caused by measures taken under proper authority to avoid the spread or otherwise mitigate the consequences of the above events.

What is not covered?

Loss or damage to the **insured property** caused by landslip, subsidence or erosion occurring over time.

4. Explosion

What is covered?

Loss or damage to the **insured property** caused by:

- **accidental** explosion; or
- landslip or subsidence that occurs within 72 hours of, and directly because of, an **accidental** explosion that occurred within the **contract period**.

What is not covered?

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

Loss or damage to the **insured property** caused by landslip, subsidence or erosion occurring over time.

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, hail, snow 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.

Loss or damage to the **insured property** caused by landslip or subsidence that occurs within 72 hours of, and directly because of, a **storm** that occurred within the **contract period**.

Where **you** have increased **your sum insured** or reduced **your excess** within 72 hours (or other period noted on **your policy schedule**) of a **storm** occurring, cover will be limited to the amounts that were effective prior to the change.

What is not covered?

Loss or damage caused by:

- **storm** during the first 72 hours (or other period noted on **your policy schedule**) 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,

  (check **your policy schedule** to see if there are special conditions that may apply differently in **your** circumstances);
- **storm surge**, actions of the sea or tides or other oceanic activity (if loss or damage to **your insured property** has been caused by a tsunami, refer to Earthquake cover);
- rising damp or seepage of water from the ground;
- rain, wind, hail or snow entering the **buildings** through open windows, doors or openings made for alterations, renovations or repairs;
- rain, wind, hail or snow entering the **buildings** unless through an opening that was:
  - created by the **storm**; or
  - not created by the **storm** and that **you** could not reasonably have been aware of;

- the cost of removing or pruning fallen trees or branches or other objects that have not damaged the **insured property**; or
- landslip, subsidence, or erosion occurring over time.

Loss or damage to in-ground structures caused by water leaking down the sides, against the sides or getting underneath them. These in-ground structures include but are not limited to items such as underground water tanks, septic tanks, ponds, pools or spas.

7. Flood

What is covered?

Loss or damage to the **insured property** caused by **flood**.

Loss or damage to the **insured property** caused by landslip or subsidence that occurs within 72 hours of, and directly because of, a **flood** that occurred within the **contract period**.

Where **you** have increased **your sum insured** or reduced **your excess** within 72 hours (or other period noted on **your policy schedule**) of a **flood** occurring, cover will be limited to the amounts that were effective prior to the change.

What is not covered?

Loss or damage caused by:

- **flood** during the first 72 hours (or other period noted on **your policy schedule**) 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,

  (check **your policy schedule** to see if there are special conditions that may apply differently in **your** circumstances);
- **storm surge**, actions of the sea or tides or other oceanic activity (if loss or damage to **your insured property** has been caused by a tsunami, refer to Earthquake cover);
- rising damp or seepage of water from the ground; or
- landslip, subsidence, or erosion occurring over time.

Loss or damage to in-ground structures caused by water leaking down the sides, against the sides, or getting underneath them. These in-ground structures include but are not limited to items such as water tanks, septic tanks, ponds, pools or spas.

8. Escaping Water

What is covered?

Loss or damage to the **insured property** caused by escaping water that occurred:

- suddenly and without warning; or
- slowly over a period of time and **you** could not reasonably have been aware of it.

If you have **buildings** cover with **us**, **we** will organise and pay the cost of using the most appropriate method to locate the source of the escaping water, and **we** will repair any damage caused while doing so.

What is not covered?

Loss or damage which was:

- caused by water escaping slowly over a period of time and **you** could reasonably have been aware of it;
- caused by water escaping:
  - 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; or
  - 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, and cisterns, from which the water escaped, whether or not **we** accept a claim for loss or damage caused by the escaping water;

- caused by rainwater; or
- caused by rising damp or seepage of water from the ground.

9. Impact

What is covered?

Loss or damage to the **insured property** caused by impact from:

- a falling tree or branch;
- power poles or flagpoles;
- aerials, satellite dishes or masts;
- watercraft, aircraft, motor vehicles or trailers;
- an object falling from a motor vehicle or aircraft; or
- space debris, meteorite or asteroid.

What is not covered?

Loss or damage caused by impact:

- to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment;
- resulting from **your** actions or those of someone acting with **your** authority, unless they were in relation to the operation of a vehicle. Any other loss, damage or liability arising from **accidental** impact resulting from **your** actions can be covered under Optional Cover: Buildings Accidental Damage or Optional Cover: Contents Accidental Loss or Damage; or
- resulting from the actions of **your tenant/s** unless they were in relation to the operation of a vehicle. Any other loss, damage or liability arising from **accidental** impact resulting from the actions of **your tenant/s** can be covered under Optional Cover: Lessee/Tenant Default and Damage.

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

The cost of removing the stump of a tree that caused the impact.

10. Intentional Damage

What is covered?

Loss or damage to the **insured property** caused intentionally.

What is not covered?

Loss or damage caused by:

- **you** or **tenant** of **your premises**, or
- people allowed onto **your premises** by **you**, **your tenant**, or someone who had **your** or **your tenant's** authority to allow them onto the **premises**, unless they were invited to carry out a commercial service; for example, a tradesperson, technician or cleaner.

11. Animal Damage

What is covered?

Loss or damage to the **insured property** caused by an animal.

What is not covered?

Loss or damage caused by:

- pets or other animals kept at or allowed onto the **premises**;
- vermin or insects; or
- birds pecking, scratching or biting, unless **accidentally** trapped inside the **buildings**.

Extra cover

The extra covers listed below are automatically included in **your policy** unless it is stated to only apply to **buildings** or **contents** cover specifically. Where applicable, the most **we** will pay for each claim is noted.

1. Legal Liability

What is covered?

Buildings

Under **your buildings policy**, **your** legal liability arising from an **accident** that results in death, bodily injury, or damage to property of a third party if:

- the **accident** arises in connection with **you** owning the **premises**;
- the **accident** occurred during the term of **your buildings policy**; and
- the **accident** occurred at the **premises**.

The most **we** will pay for each claim is $20,000,000 (including all legal and defence costs and GST).

Contents

Under **your contents policy**, **your** legal liability arising from an **accident** that results in death, bodily injury, or damage to property of a third party if:

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

The most **we** will pay for each claim is $20,000,000 (including all legal and defence costs and GST).

What is not covered?

Any claim for legal liability for death or bodily injury to **you** or any **employees** working for **you**; unless the person is a permanent boarder, **your tenant**, or any other person who resides at the **premises** who is not **your** family.

Any claim for legal liability for death or bodily injury to any person which is or should be insured under a statutory compensation fund or scheme.

Any claim for legal liability for loss or damage to property that belongs to or is under the legal control of:

- **you**; or
- any **employees** working for **you**.

Any claim for legal liability arising from **your** role in the workplace.

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:

- the actions of **your tenant** or permanent boarder;
- a deliberate act or omission by **you** or anyone acting on **your** behalf; for example:
  - things done or left undone intentionally;
  - any act or omission that is dishonest, fraudulent, criminal, wilful or malicious;
  - gaining a personal profit or advantage that is illegal;
  - damaging, altering or in any way tampering or interfering with **retaining walls** or other building, structural or earth supports; or
  - **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** or anyone acting on **your** behalf has organised or are legally responsible for where the event takes place away from the **premises**;
- the spreading of an infection or disease;
- **your** possession, supply or consumption of drugs or alcohol;

- 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;
  - has previously attacked another animal or person; or
  - has previously been the subject of a claim under this **policy** 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, cart, **hobby aircraft** or remote controlled toy);
- **your buildings** undergoing major repairs or renovations. Major repairs or renovations include:
  - structural changes;
  - waterproofing;
  - removal of any floors, walls or roofing; or
  - any construction work that needs council approval;
- participation in or performance of any professional or semi-professional sporting activity;
- the **premises** being used for business, trade, professional, or work purposes;
- an **accident** which occurred at a strata title **premises** in a **common area**, or other area for which a body corporate or a building manager is responsible, except where the **premises** forms part of a two lot subdivision as defined by state legislation; or
- use of **your business items** whether for personal or business use, either at or away from the **premises**.

2. Temporary Accommodation: Insured Events

What is covered?

Buildings

Where the **premises** is owner-occupied, the actual cost **you** incur for **your** suitable 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 each claim is 12% of the **buildings sum insured**, which includes up to:

- 4 weeks in suitable emergency or short-term accommodation;
- 48 weeks in suitable residential accommodation at a similar standard to **your** home; and
- the reasonable and necessary costs for:
  - redirection of mail from the insured **premises** for up to 12 months;
  - utility connection costs at the temporary accommodation residence; and
  - relocation of **your contents** to and from the temporary accommodation residence if **you** have **contents** cover under this **policy**.

We will also pay up to $250 per month for pet accommodation, up to a limit of $3,000, for each claim.

Suitable accommodation will be assessed based on factors including number of **household members**, proximity to the **insured property**, parking requirements and availability.

Contents

Strata title

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** suitable 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 1 month's accommodation on each claim is 1% of the **contents sum insured**, plus up to $250 for pet accommodation.

The most **we** will pay in total for each claim is 12% of the **contents sum insured**, plus up to $3,000 for pet accommodation.

Tenants

Where **you** are the **tenant** at the **premises**, **we** will pay for the additional rent costs incurred for suitable temporary accommodation for up to 1 month 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 1 month's accommodation on each claim is 1% of the **contents sum insured**, plus up to $250 for pet accommodation.

Suitable accommodation will be assessed based on factors including number of **household members**, proximity to the **insured property**, parking requirements and availability.

What is not covered?

The cost of temporary accommodation:

- if **you** are not the owner occupier of the **premises**, except the additional cover for **tenants** as specifically provided above;
- incurred by **you** after the **buildings** have been repaired or rebuilt;
- during any period where **you** or anyone acting on **your** behalf, such as a **rental agent**, delays the repairs of **your buildings** unless those delays were outside **your** or their control;
- 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; or
- if **you** are not required to pay rent or have not incurred costs at **your** temporary accommodation.

Cleaning costs, or 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.

3. Temporary Accommodation: Emergency Evacuation

What is covered?

The actual cost **you** incur for **your** suitable temporary accommodation in relation to an emergency where the relevant local authority either instructed **you** to evacuate or prevented **you** from accessing the **premises**. **We** will pay the suitable temporary accommodation costs up to the day **you** are allowed to return to the **premises**; the maximum period **we** will pay for is 30 days.

For any claim made solely under this benefit, an **excess** of $400 is payable instead of the basic **excess**.

Suitable accommodation will be assessed based on factors including number of **household members**, proximity to the **insured property**, parking requirements, and availability.

What is not covered?

The cost of temporary accommodation if **you** are not the owner-occupier or **tenant** living at the **premises** at the time of the emergency evacuation.

Any additional costs over and above costs for the temporary accommodation itself.

4. Storage of Undamaged Contents

This only applies if **you** have **contents** cover with **us**.

What is covered?

If **you** claim for loss or damage due to an **insured event** and **we** agree that the undamaged **contents** cannot be kept at the **premises**, **we** will pay the reasonable cost to store the undamaged **contents** until they can be returned to the **premises**.

The most **we** will pay for each claim is 10% of the **contents sum insured**.

What is not covered?

Storage costs once the **contents** can be returned to the **premises**.

Storage costs outside of Australia.

5. Burnout of Electric Motors

What is covered?

The cost of repairing or replacing burnt out electric motors caused by mechanical, electrical or electronic (including computer software) breakdown or failure.

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 the **premises**.

The most **we** will pay for each claim is $1,000 after **excess**.

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 warranty.

6. Accidental Broken Glass and Ceramics

What is covered?

The cost of replacing **accidentally** broken glass or ceramic which:

- is fitted at the **premises**, including sky lights, if **you** have **buildings** cover with **us**; or
- forms part of **your contents** if **you** have **contents** cover with **us**.

We will also pay the cost:

- of reconnecting any electrical components;
- to repair or replace picture, mirror or window frames or housings where necessary; and
- for any damage to **your buildings** or **contents** caused by the exploding glass or ceramics.

The most **we** will pay for each claim is 10% of the **buildings sum insured** after **excess**, or 10% of the **contents sum insured** after **excess**.

Broken glass or ceramics as a result of an **insured event** is covered under Insured Events and these limits do not apply.

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 private domestic residence**;
- tiles; or
- a television, computer or any other electronic device.

7. Locks and Keys

What is covered?

The reasonable cost of replacing the locks and/or keys to the external doors or windows of **your buildings** if the keys to **your buildings** are stolen.

The most **we** will pay for each claim is $1,000 after **excess**.

For any claim made solely under this benefit, an **excess** of $100 is payable instead of **your** basic **excess**.

8. Landlord's Loss of Rent

This only applies where **you** have told **us** that **you** are a landlord and a claim has been paid for loss or damage caused by an **insured event**.

What is covered?

Where **your premises is** no longer safe to live in and is rented out to a **tenant**, or **you** can demonstrate it would have been rented out if the **insured event** had not occurred, **we** will pay the reasonable rental amount for the period it cannot be rented out up to a maximum of 12 months.

Reasonable rental amount is:

- the amount noted on your current lease; or
- the fair market rate based on similar properties in your area if you do not have a current lease.

Under **your buildings policy**, the most **we** will pay is 10% of the **buildings sum insured**.

Under **your contents policy**, if **your** building is a strata title where a body corporate is responsible for taking out building insurance, the most **we** will pay is $2,000 per month.

What is not covered?

Loss of rental income:

- during any period where **you** or anyone acting on **your** behalf, such as a **rental agent**, delays the repairs to **your premises** unless those delays are outside **your** or their control;
- where **your tenant** still has an obligation to pay the rent;
- as a result of non-payment by **tenants** only; or
- where **you** have **contents** cover only and the building is not a strata title.

9. Landlord's Furnishings

This only applies if **you** have **buildings** cover with **us** and **you** have told **us** that **you** are a landlord.

What is covered?

Damage as a result of an **insured event** to **your**:

- furniture and furnishings;
- white goods; for example, washing machines, dryers, kitchen appliances and refrigerators; or
- carpets, loose floor coverings, curtains and internal blinds.

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

The most **we** will pay for each claim is $10,000 after **excess**.

We will also pay up to $1,000 for the storage of undamaged landlord's furnishings if **we** agree that they cannot be kept at the **premises** after an **insured event**.

What is not covered?

Theft or damage by a **tenant** unless Optional Cover: Lessee/Tenant Default and Damage has been added to **your policy**.

This cover does not apply if **you** have **contents** cover with **us** for the same **premises**.

10. Clean Up and Professional Fees

What is covered?

Buildings:

The cost of demolishing and removing **buildings** 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 for each claim is 20% of the **buildings sum insured**.

Contents:

The cost of removing **contents** debris from the **premises** when a claim is accepted under **your contents policy**.

The most **we** will pay for each claim is 20% of the **contents sum insured**.

What is not covered?

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

11. Emergency Repairs

This only applies if **you** have **buildings** cover with **us**.

What is covered?

The 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**.

What is not covered?

The cost of removing or pruning fallen trees or branches that have not damaged the **buildings**.

12. Buildings Modifications

This only applies if **you** have **buildings** cover with **us**.

What is covered?

Modifications to the **premises** if **you** 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**.

The most **we** will pay for each claim is $5,000.

What is not covered?

Buildings modifications if **you** were not permanently living at the **premises** at the time of the **insured event you** have claimed for.

13. Contents Outside

This only applies if **you** have **contents** cover with **us**.

What is covered?

Loss or damage caused by an **insured event** to **contents** located:

- outside **your private domestic residence** but at the **premises**; or
- inside unlocked structures at the **premises** other than **your private domestic residence**.

The most **we** will pay for each claim is 10% of **your contents sum insured**, up to a limit of $20,000 after **excess**.

What is not covered?

Loss or damage to **jewellery**.

14. Contents in Transit

This only applies if **you** have **contents** cover with **us**.

What is covered?

Loss or damage to **contents** caused by a motor vehicle **accident** or fire when **your contents** are inside the removal truck of a professional removalist while **you** are in the process of moving to another address.

The most **we** will pay for each claim is 20% of the **contents sum insured** after **excess**.

15. Cover While You Move

This only applies if **you** have **contents** cover with **us**.

What is covered?

If **you** move to a new permanent address, **your contents** will be covered under **your policy** for up to 14 days from the day **you** start **your** move to the new permanent address.

To continue cover for the **contents** after 14 days from the day **you** start **your** move to the new permanent address, **you** will need to take out a new policy for the new permanent address.

16. Tenant's Liability

This only applies if **you** have **contents** cover with **us**.

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 **contents sum insured** after **excess**.

What is not covered?

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

17. Food Spoilage

This only applies if **you** have **contents** cover with **us**.

What is covered?

Loss or damage to perishable food or medicines contained in a refrigerator or freezer at the **premises** caused by:

- an **insured event**;
- the public electricity supply failing to reach the **premises**;
- the sudden escape of refrigerant fumes; or
- electrical or electronic failure.

The most **we** will pay for each claim **is** $250 per **household member** after **excess**, up to a maximum of 6 people.

For any claim made solely under this benefit, no **excess** will apply.

What is not covered?

Loss or damage caused by:

- an **accidental** act or omission of a power supply authority; or
- the deliberate act or omission of a power supply authority unless in the interest of public safety.

18. Funeral Expenses

What is covered?

Expenses incidental to a funeral, burial or cremation if **you** die as a direct result of an **insured event** for which a claim has been paid under this **policy**.

We will pay $5,000 to **your** estate.

19. Damage from Injury or Incident

What is covered?

Damage to or soiling of **your insured property** as a result of:

- physical assault or death; and
- forensic or police investigations relating to them.

The most **we** will pay for each claim is $10,000 after **excess**.

20. Vehicle spare parts and accessories

This only applies if **you** have **contents** cover with **us**.

What is covered?

Loss or damage to motor spare parts and tools caused by an **insured event** as long as they are not on or in a vehicle.

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

What is not covered?

Keys and outboard motors.

21. Uninstalled buildings fixtures, fittings and materials

This only applies if **you** have **buildings** cover with **us**.

What is covered?

Loss or damage to uninstalled **buildings** fixtures, fittings and materials caused by an **insured event**.

The most **we** will pay for each claim is $1,000 after **excess**.

22. Multiple Births

This only applies if **you** have **contents** cover with **us**.

What is covered?

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**, **we** will pay $100 per baby.

This amount will only be paid once during the term of **your policy**. No **excess** is applied to a claim under this benefit.

23. Sporting Awards

This only applies if **you** have **contents** cover with **us**.

What is covered?

We will pay $200 if **you**:

- hit a hole-in-one in an official club competition game of golf on any Australian golf course; or
- break an officially recognised international sporting record.

This amount will only be paid once for each of these sporting awards during the term of **your policy**. No **excess** is applied to a claim under this benefit.

24. Counselling Services

What is covered?

Out-of-pocket costs for **your** counselling sessions with an accredited counsellor resulting from an **incident** where a claim has been accepted for loss or damage to the **insured property** or in relation to **your** legal liability. **You** should arrange the counselling sessions and if a claim is accepted under this section, **we** will reimburse **you** for costs incurred.

The most **we** will pay for each claim is $1,500 per person.

What is not covered?

Additional costs incurred by attending counselling sessions; for example, transport and parking costs.

25. Guests' Contents

This only applies if **you** have **contents** cover with **us**.

What is covered?

Loss or damage to guests' contents at the **premises** caused by an **insured event** where **we** also accept a claim.

Guests' contents means the personal possessions belonging to **your** guest that would fall within the definition of **contents** (in the What Do These Words Mean? section) if they belonged to **you**.

The most **we** will pay for each claim is $1,000.

What is not covered?

- personal possessions of guests paying to be at **your premises**; or
- **contents** excluded under **your policy**.

Optional cover

Optional covers may not always be available to **you**. If **you** ask and **we** agree to add any of the options below, the details will be noted on **your policy schedule** and **you** will be charged an additional premium.

At renewal, **your policy schedule** will confirm if **we** can continue to include the requested optional covers.

1. Contents Accidental Loss or Damage

This optional cover can only be added if **you** have **contents** cover with **us**.

It can be added for:

a. all **contents** items and **jewellery** (other than specified items). **Your policy schedule** will confirm when **you** have this optional cover included for all **contents** and **jewellery**; and/or

b. any specified items. **You** must individually have this option added for any specified items **you** wish to cover under this option. **Your policy schedule** will confirm the specified items that are covered under this option. If **you** do not specifically have this option added for a specified item, then **you** will have no cover under this option for that item.

Specified items are **contents** or **jewellery** for which **you** have selected a specific value of more than $15,000 (refer to the Sum Insured and Replacement Value section for more information about selecting **your sums insured**).

What is covered?

If **you** have this optional cover, **accidental** loss or damage to **contents** is included as an **insured event**. Where that loss or damage is not otherwise excluded by the **policy**, this will cover **you** up to the amounts shown on **your policy schedule** for **accidental** loss or damage to:

- **contents** and **jewellery,** including portable valuables, at and away from the **premises;** and
- specified items which have this option added, at and away from the **premises**.

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.

Loss or damage to:

- **your contents** where **you** are the landlord of the **premises**;
- any **contents** or **jewellery** items that are kept at a storage facility away from the **premises**; or
- **business items** (these can be covered under Optional Cover**: Business Items**).

2. Buildings Accidental Damage

This option can only be added if **you** have **buildings** cover with **us**.

What is covered?

If **you** have this optional cover, **accidental** damage to **buildings** is included as an **insured event**. This will cover **you** for **accidental** damage to **your buildings**, where that damage is not otherwise excluded by the **policy**, up to the amounts shown on **your policy schedule**.

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.

Damage or failure of any items which reach the end of their functional life.

Damage:

- to **your buildings** where **you** are the landlord of the **premises**;
- to swimming pools, outdoor spas and equipment including covers and liners; or
- that occurs in the course of earthworks, construction or renovation at **your premises**.

3. Lessee/Tenant Default and Damage

This option can only be added if **you** have told **us** that **you** are a landlord.

If **you** have this optional cover, it is subject to **you** fulfilling **your** responsibilities as a landlord as set out in the Your Responsibilities section.

a. Lessee's Rental Arrears

What is covered?

The specified events and corresponding periods of cover are noted in the table below where the property is rented out and where a **lease** is in place with **your lessee**.

Specified events	Period of cover
For a periodic **lease** for Absconding, Default or Death as noted below.	2 weeks
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** or court order.	15 weeks
Death of a **lessee** who is the only person listed on the **lease**.	15 weeks

The most **we** will pay for **rental arrears** is the lesser of $1,000 per week or the amount noted in the **lease**, after **excess**. **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 from the table above ends.

What is not covered?

Rental arrears:

- for sub-let **premises**;
- where there has been a rent default with the current **tenant** prior to the **Lessee's rental arrears** cover starting; or
- where **you** or anyone acting on **your** behalf, such as a **rental agent**, delay or fail to take all available actions that are within **your** or their control to recover **rental arrears** in accordance with the relevant legislation.

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**; or
- **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 the **insured property** committed by **your tenant** or people **your tenant** allows onto the **premises**.

What is not covered?

Loss or damage:

- caused by neglect, unhygienic living habits or poor housekeeping;
- caused by minor scratching, denting or chipping;
- as a result of repairs, attempted repairs, modifications or alterations carried out by **your tenant**; or
- where the **premises** is sub-let.

Any costs:

- **you** are allowed to deduct from the bond; or
- to make the **premises** tenantable, including cleaning and gardening services.

c. Legal Expenses

What is covered?

If **we** accept a claim for **rental arrears**, 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.

d. Unlawful Substances Damage

What is covered?

Loss or damage to the **insured property** caused by the manufacture, storage, distribution or use by **your tenant** of any substance or plant which is controlled or made illegal by the relevant legislation in the state or territory where the **premises** is located. The most **we** will pay is $25,000 after **excess**.

4. Contents in Commercial Storage

This option can only be added if **you** have **contents** cover with **us**.

What is covered?

If **you** have this optional cover, **contents** stored in a commercially operated storage facility will be covered for the **insured events** of Fire, Earthquake, 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; or
- **contents** stored at a domestic address.

5. Business Items

This option can only be added if **you** have **contents** cover with **us**.

What is covered?

If **you** have this optional cover, **accidental** loss or damage to **business items** is included as an **insured event**.

Your business items will be covered for **accidental** loss or damage as well as other **insured events** whilst they are:

- at the **premises**;
- anywhere in Australia or New Zealand; or
- in any other country, provided that **your** total stay overseas does not exceed 45 consecutive calendar days,

where that loss or damage is not otherwise excluded by the **policy** for **business items** or **contents** items.

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 **business items** 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 items were stored.

6. Pet Injury

This option can only be added if **you** have **contents** cover with **us**.

What is covered?

If **you** have this optional cover, the cost of veterinary fees **you** have to pay for **accidental** injury to **your** cat or dog that is normally kept at the **premises**.

The most **we** will pay for each pet is $1,000 after **excess** in total across all **incidents** that may occur in the **contract period**.

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**.

General exclusions

These general exclusions apply to all sections of **your policy**.

We will not pay for:

1. repair of any damage that existed prior to the start date of the **policy**;
2. additional costs resulting from **your buildings** or any part thereof not being compliant with building codes, regulations or laws, including any required approval by the relevant building authority, that were already in place when the **buildings** were originally built, subsequently altered or renovated;
3. upgrading undamaged parts of **your buildings** to comply with current building codes, regulations and laws;
4. repair of any item that has poor or faulty design specification, materials, planning or workmanship, or a defect, unless that item is guaranteed under **our** Quality Guarantee;
5. loss of use or any other financial loss arising from, or consequential to, an **incident** covered by **your policy**; for example:
    - loss of non-rental income; or
    - unrecoverable costs associated with holiday or event bookings **you** can no longer attend;
6. professional, expert, legal, consulting, or valuation costs, unless **you** obtained **our** prior written consent to incur these costs; or
7. cleaning, replacing or removing items from the water in **your** pond, pool, spa or water feature, unless as a result of an **incident** covered by **your policy**.

We will not pay for loss or damage:

8. 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**;
9. to any illegal property or item; for example, counterfeit or reproduced goods, unlicensed computer or other software, illegal or illegally stored firearms;
10. to **contents** which are inside any:
    - houseboat, yacht, caravan, motorhome, mobile home, tent, tram, rail carriage, truck, bus or any other vehicle including cars;
    - vehicle or object converted into a home;
    - temporary improvement or structure;
    - **buildings** in the course of construction; or
    - commercial or business premises,

    unless Optional Cover: Contents Accidental Loss or Damage has been added to **your policy**;
11. to water-facing **retaining walls** and sea walls;
12. caused by pets, insects or vermin other than:
    - relating to fire; or
    - **accidental** damage caused by pets where Optional Cover: Contents Accidental Loss or Damage or Buildings Accidental Damage has been added to **your policy**;
13. caused by the growth of plants or trees including their roots or limbs;
14. relating solely to odour contamination where there is no other damage to the **insured property** as the result of an **incident** covered by **your policy**;
15. to **your contents** that are motorised, self-powered or wind-powered items, if they are being used for racing;
16. to items that are being stored at any storage facility away from the **premises** unless Optional Cover: Contents in Commercial Storage has been added to **your policy**;

17. to precious metals or gemstones that are not **jewellery**;
18. to plants, trees, shrubs, grass, lawn, garden beds, or the loose surfaces of paths or driveways;
19. to the portion of any dividing fence, gate or wall that is not owned by **you**;
20. 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;
21. to **retaining walls** where the design and construction of the wall was not according to engineering criteria that applied at the time of construction; or
22. 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.

We will not pay for loss, **damage or legal liability:**

23. caused directly or indirectly by deliberate acts of any person allowed onto the **premises** by **you** or anyone with authority to allow them onto the **premises**, unless they were invited to carry out a commercial service (such as a tradesperson, technician or cleaner);
24. caused directly or indirectly by pruning, transplanting, tree lopping or felling by **you** or anyone acting on **your** behalf;
25. arising from, or caused directly or indirectly by, a failure to keep **your** property in **good condition**;
26. caused directly or indirectly by hydrostatic pressure, rising water table, expansion or contraction of the earth, ground or soil;
27. caused directly or indirectly by subsidence or landslip, other than where covered under the **insured events** of Storm, Flood, Earthquake, or Explosion; or
28. while any part of the **premises** is being used as a **hotel**, **motel or bed and breakfast** accommodation.

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

29. any event that occurred before **your** cover started with **us** or after it ended;
30. **you** admitting liability or agreeing or contracting to any liability that would not have existed otherwise at law;
31. intentional or deliberate acts or omissions by **you** or any person acting on **your** behalf;
32. any illegal activity, or while the **insured property** is being used for any illegal activity, by **you** or someone acting with **your** knowledge or permission;
33. fines, penalties or aggravated or exemplary damages;
34. legal repossession or confiscation or lawful destruction of any insured item or property;
35. a judgment or order of a court or tribunal outside Australia;
36. any event that occurred outside Australia unless **you** are claiming under Optional Cover: Contents Accidental Loss or Damage, or Optional Cover: **Business Items**;
37. wear and tear, rust, corrosion, or deterioration;
38. rising damp or seepage of water from the ground;
39. mould, rot, damp, or the effects of the climate or weather, unless as a direct result of an **incident** for which **we** have accepted a claim;
40. a process or system of cleaning, restoring, modifying, or repairing any **insured property**;
41. mechanical, electrical or electronic (including computer software) breakdown or failure, unless specifically included and noted in this PDS;
42. poor or faulty design specification, materials, planning or workmanship, or by a defect, unless **you** were not and could not reasonably have been aware of the problem prior to the **incident**; for example, if the defect was

identified in any report that **you** received about the condition of **your insured property** or was reported to **you** in connection with previous work carried out on **your buildings**;

43. asbestos;
44. the presence or possible presence of chemical or biological pollutants or materials;
45. any radioactivity, nuclear fuel, nuclear waste or other nuclear material, nuclear weapon, or any nuclear detonation or explosion;
46. military power, rebellion, revolution, terrorism, war or war-like activities, whether war is declared or not;
47. any failure to comply with applicable Commonwealth, state, territory and local government laws; for example, laws relating to the installation, operation, maintenance and safety standards for pool fencing and smoke alarms; or
48. any costs relating from the use of a mobile phone including:
    - any outstanding or unused credit; or
    - software and applications installed on a mobile phone.

What if you need to claim?

Immediately following an **incident**, always make sure that **you** and others at the scene are safe. Call 000 if necessary; for example, if someone has been injured and requires medical attention.

To make a claim, call **us** on 13 YOUI (9684) or go to www.youi.com/claiming.

When **you** claim, it can only relate to one **incident** and **you** cannot include multiple **incidents** in one claim. If there is more than one **incident**, a separate claim will need to be submitted and the relevant **excess/es** will apply to each and every claim.

To understand **your** claim better, **we** may need to appoint an investigator to speak with **you**. If this occurs, **we** will contact **you** and supply **you**, in writing, the name and contact details of **our** investigator. **We** will explain the investigation process to **you** and always provide avenues for **you** to bring up any concerns **you** have with the investigation.

We will take into account section 54 of the Insurance Contracts Act 1984 (Cth) when **we** assess any claim made under this **policy**. In summary, section 54 of the Insurance Contracts Act 1984 (Cth) prevents **us** from refusing a claim because of something the policyholder or some other person has done, or not done, after the **policy** was entered into, unless that thing caused or contributed to the loss. But **we** can reduce the claim by an amount that fairly represents its prejudice as a result of the thing that was done or not done.

Authorised persons on your claim

If **you** want to authorise someone to manage **your** claim, such as a family member, then **you** need to tell **us** and **we** need to agree.

The authorised person cannot have a conflict of interest; for example, the authorised person cannot be a repairer for **your** claim.

Responsibilities when you make a claim

These responsibilities must be fulfilled when **you** claim; if they are not, **we** can reduce or refuse **your** claim.

1. Allow **us** to view any damaged property (**buildings** and/or **contents**) that **you** are claiming for. Do not repair, sell or 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**.
2. Make a report to the police as soon as becoming aware of the **incident** covered by **your policy** or after being requested by **us**, and obtain an incident number from them if:
    - any **insured property** was lost or subject to theft, attempted theft, burglary, or malicious or intentional damage; or
    - the law requires **you** to do so.
3. Do not admit liability or fault, nor offer to pay for any damages caused by any **incident** covered by **your policy**.
4. Send to **us** copies of any demand or claim **you** may receive, as soon as practically possible, arising out of any **incident** covered by **your policy**.
5. Advise **us** when **you** are aware if any person is charged by the police in relation to the **incident** that **you** are claiming for.
6. Notify **us** if **you** have any other policy of insurance, warranty or guarantee which provides cover or indemnity for a claim **you** have made under **your policy**.
7. 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.
8. Give **us your** full co-operation and comply with all **our** requests in relation to **your** claim; for example:
    - allowing **us** to complete repairs or replacements to the **insured property** as soon as practically possible. Additional costs that arise because **you** or someone acting on **your** behalf delays **us** in completing repairs or replacements, such as not allowing **us** access to the **insured property**, will not be covered unless those delays were outside of **your** or their control;
    - supplying all information to the best of **your** knowledge, completely and honestly about:
        - the **incident** giving rise to the claim; and
        - **you** and anyone else covered under **your policy**;
    - providing assistance needed to recover **our** costs from other parties;
    - promptly providing any information, written statements, evidence and help **we** may need in defending, prosecuting and investigating the claim. Such information includes:
        - phone and banking records; and
        - a copy of **your** insurance claims history from **your** previous insurers;
    - attending an interview with **our** assessor or investigator;
    - assisting any agents appointed by **us**, such as solicitors; and
    - attending court to give evidence.
9. 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.
10. Complete all repairs or replacements to the **insured property** as soon as practically possible if **we** settle **your** claim by paying **you**. Additional costs that arise because of delays in completing repairs or replacements will not be covered unless those delays were outside of **your** control or that of anyone acting on **your** behalf.

How we settle your claim

The most **we** will pay is the **sum insured** noted on **your policy schedule**, or any applicable **policy** limits as noted in this PDS, plus any applicable amounts under the Extra Cover section, and any additional amounts under any optional covers which have been added to **your policy**.

The following exceptions apply where the amounts under the Extra Cover section are included in the **sum insured** or applicable **policy** limits, rather than in addition to those amounts: Burnout of Electric Motors; Accidental Broken Glass and Ceramics; Locks and Keys; Contents Outside; Contents in Transit; Cover While You Move; Tenant's Liability; Food Spoilage; Vehicle Spare Parts and Accessories; Uninstalled Buildings Fixtures, Fittings and Materials.

The settlement options below only apply where **you** hold cover for the relevant **insured property** under **your policy**.

1. **If you are claiming for buildings**

   If **we** can, **we** will settle **your buildings** claim by:

   - repairing the damaged parts of **your buildings** if it is both possible for the parts to be repaired and economical for **us** to repair those parts because the cost of repair is less than the cost of rebuilding; or
   - rebuilding the damaged part of **your buildings** if it is either not possible for those parts to be repaired or not economical for **us** to repair those parts because the cost of repair is more than the cost of rebuilding.

   The circumstances in which **we** may be unable to repair or rebuild the **buildings** include:

   - if materials needed for the repair or rebuild are not readily available;
   - if the repair or rebuilding cannot commence for a significant amount of time; for example, due to availability of service providers;
   - if the pre-**incident** condition of the **buildings** prevents **us** from repairing or rebuilding them; or
   - if the **insured event** makes the land unsafe to build on; for example, after an **earthquake**.

   If **we** cannot repair or rebuild the damaged part of **your buildings**, **we** will pay **you** an amount equal to the reasonable cost that **you** would incur to repair or rebuild the **buildings** up to the limits noted in **your policy**. **We** will undertake a search of the market to determine what this cost would be in **your** area, based on factors including scope of works and comparison quotes from repairers or builders.

   We can use a combination of the above settlement methods if **we** are able to partially repair or rebuild the damaged part of **your buildings**.

2. **If you are claiming for contents**

   If **we** can, **we** will settle **your contents** claim by:

   - if the item has been lost, replacing the lost item;
   - if the item has been damaged:
     - repairing the damaged item if it is both possible for it to be repaired and economical for **us** to repair it because the cost of repair is less than the cost of replacement; or
     - replacing the damaged item if it is either not possible for it to be repaired or not economical for **us** to repair it because the cost of repair is more than the cost of replacement.

   The circumstances in which **we** may be unable to repair or replace the **contents** include:

   - if parts needed for the repair are not readily available in Australia;
   - if an item that is being replaced is not readily available in Australia; or
   - if the repair or replacement will take a significant amount of time; for example, due to availability of service providers.

   If **we** cannot repair or replace **your contents**, **we** will pay **you** an amount equal to the reasonable cost **you** would incur to repair or replace **your contents** up to the limits noted in **your policy**. **We** will undertake a search of the market to determine what this cost would be in **your** area, based on factors including comparison quotes from repairers or suppliers. **We** will make the payment to **you** via a store credit or voucher through **our** service providers, or cash where **our** service providers are not in **your** area.

   We can use a combination of the above settlement methods if **we** are able to partially repair or replace some of **your** damaged items.

3. **If we pay the sum insured**

   If **we** pay **you** the **buildings sum insured** as a result of an **incident**, then **we** will cancel **your buildings** cover.

   If **we** pay **you** the **contents sum insured** as a result of an **incident**, then **we** will cancel **your contents** cover.

   This is because **we** will have fulfilled **our** contract to **you** by making this payment.

4. **Specified items**

   Where **you** are claiming for an item that has been individually specified on **your policy**, **we** will pay the replacement cost of the item up to the amount **you** have selected.

5. **How we do repairs**

   If **your** claim is accepted and **your buildings** and **contents** can be repaired by **us**, **we** will arrange for these repairs to be undertaken by a member from **our** network of repairers. In the case of **buildings** repairs, **you** may need to enter into a separate domestic building contract with the repairer.

   Refer to the Sum Insured and Replacement Value section and Matching Materials section for further details on the materials **we** use when rebuilding, replacing or repairing **your buildings** or **contents**.

6. **Salvage**

   Any property that **we** pay for, repair or replace becomes **our** legal property when **we** settle **your** claim. This includes any undamaged property that is part of a **pair or set**.

7. **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.

8. **Our right of recovery**

   After **we** pay a claim under this **policy**, **we** can decide to commence or defend legal action in **your** name to recover money from the person or entity that caused loss, damage or liability. **You** must give **us** all the help **we** need to do this, such as answering any relevant questions **we** ask. If **we** recover money that belongs to **you** and was not part of the claim **we** paid, **we** will give this to **you**.

9. **Rights of a financier**

   For any payment **we** make to settle **your** claim, **we** may first pay in full any sum owed to a financier of **your insured property** from the settlement amount. If **we** do this, any remaining balance will be paid to **you**.

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. Whether **we** settle **your** claim by replacing, repairing or rebuilding, it will only be for the damaged parts or sections of **your premises** or damaged **contents**.

Additional costs to replace undamaged parts or sections of the **buildings** to create a uniform appearance will not be covered; for example:

- **Garage doors: we** will only repair or replace the damaged garage doors.
- **Roof tiles: we** will only repair or replace the damaged tiles.
- **Brickwork: we** will only repair or replace the damaged bricks.
- **Fences: we** will only repair or replace the damaged section of fencing.

We will apply accepted building methods when undertaking repairs. If **we** cannot match the materials with the undamaged parts or sections, **we** will create a uniform appearance for the following:

- **Painting or wallpapering of internal walls**: **we** will pay to paint or replace the wallpaper for the full wall that is damaged, but not any adjoining walls.

- **External cladding**: if the existing cladding profile is not available, **we** will pay for the complete wall, stopping at a corner or **architectural break**.
- **Kitchen cabinets and benches: we** will pay for the damaged cabinet or bench up to the next **architectural break**.
- **Carpets or vinyl: we** will pay for the carpets or vinyl in the affected room. However, **we** will pay for the combined room where it is an open plan lounge/dining room.
- **Wooden floors or floor tiles: we** will pay for the flooring in the affected room. **We** will also pay for adjoining room/s where all of the following apply; the rooms are separated by an opening:
  - wider than 850mm;
  - without a door or set of doors; and
  - without an **architectural break**, such as a step or stairs.
- **Wall tiles: we** will pay for the affected wall up to the first corner or **architectural break**.

In other circumstances, where possible, if the repaired or replaced materials do not match, **we** will try to use or relocate undamaged materials to improve the uniform appearance; for example, if some roof tiles are damaged on the street facing facade of the roof, if **we** can, **we** will try to reposition existing tiles in their place and position replacement tiles on a less conspicuous part of the roof.

We will not cover undamaged **contents** items that form part of a **pair or set**.

If **you** are not satisfied with **our** proposed matching of materials, **you** may:

- if **we** agree, pay the extra cost to replace the undamaged parts or items; or
- request that **we** pay **you** the amount that it would otherwise cost **us** to repair, replace or rebuild the damaged parts or items.

Quality guarantee

Where **we** arrange, authorise and pay a service provider for repairs, **we** will guarantee the quality of the repairs for as long as **you** are the owner of the **insured property**. The guarantee includes the rectification of any defects caused by poor workmanship, or faulty materials, related to these repairs.

The guarantee does not apply to:

- general wear and tear or deterioration;
- electrical or mechanical failure of appliances or machines, unless it is a direct result of authorised works related to the claim;
- any item exceeding its expected or specified lifespan;
- any part of the claim where **we** pay **you** to repair, rebuild or replace; or
- any repairs **you** have arranged and/or paid for.

Excess

For each and every claim **you** make under **your policy**, **you** are required to pay an **excess**. **Your excess** will be the combined total of the basic **excess** amount and any other applicable **excess**.

If **you** claim under more than one cover for the same **incident**, **you** will only need to pay one **excess**. The single **excess** payable is the highest **excess** amount payable under the relevant covers.

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

Where the **incident** is completely the fault of a third party and **you** can provide their full name and two of either their phone number, address, driver's licence number, or (where applicable) the registration number of their vehicle that was involved in the **incident**, **we** will waive payment of any **excesses**.

1. **Basic excess**

   The basic **excess** is the amount **you** must pay in relation to each and every claim made under **your policy** unless otherwise stated in this PDS. **We** may offer **you** the option of selecting the amount of **your** basic **excess** when **you** purchase or amend **your policy**. The basic **excess** will be shown on **your policy schedule**.

2. **Additional 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 additional **excess**, will be shown on **your policy schedule**.

   In the event of a claim being made under circumstances as detailed on **your policy**, this **excess** would apply in addition to any other **excesses** that would normally apply to the claim.

3. **Unoccupied excess**

   An additional **excess** applies if **you** claim for loss or damage to **your buildings** or **contents** which has occurred when the **premises** has been **unoccupied** for more than 60 continuous days. The **excess** amount will be shown on **your policy schedule**.

Actions of others

Where an exclusion applies because a policyholder or **household member** caused the claimed **incident**, **we** will review the claim and if **we** are reasonably satisfied that another policyholder, **household member** or person with a financial interest in the **insured property**:

- was a victim of domestic violence, coercion, mental illness, or substance abuse, in respect of the claimed **incident**; and
- did not contribute to, assist, facilitate, or cause the claimed **incident**;

  we will settle the claim for that particular person, but only to the extent of their financial interest in the **insured property** or legal liability and if the claimed **incident** otherwise meets the terms of this **policy**.

Fraudulent claims

We do not pay fraudulent claims. If **you** or anyone acting on **your** behalf submits any fraudulent information or documentation relating to a claim, **we** will reject **your** claim and cancel **your policy** as permitted by law.

Financial Claims Scheme

If **we** were unable to meet **our** obligations under **your policy**, a person entitled to claim under insurance cover under **your policy** may be entitled to payment under the Financial Claims Scheme, access to which is subject to eligibility criteria.

Information about the Financial Claims Scheme can be obtained from www.fcs.gov.au.



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