



Product Disclosure Statement

Effective 1st July 2026





About us

This product is issued by:

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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.

User guide

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

- **Contents list (page 3)**
Click on a heading or page number to go to a policy item.
- **Product guide (page 4)**
Click on an item to go to a specific cover.
- **Side tabs (top left, from page 6)**
Click on an icon to return to the Contents list, Product guide, or beginning of the section.

The preparation date of this document is 6th March 2026.

The effective date of this document is 1st July 2026.

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Product guide



This guide provides a list of the 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
○	Optional cover
✗	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	✗	✓
Burnout of Electric Motors	✓	✓
Accidental Broken Glass and Ceramics	✓	✓
Locks and Keys	✓	✓
Clean Up and Professional Fees	✓	✓
Emergency Repairs	✓	✗
Buildings Modifications	✓	✗

Product guide (cont.)



- ☒ Covered
- ☐ Optional cover
- ☒ Not covered

	Buildings	Contents
Contents Outside	☒	☒
Contents in Transit	☒	☒
Temporary Cover at a New Address	☒	☒
Tenant's Liability	☒	☒
Guests' Contents	☒	☒
Vehicle Spare Parts and Accessories	☒	☒
Uninstalled Buildings Fixtures, Fittings and Materials	☒	☒
Damage from Injury or Incident	☒	☒
Funeral Expenses	☒	☒
Counselling Services	☒	☒
Contents Accidental Loss or Damage	☒	☐
Buildings Accidental Damage	☐	☒
Contents in Commercial Storage	☒	☐
Business Items	☒	☐
The following product features are specific to where the occupancy cover type noted on your policy schedule is Landlord		
Landlord's Loss of Rent	☒	☒
Landlord's Furnishings	☒	☒
Lessee/Tenant: Default and Damage	☐	☐



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Important information



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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**. 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 any of **your** information is inaccurate or incomplete, or 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 confirmation of a transaction relating to **your policy** or any claim by calling **us** on 13 YOUI (9684); for example, **you** can ask **us** to confirm the payment of an **excess**.

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

In exchange for **your** agreement to 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.



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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.

Cancellation of your policy

Your **policy** may be cancelled during the **contract period** by **you** or **us**:

1. Cancellation by you

You may cancel **your policy** at any time:

- If a claim has not been made under **your policy** and **you** cancel during the cooling off period, **we** will refund **your** payment in full and waive the cancellation fee.
- If a claim has been made under **your policy** or **you** cancel outside the cooling off period, **we** will refund the unused pro-rata portion of **your** premium.

To cover **our** administrative costs, a cancellation fee of \$30 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
- **we** are no longer able to continue to provide cover due to a change in **your** circumstances; for example, emigration out of Australia.

To cancel **your policy**, **you** can call **us** on 13 YOUI (9684) or submit a cancellation request by logging into **your policy** using the Login button on **our** website; **we** may call **you** to confirm **your** request.



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2. Cancellation by us

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** as permitted by law 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.

Complaints

We welcome any feedback **you** may have about **our** products or services. **We** always try to get things right but when **we** don't, **we** will do what **we** can to fix it.

If **you** have a complaint, **we** will attempt 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 Support 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



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Premium

When **you** buy a **policy** from **us** or renew **your policy** with **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 factors that **we** consider important; including:

- the address, occupancy and security features of the **premises**;
- the construction type of **your buildings**;
- the **sum insured**;
- any optional covers added to **your policy**;
- **your** basic **excess**;
- **your** choice of payment frequency;
- **your** payment history with **us**;
- **your** previous insurance and claims history;
- the cost of claims and reinsurance **we** have paid and expect to pay; and
- **your** previous premium (when renewing **your policy**). This can be used to moderate premium movements.

The information **we** use to assess these factors can come from the questions **we** ask **you**, **our** internal data, and relevant externally sourced data; such as flood maps and crime rates relating to the **premises**.

The premium is also affected by **our** 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**.

When a change is made to **your policy** which results in a premium adjustment of \$2 or less:

- if **you** are paying **your** premium annually, **you** will not be charged or refunded; or
- if **you** are paying **your** premium by instalments, **we** will adjust the remaining instalments for the **contract period**. If the final instalment has already been paid, **you** will not be charged or refunded.



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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 **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.

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



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More than one insured

Where there is more than one policyholder on **your policy**, **we** may treat what any one of **you** says or does in relation to **your policy** or any claim under it as being said and done by each of **you**.

We may rely on a request from one of **you** to change or cancel **your policy** or to tell **us** where a claim payment should be made. Any communication in relation to these requests will be sent to the email address noted on **your policy schedule**.

Authorised persons on your policy

If **you** have an authorised person noted on **your policy**, they have the same authority as **you** to purchase, amend, cancel, and claim on **your policy**. When answering any of **our** questions, the authorised person is deemed to have the appropriate authority and knowledge to do so.

You can add or remove an authorised person at any time by telling **us** and providing their details, which will allow **us** to confirm their identity when they contact **us** on **your** behalf.

Claims assessment

Where this **policy** allows **us** to not pay a claim because of something **you** or some other person has or has not done after the **policy** was entered into, **we** will apply the exclusions, limits and conditions in accordance with section 54 of the Insurance Contracts Act 1984 (Cth) so that **we** may only:

- not pay a claim to the extent that the thing that was done or not done caused or contributed to the loss which gives rise to the claim; and
- reduce the claim by an amount that fairly represents the extent to which **our** interests are prejudiced as a result of the thing that was done or not done.



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Your responsibilities

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

1. Notify us of changes

During **your contract period** **you** must notify **us** as soon as practically possible if:

- **you** or anyone covered under this **policy** have been charged with or convicted of any criminal act relating to fraud, theft, dishonesty, arson, wilful damage or malicious damage;
- **you** have had another insurer cancel or not renew any other insurance policy;
- **you** start to operate or intend to operate a business activity at the **premises**;
- there are changes to any business activity **you** operate at the **premises**; such as the type of business activity changes, people start to come to the **premises**, business signage is installed, or storage of chemicals for the business activity occurs;
- any part of the **premises** is being used as an accommodation business, such as a hotel, motel or bed and breakfast, that is required to obtain certification and registration to operate;
- **you** need to change the **sum insured** for **your buildings** or **contents**;
- **you** intend to demolish all or part of the **buildings**, have lodged an application to do this, or a government authority has issued a demolition order;
- **your** interest in the **insured property** changes;
- there is any other insurance covering the risk or some of the risks covered by this **policy**;
- **you** start or stop renting all or part of the **buildings** to **tenants** (including under any short-term rental, holiday letting or house sharing arrangement);
- the occupancy type of the **premises** changes; for example, if it has or will become **unoccupied** (including if trespassers or squatters are on the **premises**); or

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Notify us of changes (cont.)

During **your contract period** **you** must notify **us** as soon as practically possible if: **(cont.)**

- building, construction, repair or renovation commences at the **premises** that requires:
 - waterproofing;
 - removal of the roof, floors (except floor coverings) or external walls;
 - removal or replacing of footings or stumps; or
 - council approval.

When **you** notify **us** about any of the above matters, **we** will assess the change to the risk in accordance with **our** underwriting rules and processes. This may result in **us** proposing a change in the **excesses**, premium and/or special conditions applied to **your policy** which, if not accepted, may result in **us** cancelling **your policy**. In some cases, it will mean **we** can no longer insure **you** and **we** will cancel **your policy** as permitted by law.

If **you** do not contact **us** when **you** need to, it may lead **us** to reduce or not pay a claim and/or cancel **your policy**, as permitted by law.

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** as permitted by law without giving **you** prior notice.

3. Provide proof of ownership

In the event of a claim, if requested, **you** must provide adequate evidence 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 evidence of ownership is no longer available because it was lost or damaged in the **incident**.



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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** may need to cancel **your policy**.

5. Take care of the insured property

You must take all reasonable precautions to prevent or reduce injury, loss or damage relating to any **insured property**, even after an **incident** covered by **your policy**; for example, locking and securing **your buildings** and/or **contents**, 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 not pay a 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 any third party, their driver's licence number, and (where applicable) the registration number of their **vehicle** that was involved in the **incident**.



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7. As a landlord with a tenancy agreement of 3 months or longer

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 on the entire rental property, with supporting photographs, for every tenancy;
- complete internal and external inspections of the entire rental property during the **lease** period at a minimum of 6-monthly intervals or as permitted by law;
- keep a written record of the outcome of each report and 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 not pay a 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 internal and external inspections of the entire rental property at a minimum of 3-monthly intervals or as permitted by law; 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 not pay a 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** must not use threatening or inappropriate conduct during **your** interactions with **us** and **our** representatives. If this requirement is not met, as permitted by law **we** may:

- cancel this or any other **policy you** have with **us**; and/or
- remove **you** as an authorised person from this or any other Youi policy.



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Renewing your policy

Before **your policy** expires, **we** will review **your policy**, premium, payment/s and claim/s. **We** will send **you** a notice to remind **you** of the date and time **your policy** expires and advise **you** of the terms on which **we** will renew **your policy** or advise **you** that **we** will not renew **your policy**.

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, as permitted by law.

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.



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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.

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.insurancecouncil.com.au/cop 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 Complaints section).

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



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What do these words mean?

When the following words appear in bold in this PDS or are capitalised on **your policy schedule**, 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.

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

Building/s excludes:

- **contents** items;
- fitted carpets, curtains and other indoor window coverings;
- unsealed or unpaved driveways and paths; for example, dirt or gravel driveways;
- plants, trees and shrubs, garden beds, or horticultural materials;
- grass and lawn;
- artificial grass; unless it is a sporting surface, such as on a tennis court or multi-court;
- any temporary improvement or structure;
- houseboats, yachts, mobile caravans, motorhomes, tents, trams, rail carriages;
- trucks, buses or any other **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, trade or profession that belong to **you** or **you** are responsible for. Business items do not include **your home office equipment**.



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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. It also includes any lockable structures located in this area.

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 fully enclosed and lockable and that **you** have exclusive use of.

Contents also includes:

- integrated appliances which are not hard wired to the **buildings**;
- 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;
 - non-motorised bicycles;
 - **personal transportation devices**;
 - toy cars;
 - remote controlled **vehicles** and remote controlled watercraft;
 - **hobby aircraft**; and
 - non-motorised watercraft; for example, surfboards, kayaks and kitesurfing equipment;
- swimming pools, saunas and spas that are designed to be easily relocatable;
- medical equipment; including spectacles, hearing devices and prosthetics, but not including any components that are wholly or partially surgically implanted in the body; and
- food and medicine.

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Contents (cont.)

If contents are insured at a **premises** where **you** are a **tenant**, contents also includes permanently attached fixtures and fittings which belong to **you**.

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, contents also includes personal possessions that belong to **you** which are located:

- outside at the **premises**;
- in a **common area**; or
- inside structures at the **premises** other than **your private domestic residence** that are not fully enclosed or lockable.

For Optional Cover: Contents in Commercial Storage, contents also includes the personal possessions that belong to **you** which are stored in a commercially operated storage facility.

Contents excludes:

- animals;
- plants, trees, and shrubs, garden beds, or horticultural materials;
- grass and lawn;
- artificial grass;
- uninstalled **buildings** fixtures, fittings and materials;
- credit, debit or other bank cards;
- unset gemstones, gold or silver nuggets or bullion;
- coins, cash, money orders, vouchers, tickets, or any other negotiable items;

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Contents (cont.)

Contents excludes: (cont.)

- any crypto-asset, such as cryptocurrency or non-fungible tokens (NFTs), or any devices, wallets or programs that store or transact crypto-assets;
- electronically stored data;
- business or trade stock;
- documents or manuscripts;
- any item displayed for sale;
- mobile homes; and
- unless otherwise stated, any **vehicles**, aircraft or motorised watercraft; or their associated spare parts, tools and accessories.

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 amount **you** must pay towards 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 lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal; or
- a dam.



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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 licence 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.

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 any wearable adornment containing a valuable material (such as a bracelet, ring, necklace or earrings), or any watch. This includes jewellery items made up in **pairs or sets**, or that are smart devices.

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** with **your** permission; and
- the **premises** is connected to utilities.

Pair/s or set/s means related or similar items that belong together, including a collection.



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Personal transportation device/s means any **vehicle** used for personal transportation which is powered by an electric or combustion engine; such as an electric bike, electric scooter, electric unicycle, onewheel, hoverboard, electric skateboard or segway. It does not include **vehicles** such as cars, motorcycles, golf carts, all-terrain vehicles (ATVs), mobility scooters or wheelchairs, watercraft or any non-motorised devices.

Policy means this PDS and **your** most recent **policy schedule**.

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 structures at the **premises** which are suitable and fit to be **occupied**; 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.

Room means an area starting and finishing at the nearest walls, doorway, archway, or other opening or **architectural break**, or the nearest change or join in the flooring. Hallways, passageways, walk-in robes and walk-in pantries are rooms. The only combined area that is also a room is an open plan lounge/dining room.

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**.



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Tenant/s means a person or group (and anyone else who normally lives at the **premises** with them) who rents and has been granted the right to occupy the **premises** from a landlord, government agency or government approved organisation.

Terrorism means any act, preparation in respect of an act, or threat by a person acting alone or with others, in connection with political, ideological, religious, ethnic, or similar aims, and which:

- involves violence;
- damages property;
- aims to create public fear, or a risk to safety or health;
- aims to resist or influence government; or
- is designed to interfere with or disrupt an electronic system.

Unoccupied means:

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

Vehicle/s means any type of machine on wheels, or on self-laid or caterpillar tracks, made or intended to be propelled by any means other than manual power, and any trailer or other attachment made or intended to be drawn by any such machine.

We / our / us means Youi Pty Ltd.

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



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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 rebuilding, 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.

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For contents (cont.)

- 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 a **contents** or **jewellery** item, 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 | • Contents Outside |
| • Temporary Accommodation:
Insured Events | • Contents in Transit |
| • Temporary Accommodation:
Emergency Evacuation | • Temporary Cover at
a New Address |
| • Storage of Undamaged Contents | • Tenant's Liability |
| • Burnout of Electric Motors | • Guests Contents |
| • Accidental Broken Glass
and Ceramics | • Vehicle Spare Parts
and Accessories |
| • Locks and Keys | • Uninstalled Buildings Fixtures,
Fittings and Materials |
| • Landlord's Loss of Rent | • Damage from Injury or Incident |
| • Landlord's Furnishings | • Funeral Expenses |
| • Clean Up and Professional Fees | • Counselling Services |
| • Buildings Modifications | |

Optional cover (if we have agreed to include it)

- | | |
|---------------------------------------|------------------|
| • Lessee/Tenant Default
and Damage | • Business Items |
| • Contents in Commercial Storage | |



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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 **common area**, unless **you** are claiming under Optional Cover: Contents Accidental Loss or Damage or Optional Cover: Business Items;
- 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 carrying 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, or a power surge; or
- soot or smoke from:
 - bushfire; or
 - any other **accidental** fire where the flames were within 100 metres of the **buildings**.

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Fire (cont.)

✕ What is not covered?

Loss or damage caused by:

- bushfire during the first 72 hours of **your policy** first being purchased 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.

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

If other waiting periods apply that exclude cover under **your policy**, these will be listed as special conditions on **your policy schedule**; or

- 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**;
- as a direct result of an **earthquake** which occurred within the **contract period**, including by landslip or subsidence, occurring within 72 hours of the **earthquake**; 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.

Where **you** have increased **your sum insured** or reduced **your excess** within 72 hours of an **earthquake** occurring, cover will be limited to the amounts that were effective prior to the change.

If other waiting periods apply that exclude cover under **your policy**, these will be listed as special conditions on **your policy schedule**.



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4. Explosion

✓ What is covered?

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

- **accidental** explosion; or
- landslide 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?

Exploding glass (this can be covered under Extra Cover: Accidental Broken Glass and Ceramics).

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 landslide, 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 stormwater 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, or a power surge; or
- landslide or subsidence that occurs within 72 hours of, and directly because of a **storm** that occurred within the **contract period**.

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Storm (cont.)

✕ What is not covered?

Loss or damage caused by:

- **storm** during the first 72 hours of **your policy** first being purchased 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.

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

If other waiting periods apply that exclude cover under **your policy**, these will be listed as special conditions on **your policy schedule**;

- **storm surge**, actions of the sea or tides (if loss or damage to **your insured property** has been caused by a tsunami, refer to Earthquake cover);
- rising damp or seepage; for example, 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; or
- landslip, subsidence, or erosion occurring over time.

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Storm (cont.)

✕ What is not covered? (cont.)

Loss or damage to:

- artificial grass that is a sporting surface, such as on a tennis court or multi-court;
- **retaining walls**, jetties and pontoons; or
- in-ground structures caused by water leaking down the sides, against the sides or getting underneath them. These in-ground structures include items such as underground water tanks, septic tanks, ponds, pools, or spas.

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

7. Flood

✓ What is covered?

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

- **flood**; or
- landslide or subsidence that occurs within 72 hours of, and directly because of, a **flood** that occurred within the **contract period**.

✕ What is not covered?

Loss or damage caused by:

- **flood** during the first 72 hours of **your policy** first being purchased 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.

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

If other waiting periods apply that exclude cover under **your policy**, these will be listed as special conditions on **your policy schedule**;

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Flood (cont.)

✕ What is not covered? (cont.)

Loss or damage caused by: (cont.)

- **storm surge**, actions of the sea or tides (if loss or damage to **your insured property** has been caused by a tsunami, refer to Earthquake cover);
- rising damp or seepage; for example, water from the ground; or
- landslip, subsidence, or erosion occurring over time.

Loss or damage to:

- **retaining walls**, jetties and pontoons; or
- in-ground structures caused by water leaking down the sides, against the sides, or getting underneath them. These in-ground structures include 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** and make a claim, **we** will organise and pay the cost of using the most appropriate method to detect the source of the escaping water; this may be limited to non-invasive work, such as a thermal camera. **We** will repair any damage caused while doing so.

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Escaping Water (cont.)

✕ What is not covered?

Loss or damage:

- 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 (including the drains, walls, and screens);
 - 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;
- caused by rising damp or seepage; for example, water from the ground;
- caused by, resulting or arising from pets or other animals kept at or allowed onto the **premises** (except where Optional Cover: Contents Accidental Loss or Damage or Optional Cover: Buildings Accidental Damage has been added to **your policy**); or
- to **retaining walls**.



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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;
- a **vehicle**, watercraft, or aircraft;
- an object falling from a **vehicle**, watercraft 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 **vehicle** (including by a 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**, watercraft or aircraft. 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**, watercraft or aircraft.

The cost of:

- removing or pruning fallen trees or branches that have not damaged the **insured property**; or
- removing the stump of a tree that caused the impact.



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10. Intentional Damage



What is covered?

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



What is not covered?

Loss or damage caused by, resulting or arising from an intentional act by:

- **you** or a **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 carrying 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, resulting or arising from:

- pets or other animals kept at or allowed onto the **premises** (except where covered under the **insured event** of Fire, or where Optional Cover: Contents Accidental Loss or Damage or Optional Cover: Buildings Accidental Damage has been added to **your policy**); or
- insects, lizards, amphibians, rodents or vermin (except where covered under the **insured events** of Fire or Escaping Water).



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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**;
- occurred during the term of **your buildings policy**; and
- 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;
- arises in relation to **you** or **your contents**;
- occurred during the term of **your contents policy**; and
- 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**; or
- any person who is or should be insured under a compulsory third party or other statutory compensation fund or scheme.

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Legal Liability (cont.)

✕ What is not covered? (cont.)

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 by, resulting or arising from:

- 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;

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Legal Liability (cont.)

✕ What is not covered? (cont.)

Any claim for an **accident** that results in death, bodily injury, or loss of or damage to any property of a third party caused by, resulting or arising from: **(cont.)**

- **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, personal transportation device**, watercraft or aircraft (except for a mobility scooter, wheelchair, ride-on lawnmower, remote controlled car or remote controlled watercraft);
- **your buildings** undergoing construction, repair or renovation that requires:
 - waterproofing;
 - removal of the roof, floors (except floor coverings) or external walls;
 - removal or replacing of footings or stumps; or
 - 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**.



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2. Temporary Accommodation: Insured Events



What is covered?

Buildings

Where the **premises** is owner-occupied, the actual cost incurred 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 temporary accommodation is reasonably necessary.

The most **we** will pay for each claim is 10% of the **buildings sum insured**, which includes:

- up to 4 weeks in suitable emergency or short-term accommodation;
- up to 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.

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Temporary Accommodation: Insured Events (cont.)

✓ What is covered? (cont.)

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 incurred 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 temporary accommodation is reasonably necessary.

The most **we** will pay for each claim is 10% 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 cost 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 temporary accommodation is reasonably necessary.

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**;

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Temporary Accommodation: Insured Events (cont.)

✕ What is not covered? (cont.)

The cost of temporary accommodation: (cont.)

- 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.



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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 it is not reasonable to keep the undamaged **contents** at the **premises**, **we** will pay the reasonable cost to:

- transport the undamaged **contents** to and from storage; and
- 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**.

Transport and 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, or a power surge.

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, a mobility scooter or a wheelchair 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:

- part of a **personal transportation device**;
- more than 10 years old; or
- covered by a manufacturer warranty.



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6. Accidental Broken Glass and Ceramics



What is covered?

The cost of replacing **accidentally** broken glass or ceramics 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; and
- to repair or replace picture, mirror or window frames or housings where necessary.

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?

The following exclusions do not apply where Optional Cover:

Contents Accidental Loss or Damage or Optional Cover:

Buildings Accidental Damage has been added to **your policy**.

Loss or damage to:

- light bulbs or tubes;
- a glasshouse or conservatory;
- cooking or heating appliances;
- any items outside **your private domestic residence**;
- tiles;
- a television, computer or any other electronic device or appliance with a display screen; or
- **your buildings** or **contents** caused by **accidentally** broken glass or ceramics.

Breakages such as scratches, chips or cracks, that do not extend through the entire thickness of the item.



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7. Locks and Keys

✓ What is covered?

The 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 the occupancy cover type noted on **your policy schedule** is Landlord and a claim has been paid under this **policy** for loss or damage caused by an **insured event**.

✓ What is covered?

The reasonable rental amount for the period the **premises** cannot be rented while the **insured property** is being replaced, repaired or rebuilt, where the **premises** is not fit to be **occupied** as a result of the **insured event** and:

- it is rented to a **tenant**; or
- **you** can demonstrate it would have been rented if the **insured event** had not occurred.

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**, up to a maximum period of 12 months.

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, up to a maximum period of 12 months.

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Landlord's Loss of Rent (cont.)

✕ 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 the **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 the occupancy cover type noted on **your policy schedule** is 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 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 it is not reasonable to keep them 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**.



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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 temporary 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**.



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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 at the **premises**;
- in a **common area**; or
- inside structures at the **premises** other than **your private domestic residence** that are not fully enclosed or lockable.

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**, unless **you** are claiming under Optional Cover: Contents Accidental Loss or Damage.

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 **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**.



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15. Temporary Cover at a New Address

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.



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17. 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**.

Contents excluded under **your policy**.

18. Vehicle Spare Parts and Accessories

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

✓ What is covered?

Loss or damage to **vehicle** spare parts, tools and accessories 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?

Vehicle keys.

19. 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**.



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20. 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**.

21. 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.

22. 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.



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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:

- 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
- 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**.

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Contents Accidental Loss or Damage (cont.)

✕ 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 the occupancy cover type noted on **your policy schedule** is Landlord;
- 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).

Where **contents** are insured in a strata title property, loss or damage to permanently installed swimming pools and outdoor spas, including their covers, liners and other equipment.

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**. Where that damage is not otherwise excluded by the **policy**, this will cover **you** up to the amounts shown on **your policy schedule** for **accidental** damage to **your buildings**.

✕ 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.

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Buildings Accidental Damage (cont.)

✕ What is not covered? (cont.)

Damage:

- to **your buildings** where the occupancy cover type noted on **your policy schedule** is Landlord;
- to **retaining walls**, jetties and pontoons;
- to swimming pools and outdoor spas, including their covers, liners and other equipment; 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 the occupancy cover type noted on **your policy schedule** is Landlord.

If **you** have this optional cover, Lessee/Tenant Default and Damage is included as an **insured event**. If **you** do not fulfill **your** responsibilities as a landlord as set out in the Your Responsibilities section, **we** may reduce or not pay a claim, as permitted by law.

Any claim for an **incident** under Lessee/Tenant Default and Damage will be reduced by an amount equal to four weeks of the weekly rental amount noted on the **lease**.

This means that if **you** make a claim for Lessee/Tenant Default and Damage, **you** will need to have incurred a loss amount greater than four weeks of the weekly rental amount before **you** have cover.

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Lessee/Tenant Default and Damage (cont.)

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 and where a **lease** is in place with **your lessee**.

Specified events	Period of cover
Leaving without notice: where your lessee permanently vacates the buildings without giving notice as required under the lease .	• Periodic lease: 2 weeks • Any other lease: 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.	• Periodic lease: 2 weeks • Any other lease: 15 weeks
Death of a lessee who is the only person listed on the lease .	• Periodic lease: 2 weeks • Any other lease: 15 weeks

The most **we** will pay for **rental arrears** is the lesser of \$1,250 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.

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Lessee/Tenant Default and Damage (cont.)

a. Lessee's Rental Arrears (cont.)

✕ What is not covered?

Rental arrears:

- for sub-let **premises**, unless it is through a government agency or government approved organisation;
- 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 reasonable 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**.

b. Theft or Damage by Tenant

✓ What is covered?

Theft or intentional 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, unless it is through a government agency or government approved organisation.

Any costs to make the **premises** tenantable, including cleaning and gardening services.

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Lessee/Tenant Default and Damage (cont.)

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.



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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.

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



What is not covered?

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



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General exclusions

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

We will not pay for:

1. repair of any damage that occurred outside of the **contract period**;
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, which 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. remaining or undamaged **contents** items that form part of a **pair or set**, unless:
 - the **pair or set** is a group of objects which together has a greater market value than the total of each object when valued separately; and
 - the item that **you** are claiming for cannot be repaired or replaced;
5. 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;
6. 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;
7. professional, expert, legal, consulting or valuation costs, unless otherwise covered by **your policy** or **you** have obtained **our** prior written consent to incur these costs (which will not be unreasonably withheld or delayed); or
8. 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**.

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We will not pay for loss or damage:

9. caused by, resulting or arising from any part of the **premises** being used for business, trade, professional or work purposes, unless **you** have told **us** about it and **we** have agreed to cover **you**;
10. to any illegal property or item; for example, counterfeit or reproduced goods, unlicensed computer or other software, illegal or illegally stored firearms;
11. to **contents** which are inside any:
 - houseboat, yacht, caravan, motorhome, mobile home, tent, tram, rail carriage, truck, bus, car or any other **vehicle**;
 - **vehicle** or object converted into a home;
 - temporary improvement or structure;
 - **buildings** in the course of construction; or
 - commercial or business premises;except where Optional Cover: Contents Accidental Loss or Damage, or Optional Cover: Business Items, has been added to **your policy**;
12. to water-facing **retaining walls** and sea walls;
13. caused by, resulting or arising from any animal, except for:
 - where covered under the **insured events** of Fire, Escaping Water or Animal Damage; or
 - **accidental** damage caused by pets or other animals kept at or allowed onto the **premises**, where Optional Cover: Contents Accidental Loss or Damage or Optional Cover: Buildings Accidental Damage has been added to **your policy**;
14. caused by, resulting or arising from any animal (unless it is a bird **accidentally** trapped inside the **buildings**) chewing, biting, pecking, clawing, scratching or tearing, or their urine or excrement; except where covered under the **insured event** of Fire;
15. 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**;
16. to **your contents** that are motorised, self-powered or wind-powered items, if they are being used for racing;

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We will not pay for loss or damage: (cont.)

17. 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** or **we** have arranged for the storage of the items under Extra Cover: Storage of Undamaged Contents;
18. to precious metals or gemstones that are not **jewellery**;
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;
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;
23. to any item caused by, resulting or arising from a process or system of it being cleaned, restored, modified or repaired; or
24. to any item caused by, resulting or arising from a process or system of cleaning, restoring, modifying, or repairing of any other property:
 - by anyone other than **you**; or
 - by **you** using any chemicals, such as detergents and solvents;except where covered under the **insured events** of Fire or Escaping Water.

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We will not pay for loss, damage or legal liability caused by, resulting or arising from:

25. deliberate acts of any person allowed onto the **premises** by **you** or anyone with authority to allow them onto the **premises**, unless they were carrying out a commercial service (such as a tradesperson, technician or cleaner);
26. the growth of plants or trees, including their roots or limbs, except for loss or damage under the **insured event** of Escaping Water;
27. pruning, transplanting, tree lopping or felling by **you** or anyone acting on **your** behalf;
28. a failure to keep **your** property in **good condition**;
29. hydrostatic pressure, rising water table, expansion or contraction of the earth, ground or soil; or
30. subsidence or landslip, other than where covered under the **insured events** of Storm, Flood, Earthquake, or Explosion.

We will not pay for death or bodily injury to any person, or loss or damage to property, caused by, resulting or arising from:

31. any event that occurred outside of the **contract period**;
32. **you** admitting liability or agreeing or contracting to any liability that would not have existed otherwise at law;
33. intentional or deliberate acts or omissions by **you** or any person acting on **your** behalf;
34. 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;
35. fines, penalties or aggravated or exemplary damages;
36. legal repossession or confiscation or lawful destruction of any insured item or property;
37. a judgment or order of a court or tribunal outside Australia;
38. any event that occurred outside Australia unless **you** are claiming under Optional Cover: Contents Accidental Loss or Damage, or Optional Cover: Business Items;
39. wear and tear, rust, corrosion, or deterioration;

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We will not pay for death or bodily injury to any person, or loss or damage to property, caused by, resulting or arising from: (cont.)

40. rising damp or seepage; for example, water from the ground;
41. 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;
42. mechanical, electrical or electronic (including computer software) breakdown or failure, or a power surge, unless specifically included and noted in this PDS;
43. 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**;
44. asbestos or silica;
45. the presence or possible presence of chemical or biological pollutants or materials;
46. any radioactivity, nuclear fuel, nuclear waste or other nuclear material, nuclear weapon, or any nuclear detonation or explosion;
47. military power, rebellion, revolution, **terrorism**, war or war-like activities, whether war is declared or not;
48. 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
49. any costs relating to the use of a mobile phone, including:
 - any outstanding or unused credit; or
 - software and applications installed on a mobile phone.



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Claiming



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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.au/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.

In assessing claims made under this **policy**, **we** will do so in accordance with section 54 of the Insurance Contracts Act 1984 (Cth). Refer to the Claims Assessment section in Important Information for further information.

Authorised persons on your claim

If **you** have an authorised person noted on **your** claim, they have the same authority as **you** to manage the claim, provide information about the claim, and resolve the claim. **We** may still ask **you** to confirm important information about the claim.

You can add or remove an authorised person at any time by telling **us** and providing their details, which will allow **us** to confirm their identity when they contact **us** on **your** behalf.



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Responsibilities when you make a claim

These responsibilities must be fulfilled when a claim is made; if they are not, **we** can reduce or not pay a claim as permitted by law.

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 **us** copies of any demand or claim **you** 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.

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8. **You** and any authorised person must give **us** 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 covered under this **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.



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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; Temporary Cover at a New Address; Tenant's Liability; 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;
- if the **insured event** makes the land unsafe to build on; for example, after an **earthquake**; or
- if **you** are only legally responsible for a portion of the costs; for example, a dividing fence between neighbouring properties.

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If you are claiming for buildings (cont.)

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.



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3. If we pay the sum insured

If **we** pay **you** the **buildings sum insured** as a result of an **incident**, then **your buildings** cover comes to an end and all cover stops.

If **we** pay **you** the **contents sum insured** as a result of an **incident**, then **your contents** cover comes to an end and all cover stops.

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 the 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. Where applicable, this includes any undamaged property that is part of a **pair or set**.



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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**.



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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.
- **Driveways and paths:** **we** will only repair or replace the damaged section of a sealed or paved driveway or path.
- **Decking:** **we** will only repair or replace the damaged section of decking.
- **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**.
- **Wooden floors or floor tiles:** **we** will pay for the flooring in the affected **room**. **We** will only also pay for a **room** adjoining the affected **room** where all of the following apply; they 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**.

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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.

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.



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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 of this **policy** 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.

When a claim is made for the same **incident** on more than one Youi policy, only one **excess** will need to be paid if the policyholder is the same legal entity or person, or is their spouse or defacto partner. The **incident** 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 towards 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 excesses

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.

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Additional excesses (cont.)

Additional **excesses** include:

Delayed notification storm excess

An additional **excess** applies if a claim is made on **your buildings policy** under the **insured event** of Storm more than 90 days after the **incident** occurred. The **excess** amount will be shown on **your policy schedule**.

Unoccupied excess

An additional **excess** applies if at the time of the **incident** covered by **your policy** 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 submit any fraudulent information or documentation relating to a claim, **we** will reject **your** claim and cancel **your policy** as permitted by law.

Insurance that's a bit more you-shaped

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