



20% Contents Discount Terms & Conditions

Introduction

1. A discount is available to Youi Home Contents policies subject to these terms and conditions and any revisions in accordance with paragraph 10 ("the Contents Discount").

Eligibility Criteria

2. To qualify for the Contents Discount, the active Eligible Policy must meet the eligibility criteria set out in these terms and conditions ("Eligibility Criteria").
3. To meet the Eligibility Criteria there must be:
 - a. a current Youi Home Contents policy; and
 - b. a current Youi Car policy ("the car insurance policy") where the overnight address (as noted on the policy schedule) matches the insured address of the policy in paragraph 3.a.
4. Paragraphs 2 - 3 are collectively referred to as "the Eligibility Criteria".

Other Terms

5. For the avoidance of doubt, the Contents Discount does not apply to any policy if the Eligibility Criteria has not been met.
6. Customers have a right to cancel any policy during the cooling off period specified in the relevant Product Disclosure Statement. Where a customer cancels a policy during this time it may mean that the customer no longer meets the Eligibility Criteria and if this is the case, the premium amount for any active policy that is also in its cooling off period may be adjusted so that the premium is increased by the removal of the Contents Discount for the remainder of the contract period. The additional premium amount resulting from the removal of the Contents Discount will be collected either:
 - a. by one instalment where the premium is paid annually; or
 - b. by adjusting the future instalment amounts where the premium is paid in instalments.
7. The Contents Discount is only confirmed to apply to a contents policy once:
 - a. the Eligibility Criteria is met; and
 - b. the cooling off period for the two (2) policies used to meet the Eligibility Criteria has completed.
8. If a Policyholder has an existing Youi Home Contents policy, when a car insurance policy is purchased that completes the Eligibility Criteria, the existing Youi Home Contents policy will have the Contents Discount applied within five (5) business days.
9. If the Contents Discount has been confirmed to apply in accordance with paragraph 7, the contents policy will receive the benefit of the Contents Discount for the remainder of the contract period of that policy, even if the Youi Car policy is cancelled (meaning the Eligibility Criteria is no longer met).

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10. The terms and conditions and Eligibility Criteria applied to the Contents Discount may change over time, so if a customer chooses to renew the Home Contents policy it may be subject to different terms and conditions in force at that time, or the Contents Discount may no longer apply.
11. The Contents Discount rate will be the rate that applies in accordance with the terms and conditions that were published at www.youi.com.au on the contract period commencement date.
12. Youi policies are subject to our usual underwriting and pricing criteria and Product Disclosure Statement as they apply to each contract period.
13. The Contents Discount applies to the base premium excluding government charges.
14. In these Terms and Conditions, "address" means the relevant combination of; unit/flat number, lot number, street number, street name, street type, suburb, and/or any other sub premise information.

Contents Discount Rate 20%