



QBE Insurance (Australia) Limited

Steadfast Accidental Damage

Product Disclosure Statement



This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها نفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹੱਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿੱਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰੱਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

Contents

About this booklet	4
About QBE	4
About Steadfast	4
Important Information	5
Your sum insured may not be adequate	5
Policy not suitable for landlords or holiday homes	5
The cost of this Policy	5
Cooling off period	5
General Insurance Code of Practice	5
Privacy	6
Complaints	6
Financial Claims Scheme	7
Policy Wording	8
Our agreement	8
Paying your premium	8
Words with special meanings	9
Section 1: What 'Home' and 'Contents' mean	12
Home	12
Contents	12
Section 2: Cover for your Home & Contents – Accidental damage	15
What you are insured against, and what you are not	15
Specified Events	15
Section 3: Cover for your legal liability	17
What you are covered against	17
Additional benefits – Liability	17
What you are not covered against	18
What we will pay	19
Section 4: Additional benefits	20
Section 5: Option you can choose for an additional premium - Valuables	28
Section 6: Excesses	29
Section 7: When you are not covered (General exclusions)	30
Section 8: General conditions	34
Section 9: Claims	37
How we settle your claim	37
Section 10: Other terms	45

About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

Information in this PDS might change. If the change is adverse and might affect a reasonable person's decision to buy the policy, then either a supplementary PDS (SPDS) or a new PDS will be provided at renewal. You can get a copy of all updates (whether adverse or not adverse) at no charge by us, simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact your Steadfast broker. The contact details for your Steadfast broker are set out in the financial services guide they give you.

The section titled 'Claims' at the end of this booklet tells you the full details about what you need to do in the event of a claim. If you'd like to make a claim or to enquire about an existing claim please contact your Steadfast broker.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE) is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

QBE in the community

Premiums4Good™

We are committed to giving back to communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into investments that have additional social or environmental features. So, when you choose us as your insurer, your premium automatically does some good.

About Steadfast

Steadfast Group Limited (Steadfast) is a public company. It includes a large broker network of insurance brokerages who operate in Australia as Steadfast Brokers. This policy is available exclusively to you through a Steadfast Broker.

Steadfast does not issue, guarantee or underwrite this policy.

Important Information

In this first part of the booklet we explain important information about this Policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

Your sum insured may not be adequate

The Policy provides replacement or reinstatement conditions for home and contents which means that claims are settled without contribution for age, depreciation or wear and tear. It is important that the sums insured you select cover the cost of replacing your home and contents on a new for old basis. The sums insured that you select must make allowance for structural improvements (such as sheds, pergolas, and fencing), and GST. It is recommended that you use the free, sum insured calculator, available on our website to determine your home sum insured.

It is important that you read the limits in the terms and conditions for items such as works of art, items of jewellery and collections. If you have any of these items that will cost more than the limit to replace, then you will need to nominate them to ensure that they are covered for more than the limit.

For example, there is a limit on jewellery of \$10,000 per item, and in total, 25% of the unspecified contents sum insured. If it would cost more than this to replace your jewellery as new, then you must specify your jewellery item(s) to ensure that you are covered for your jewellery's full value.

Policy not suitable for landlords or holiday homes

This Policy is issued on the basis that you live in the home and it is not used to let to tenants or as a holiday home. There are limitations on the cover provided by this Policy if you do not tell us that you let the home to tenants or you use the home as a holiday home.

If you let the home to tenants or use the home as a holiday home, you must tell us beforehand. Should this occur, we will cancel this Policy and replace it and offer you an alternative cover.

If you let the home to tenants or use it as a holiday home and you do not tell us, we will not insure you for malicious damage, accidental damage, or any of the following 'Specified Events':

- implosion;
- subterranean fire;
- volcanic eruption;
- impact;
- sonic boom;
- falling objects.

The cost of this Policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including:

- where the home or contents are located;
- the sum insured; and
- your previous insurance and claims history.

Cooling off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

To cancel your Policy within the cooling off period, contact your Steadfast broker.

You can also cancel your Policy outside the cooling off period, see 'Cancelling your Policy'.

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at codeofpractice.com.au

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit insurancecode.org.au

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support, our Family and Domestic Violence Customer Support Policy is available at qbe.com/au

Privacy

We take the security of your personal information seriously.

We will collect personal information directly from you when you deal with us, or sometimes through our agents, other companies in the QBE group or suppliers acting on our behalf. We will only ever collect the personal information we need in order to provide our services to you, such as issuing and administering our products and services and processing claims. We will obtain consent before collecting sensitive information, such as health information, unless we are required or permitted by law to collect it without consent. Sometimes we may store and disclose your personal information overseas. When we do this, we ensure your information is retained in accordance with the Australian *Privacy Act 1988* and local privacy laws.

Our Privacy Policy describes in more detail from whom we collect personal information, as well as where we store it and the ways we could use it. You can find it at qbe.com/au/about/governance/privacy-policy

If you would like to access or correct your personal information please contact us at customercare@qbe.com or on 1300 650 503.

Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 – Talk to us

Your first step is to get in touch with the team looking after your Policy, direct debit, or claim. You'll find their contact details on your policy documents, letters, or emails from us. Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

For additional assistance in lodging a complaint, please refer to qbe.com/au

Step 2 – Customer Relations

If your complaint isn't resolved by the team looking after your Policy, direct debit, or Claim, you can ask them to refer your complaint on to our Customer Relations team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

You can also contact the Customer Relations team directly:

Phone:	1300 650 503
Fax:	(02) 8227 8594
Email:	complaints@qbe.com
Post:	GPO Box 219, Parramatta NSW 2124

Step 3 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

Phone:	1800 931 678
Email:	info@afca.org.au
Post:	GPO Box 3, Melbourne VIC 3001

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how we deal with complaints on our website at qbe.com/au or you can call us on 133 723 to speak with us or request a copy of our complaints brochure at no cost.

Complaints just about privacy

If you're not happy with how we've handled your personal information, call us on 1300 650 503 or email us at customercare@qbe.com. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

Phone:	1300 363 992
Email:	enquiries@oaic.gov.au
Post:	GPO Box 5218, Sydney NSW 2001

Financial Claims Scheme

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone:	1300 558 849 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online:	www.apra.gov.au/financial-claims-scheme-general-insurers

Policy Wording

This Policy is issued and underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

Our agreement

Your Policy is an agreement between you and us, made up of:

- This Policy Wording; and
- Your Policy Schedule, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- Conditions and exclusions which apply to specific covers or sections;
- General exclusions, which apply to any claim you make under this Policy;
- General conditions, which set out your responsibilities under this Policy;
- some conditions set out under 'Claims', which detail our rights and your responsibilities when you make a claim; and
- Other terms, which set out how this Policy operates.

Excesses

You must pay any excesses which apply to your claim. The excesses which you have to pay are set out in this Policy Wording or on your Policy Schedule.

Paying your premium

The ways you can pay your premium, and the frequency you can pay it, are described below:

- in one annual payment to your Steadfast broker according to their business practices; or
- in monthly instalments by direct debit from your credit card or from your account with your financial institution which facility can be arranged by your Steadfast broker.

Your premium and the date it's due are shown on your Policy Schedule.

Annual premium

If you pay your premium annually, and it's not paid by the due date or if your payment is dishonoured, this Policy won't operate and there'll be no cover.

Instalment payments

If you pay your premium by instalment, your Policy Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due.

At renewal

If you pay by instalments, and renew your Policy, we'll continue to deduct instalments for a renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

What happens if you miss an instalment

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If your payment details change

If your direct debit details change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date.

A claim on your Policy may affect your renewal premium

If you have a claim, contact us as soon as you can after the incident - see 'What you must do after an incident'. To avoid your claim being delayed, reduced or refused you must not unnecessarily delay notifying us of the incident - see 'What you must not do after an incident'. If you were in difficult circumstances that prevented you from telling us about the claim, let us know.

If we send you a renewal invitation and the premium doesn't take into account a claim on your Policy, you agree to pay us any additional premium we would have charged if we had known about that claim.

If you tell us about the claim before your renewal takes effect and we agree to continue to insure you, we may apply specific conditions to your Policy (including an imposed excess) and/or recalculate your renewal premium and send you an updated renewal invitation.

If your Policy has already renewed and we agree to continue to insure you, we may ask you for an additional premium. If you're paying in instalments, any remaining instalments will be adjusted to reflect the additional premium. If you've already paid your renewal premium in full, you'll need to pay us any additional premium to ensure your cover is not affected. If you don't pay the additional premium by the due date then we may:

- deduct the outstanding premium amount from a claim payment; or
- cancel your Policy (see 'Cancelling your Policy').

If it was reasonable in the circumstances for you to be unaware that you had a claim until after we issued your renewal invitation, we will not ask you to pay the additional premium for that renewal period however the claim may affect your future renewal premiums and/or future policy conditions (including the application of any imposed excess).

Please note we may have other rights under this Policy or as permitted by law, depending on the circumstances.

Words with special meanings

Some key words and terms used in this Policy have a special meaning. If words and terms are only used in one section of the Policy, we will describe their special meaning in that section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

Word or expression	Meaning
Act of terrorism	<p>includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:</p> <ul style="list-style-type: none"> • involves violence against one or more persons; or • involves damage to property; or • endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or to disrupt an electronic system.
Action of the sea	tidal wave, high tide, king tide, storm surge, or any other movement of the sea except for tsunami.
Antique	an item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include jewellery, watches or collections.
Damage or damaged	<p>when property insured by this Policy is physically harmed, but not from wear and tear, and its value or usefulness is permanently reduced. It also includes where property insured is destroyed or unrecoverable.</p> <p>It does not include:</p> <ul style="list-style-type: none"> • where property can be cleaned using ordinary household chemicals and cleaning processes to bring it back to its pre-event condition. Property may be considered to be damaged if only professional cleaning can bring it back to its state prior to the event; or • scratching or denting which is cosmetic and that is the only damage.
Earth movement	<p>includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, erosion, settlement or shrinkage of earth, but not earthquake.</p> <p>Note: 'Heave' is the upward movement of the earth supporting a building because of the expansion of soil.</p>
Flood	<p>the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> • 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 natural watercourse (whether or not it has been altered or modified); • a reservoir; • a canal; or • a dam.

Word or expression	Meaning
Model aircraft or drone	<p>a micro or very small, remotely piloted aircraft that's a toy, or flown solely for hobby, leisure, sport or recreational purposes, provided that it:</p> <ul style="list-style-type: none"> • isn't a kite; • is registered, if required by law; • isn't used for anything other than the purpose for which it was originally designed; • has a wingspan of no more than 150 centimetres; • weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and • costs no more than \$1,500 when new including anything in, on or attached to it. <p>A model aircraft or drone does not include anything that is ever used in connection with or in relation to any commercial purpose or earning any income.</p>
Negotiable instruments	treasury notes, savings certificates, stamps, money orders, gift certificates, stored value cards and any other negotiable instruments.
Period of insurance	the period shown in the current Policy Schedule.
Policy Schedule	the document we give you which sets out the details of your cover which are particular to you. It forms part of the Policy. It shows the cover and any options that you have selected. When your Policy is changed or renewed, we will give you a new Policy Schedule. The information on your Policy Schedule can modify the terms set out in this Policy.
Power surge	an unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit. Also known as a power swell, brown out, voltage variation or power spike.
Reasonable costs	<p>if we arrange the repair, rebuild, replacement or work for which a cost is incurred: the actual cost that we incur.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred with our prior consent: the actual cost as set out in a valid tax invoice.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent because of an emergency and you act reasonably in:</p> <ul style="list-style-type: none"> • making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or • arranging repairs, rebuild or replacements at market rates that are necessary to restore your property to a condition no better than when new; or • taking proportionate steps to protect your property from further damage: <p>the actual cost as set out in a valid tax invoice.</p> <p>If you arrange the repair, rebuild or replacement or work for which a cost is incurred without our prior consent because of an emergency and you do not act reasonably: the cost that you would have incurred if you had acted reasonably.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent and there is no emergency: the cost we would have incurred if you had obtained our prior consent and we had made the arrangements.</p> <p>In this definition, when we say 'work' this includes services such as temporary accommodation costs.</p> <p>In this definition, when we say 'act reasonably' this means acting prudently, as if you did not have insurance.</p>
Site	the address shown on your Policy Schedule where your home is located or your contents are kept.
Storm surge	the covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a storm.
Total loss	<p>your property is a total loss when:</p> <ul style="list-style-type: none"> • we pay the total sum insured or item limit; or • your insured home and/or contents, Specified Contents items or Specified Valuables items are lost or destroyed.

Word or expression	Meaning
Unliveable	<p>the home is unliveable if, due to an incident:</p> <ul style="list-style-type: none"> • it is unsafe to live in; or • the disabled access and/or mobility handles and rails required by you and/or your family are damaged to the extent that they are no longer fit for purpose; or • it is not furnished such that it is comfortably habitable; or • it does not contain a functioning refrigerator and cooking appliance; or • it does not have functional bathroom facilities; or • it is not connected to the electricity supply; or • it is not connected to hot and cold running water.
Unoccupied	<p>a property is unoccupied in a period of 120 consecutive days if, during that period, the following did not happen:</p> <ul style="list-style-type: none"> • you, your family, or someone with your consent slept and ate there for at least two consecutive nights in that 120 day period; and • on those two nights the property: <ul style="list-style-type: none"> ○ was furnished such that it was comfortably habitable; and ○ contained at least one usable bed/mattress; and ○ contained at least one table or bench and a chair; and ○ contained a functioning refrigerator and cooking appliance; and ○ was connected to the electricity supply; and ○ was connected to hot and cold running water. <p>You may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes we might ask for other evidence of occupancy.</p>
We, our, us	QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFSL 239545.
Your family	any member of your family who lives permanently with you, including your partner.
You, your	<p>the person(s), companies or firms named on the current Policy Schedule as the 'Insured'. Family members are also insured as long as they normally live with the insured. Family members include:</p> <ul style="list-style-type: none"> • the insured's partner; • children of the insured; • children of the insured's partner; • the insured's parents; and • the insured's partner's parents. <p>If the insured noted on the Policy is a company or a trust then 'you' also includes the following people if they normally live at the site:</p> <ul style="list-style-type: none"> • that company's directors or owners or that trust's owners or beneficiaries; and • their respective family members as listed above. <p>In this Policy all these people are called 'you' or 'your'.</p>

Section 1: What 'Home' and 'Contents' mean

Home

Your Policy Schedule indicates whether your home is insured and the sum insured.

What 'Home' means

Your 'Home' is the dwelling used entirely or primarily as a place of residence at the site shown on the Policy Schedule including any home office in the Home.

'Home' includes the following:

- (a) outbuildings, fixtures and structural improvements including in-ground swimming pools, tennis courts, in-ground spas, saunas, fixed solar photovoltaic or hot water systems, water tanks, jetties, wharves, moorings and pontoons all of which are used for domestic purposes;
- (b) fixed light fittings, fixed wall coverings, fixed ceiling coverings and fixed floor coverings;
- (c) services (whether underground or not) that are your property or which you are liable to repair or replace or pay the cost of their repair or replacement;
- (d) landscaping, paved pathways and paved driveways, retaining walls, fences and gates entirely or partly on the site;
- (e) individual community title units or lots that are legally authorised to be insured by you and that the body corporate, community association or similar body is not required by law to insure;
- (f) water in water tanks but only if there is no drinkable water supply available at the site.

What 'Home' does not mean

'Home' does not include:

- (a) carpets (whether fixed or not), curtains or internal blinds;
- (b) earth or gravel pathways or driveways or other unpaved surfaces;
- (c) a hotel, motel, nursing home or boarding house;
- (d) a caravan (whether fixed to the site or not);
- (e) blocks of flats, unless this is expressly endorsed on your Policy Schedule;
- (f) strata title, company title or community strata title units with respect to insuring the building, however we will insure contents contained within these units;
- (g) any building used for any business or trade, except a dwelling used principally as a place of residence that also contains an office;
- (h) a building in the course of construction;
- (i) a building in the course of being demolished, or that is pending demolition;
- (j) a temporary building or structure;
- (k) trees, shrubs and any other plant life including grass or lawns, or soil, sand, gravel, bark or mulch;
- (l) water in tanks if there is a drinkable water supply available at the site such as mains water.

Contents

Your Policy Schedule indicates whether your contents are insured and the sums insured.

What 'Contents' means

'Contents' means, items (a) to (u) below, while they are at the site, and which belong to you or your family or for whose loss or damage you or your family are legally liable.

Contents are:

- (a) all household goods (including carpets whether fixed or not, curtains and internal blinds), clothing and, personal effects, cash, coins and negotiable instruments;
- (b) articles of special value which you have listed on the Policy Schedule under 'Contents, specified items';
- (c) if you live in a strata title building, the internal paint work, wallpaper and any fixture or structural improvement within or attached to that residence which the Body Corporate is not required by law to insure;
- (d) if you are a tenant, landlord's fixtures and fittings for which you are legally liable and fixtures and fittings installed by you for your own use;
- (e) any of the following equipment if it does not require registration:
 - > golf buggies;
 - > motorcycles up to 250cc engine capacity;
 - > domestic garden equipment;

- > motorised wheelchairs and mobility scooters;
- > remote controlled model or toy motor vehicles;
- (f) model aircraft or drones, or toy kites;
- (g) canoes, kayaks, surfboards, surfskis or sailboards, and any other watercraft up to:
 - > four metres in length; and
 - > which does not require registration under State or Territory legislation.

This means that if the watercraft is not a canoe, kayak, surfboard, surf-ski or sailboard and it is either longer than four metres, or, it requires registration under State or Territory legislation, it is not covered.

A watercraft motor:

- > not attached to a watercraft; and
 - > at the site,
- will be treated by us as a watercraft accessory. If the watercraft motor belongs to a watercraft that requires registration, then it is not covered by this Policy.
- (h) bicycles and other sporting equipment;
 - (i) accessories and spare parts for the following: motor vehicles, motorcycles, bicycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, mobility scooters, wheelchairs, surfboards, sailboards, surf skis, kayaks and canoes;
 - (j) swimming pools, saunas and spas that are not permanently installed;
 - (k) accessories for any swimming pools, saunas and spas that are not permanently installed;
 - (l) jewellery and watches, items that contain gold or silver (this does not include items thinly covered with gold or silver) and collections of stamps, money or medals;
 - (m) items thinly covered with gold or silver that are not jewellery or watches;
 - (n) paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art;
 - (o) projectors and screens;
 - (p) equipment for developing and enlarging photographs;
 - (q) processed film, slides and prints;
 - (r) tapes, cassettes, cartridges and discs, including software;
 - (s) data stored on any computer, computer disk or computer tape (including the cost of restoring the data);
 - (t) plants or trees growing in pots or tubs;
 - (u) furniture and equipment of an office used by you or your family in your own business in the home and tools and equipment used for earning income by you or your family.

What 'Contents' does not mean

'Contents' does not include:

- (a) fish, birds or animals of any description;
- (b) trees, shrubs and any other plant life including grass or lawns, or soil, bark or mulch other than plants and trees growing in pots or tubs;
- (c) any caravan or trailer;
- (d) motorised vehicles other than those listed in point (e) under the heading 'What 'Contents' means';
- (e) watercraft other than those listed in point (g) under the heading 'What 'Contents' means';
- (f) aerial devices, aircraft or their accessories (other than model aircraft or drones, or toy kites noted in point (f) of 'What 'Contents' means');
- (g) accessories or spare parts, keys or remote locking or alarm devices of motor vehicles (including motorcycles and motor scooters), caravans, trailers, aircraft or watercraft while they are in or on the motor vehicle, caravan, trailer, aircraft or watercraft;
- (h) photographic and video equipment and musical instruments or musical equipment while they are being used for earning any income;
- (i) bicycles while they are in use for competitive racing or pace-making;
- (j) sporting equipment while it is being used;
- (k) any property:
 - o illegally in your possession; or
 - o stored in a dangerous and illegal way;
- (l) any equipment connected with growing or creating any illegal substance;
- (m) your home or any part of your home.

Contents with limits

The maximum we pay on the following contents items is shown in the table below. You may obtain higher limits for (a) or (b) by having any of these items specified under the 'Valuables' option, on your Policy Schedule. Additional conditions may be imposed, for example, it may be required to keep items in a safe when not being used. We will pay up to the amount specified for each item.

Contents where a maximum limit applies	Maximum limit
(a) Items of jewellery, gold or silver articles, watches	\$10,000 per item and in total 25% of the sum insured for unspecified contents
(b) Collections of stamps, money or medals	\$20,000 per collection and in total 25% of the sum insured for unspecified contents
(c) Data stored on any computer, computer disk or computer tape (including the cost of restoring the data)	\$2,000 in total
(d) Equipment and business stock, other than office equipment, used by you or your family for earning income	\$10,000 in total
(e) Accessories, or spare parts of motor vehicles (including motorcycles and motor scooters), caravans, trailers and watercraft, not in or on the motor vehicle, caravan, trailer or watercraft. We include motor vehicle keys, remote locking or alarm devices as accessories while they are not in or on the motor vehicle, but we do not pay for any recoding of devices or changing of vehicle locks	\$2,000 per item up to \$4,000 in total
(f) Cash, coins, negotiable instruments or bullion	\$2,000 in total

Where an item could be classified under more than one of the above maximum limits, (a) through to (f), the lower or lowest limit applies. For example, a piece of gold jewellery may be considered to be a work of art, however the jewellery limit would be applied.

Section 2: Cover for your Home & Contents – Accidental damage

What you are insured against, and what you are not

Whether you have selected cover for your home or contents is shown on your Policy Schedule. Property that belongs to your family or for which you or your family are legally responsible will be treated as though it is your property.

You are insured against:

- accidental loss or damage (including but not limited to, the 'Specified Events' listed below); and
- malicious damage,

to your home and/or contents at the site during the period of insurance unless we say otherwise in this policy wording (see 'Section 7: When you are not covered (General exclusions)').

Some examples of accidental loss or damage

If you have cover for your home	<ul style="list-style-type: none"> • you accidentally damage the wall when moving furniture • you lose control of a loaded wheelbarrow and it crashes into your garage door
If you have cover for your contents	<ul style="list-style-type: none"> • you accidentally drop your laptop and it smashes • you trip and accidentally spill red wine on the carpet and it can only be cleaned professionally

There is also some extended cover provided for your contents under Additional benefit 1 - 'Cover for contents when away from the site', for when your contents are away from the site.

Specified Events

The following is a list of some of the most common events that may cause accidental loss or damage to your property, for which you are insured. This is not an exhaustive list: 'Specified Events' means loss or damage directly caused by the following events (a) to (r):

- (a) fire;
- (b) lightning;
- (c) thunderbolt;
- (d) explosion;
- (e) implosion;
- (f) earthquake or tsunami ('tsunami' means a sea wave caused by a disturbance of the ocean floor or by seismic movement);
- (g) subterranean fire;
- (h) volcanic eruption;
- (i) impact ('impact' means a collision of two or more objects);
- (j) impact by an aircraft and/or other aerial devices and/or articles dropped from them;
- (k) sonic boom;
- (l) theft;
- (m) breakage of glass;
- (n) the acts of persons taking part in riots or civil commotion or of strikes or of locked-out workers or of persons taking part in labour disturbances which do not assume the proportions of or amount to an uprising;
- (o) falling objects;
- (p) gas, water and/or other liquids and/or substances discharged and/or overflowing and/or leaking from any apparatus and/or appliance and/or pipes;
- (q) storm, tempest, rainwater, flood, wind, hail, tornado, cyclone or hurricane, freeze or weight of snow;
- (r) power surge, confirmed by an appropriately qualified contractor.

You are not insured against loss or damage caused by tenants or tenant's visitors or a tenant's family.

There are some limits and exclusions described under 'Contents with limits', 'Claims' and 'Section 7: When you are not covered (General exclusions)', which you must read.

There is some loss or damage we will only cover under specific conditions. This is accidental loss or accidental damage shown in the table below:

You are insured against	But not
<p>(a) Mechanical and electrical breakdown</p> <p>Mechanical breakdown means:</p> <p>Any sudden and unforeseen physical loss or damage which may include (but not limited to) the actual fusing, breakdown, seizing, deformation or explosion of any part of the insured item of machinery which is sufficient to prevent the machinery undertaking its normal operation.</p> <p>If your home is insured by this Policy, we pay for loss or damage caused by mechanical or electrical breakdown to built in:</p> <ul style="list-style-type: none"> > air conditioners and coolers, fans; > dishwashers, spas and pool filter motors; > vacuum cleaners, security gates or garage doors. <p>If your contents are insured by this Policy, we pay for loss or damage caused by mechanical or electrical breakdown to:</p> <ul style="list-style-type: none"> > refrigerators, freezers, washing machines, clothes dryers; > portable air conditioners and coolers, portable fans; > portable vacuum cleaners, spa and pool filter motors, if the spa or pool motor is not built-in or portable dishwashers; > water pumps used for domestic purposes. 	<p>The mechanical or electrical breakdown of:</p> <ul style="list-style-type: none"> • radios, stereos, CD players or amplifying equipment, televisions, video, DVD, Blu Ray or similar media players; • recorders or cameras, microwave ovens; • equipment or motors under manufacturer's guarantee or warranty; or • any item which is more than 15 years old.
<p>(b) Spoilage of frozen or refrigerated food or medicine</p> <p>If your freezer or refrigerator breaks down, we will pay for the loss of any frozen or refrigerated food or medicine. We also pay for loss of any frozen or refrigerated food or medicine caused by accidental damage to the freezer or refrigerator or by the failure of the electricity supply, or by contamination of any refrigerant, lubricant or oil used in the refrigerator or freezer.</p>	
<p>(c) Earth movement but only if it is directly as a result of one of the following 'Specified Events':</p> <ul style="list-style-type: none"> > (d) explosion; > (e) implosion; > (f) earthquake or tsunami; > (p) gas, water and/or other liquid leaking from any apparatus and/or appliance and/or pipes; > (q) storm, tempest, rainwater, flood, wind, hail, tornado, cyclone or hurricane, and it occurs no more than 72 hours after the insured event. 	<p>Any other earth movement.</p>

Section 3: Cover for your legal liability

What you are covered against

If this Policy covers your home, or, your contents in a strata titled residence

If this Policy covers your home or, if the home is a strata titled residence and your contents are insured under this Policy, we insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

- (a) the death of, or personal injury to, any person; and
- (b) the loss of, or damage to, property,

resulting from an occurrence during the period of insurance, arising out of the ownership of the home or occupancy of the home.

In this section we include land, trees, shrubs and other plant life on the site as part of your home.

If this Policy covers your contents

If this Policy covers your contents and, the home is your primary residence, we insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

- (a) the death of, or personal injury to, any person; and
- (b) the loss of, or damage to, property,

resulting from an occurrence during the period of insurance, anywhere in the world that is not related to the ownership of your home.

An 'occurrence' includes continuous or repeated exposure to substantially the same general conditions. We regard all death, personal injury or loss or damage to property arising from one original source or cause as one occurrence.

'Personal injury' means bodily injury, shock, mental anguish or mental injury, libel, slander or defamation of character, including death.

'Personal injury' does not include the publication or utterance of a libel or slander:

- made prior to the commencement of the period of insurance; or
- made by or at the direction of you with knowledge of its falsity; or
- relating to advertising, broadcasting or telecasting activities by or on behalf of you.

'Bodily injury' means physical bodily harm including sickness or disease that results from it and required care, loss of services, loss of consortium, and/or resultant death.

'Damage to property' means physical injury to or destruction of tangible property, including the loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits and similar instruments but does not include the value represented by such instruments.

Additional benefits – Liability

The 'Motor vehicle liability' and 'Committee member of a social or sporting club' Additional benefits apply only when you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence.

Motor vehicle liability

What we insure you against:

- (a) We insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

- > the death of, or personal injury to, any person; and
- > the loss of, or damage to, property,

arising from the ownership, custody, or use of:

- > any vehicle which is a type that is not required to be registered by law;
- > any motorised wheelchair;
- > any domestic trailer not attached to any vehicle,

resulting from an occurrence during the period of insurance.

- (b) We also insure you or any member of your family against claims for:

- > death or personal injury caused by you or your family solely as a result of you or your family being passengers in a registered vehicle; and
- > death or personal injury caused by any registered vehicle if the occurrence causing the death or personal injury takes place at the site,

during the period of insurance.

When we do not insure you or your family

We do not insure you or your family:

- (a) if you or your family are entitled to be wholly or partly insured by any compulsory statutory insurance or accident compensation scheme, or would have been, but for failure to register the vehicle or to apply for cover under the scheme or to comply with a term or condition of the scheme; or
- (b) if you or your family are entitled to be wholly or partly protected by any other Policy of insurance which specifically covers the vehicle (except where this exclusion would contravene s.45 of the *Insurance Contracts Act 1984 (Cth)*).

Committee member of a social or sporting club

What we insure you against:

We insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable in Australia to pay for an alleged or actual act or omission arising out of your position as a committee member of a sporting club or social club or community organisation. We will not cover you if you receive more than \$1,000 per year for holding this position.

The most that we will pay under this Additional benefit in any one period of insurance is \$10,000.

We do not insure you or your family against liabilities arising from:

- (a) any act or omission for which you or your family receive reimbursement from the sporting or social club; or
- (b) any act or omission which is committed or alleged to have been committed prior to the period of insurance commencing or after it has ended.

Liability cover for the site continues following a home total loss

If your home is a total loss as the result of an insured event and your home Policy comes to an end, we will continue to provide you with this liability cover in relation to the site that your home formerly occupied until the earliest of:

- any construction commencing at the site;
- the sale of the site or any part of it;
- another policy that includes liability cover being taken out in relation to the site;
- the commencement of construction of a home to replace the insured home at another site; or
- six months from the date of the damage that caused the total loss, or, the Policy expiry date, whichever occurs later.

Expenses incurred in attending court

In addition to the limit of your liability cover, we will reimburse you for reasonable expenses incurred in attending court in relation to a liability claim covered by this Policy at our request up to \$250 per day but excluding the first day, and up to a total of \$5,000 in any one period of insurance for proven income loss. We will only reimburse income loss for days on which you are not able to conduct any income-earning activity for most of that day.

If you are:

- self-employed or a working director, then 'income' means the gross daily income from such personal exertion after allowing for the costs and expenses incurred in deriving that income;
- an employee, then 'income' means the gross daily income from personal exertion, excluding overtime payments, bonuses, commissions or allowances.

In each case the amount of your income will be averaged over the twelve months immediately preceding our request or such shorter period during which you have been so engaged. You must provide any documentation, records, correspondence or other information that we reasonably request in support of any claim for lost income.

What you are not covered against

(Applies to 'Section 3: Cover for your legal liability' and 'Additional benefits – Liability')

When we do not insure you or your family

We do not insure you or your family:

- (a) against any liability caused by or arising directly or indirectly, out of or in connection with the actual or alleged use or presence of asbestos;
- (b) against fines, penalties, or punitive, aggravated, multiple or exemplary damages.

We do not insure you or your family against liabilities arising from:

- (a) any agreement, unless liability would have attached to you or your family if that agreement did not exist, or, unless the agreement is a lease agreement for your residential tenancy that complies with the relevant Residential Tenancies Act or similar;
- (b) death of or personal injury to you or to any person who normally lives with you;
 - In this exclusion a person normally lives with you, if that person:
 - > has lived with you in your home as their primary residence for 60 days or more out of any 90 consecutive day period (irrespective of the commencement date of the Policy) during which there is an occurrence; or
 - > has lived with you in your home and intends or intended to use your home as their primary residence for 60 days or more out of any 90 consecutive day period (irrespective of the commencement date of the Policy) during which there is an occurrence;
- (c) death of or personal injury to anyone employed by you or by someone who lives with you if the death or injury arises out of their employment;
- (d) damage to property belonging to you or any person who normally lives with you or to your or their employees;
- (e) any workers' compensation legislation, industrial award or agreement, or statutory accident compensation scheme;
- (f) the ownership, custody, or use of any lift (other than a lift that exclusively services your home, provided that your home is freestanding and solely occupied by you and your family), aerial device or aircraft (except model aircraft or drones, or toy kites), aircraft landing area, boat exceeding four metres in length (except canoes, kayaks, surfboards, surf skis or sailboards) or motorised watercraft that require registration in your State or Territory, or, personal watercraft (for example, jet skis);
- (g) the conduct of any activity carried on by you or your family for reward except for letting the home for domestic purposes or babysitting on a casual basis;

Babysitting cannot be considered to be on a casual basis where:

- > the babysitting is not of a casual nature;
- > any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting;
- > the income derived from babysitting is the primary or only source of the household's income;
- > there is a registered business associated with the babysitting.

This exclusion does not apply to a domestic garage sale provided:

- > the garage sale is held at the site;
- > the goods sold belong to you or your family or immediate family members that do not live with you;
- > the goods sold are second hand domestic goods sold in domestic quantities;
- > the sale does not form part of any business, trade or profession;
- > the goods sold at the garage sale by you or your family have not been purchased for the sole purpose of re-sale; and
- > you do not hold more than one garage sale per period of insurance. (A garage sale over one weekend would be considered as one garage sale.)

- (h) vibration or the weakening of, removal of or interference with support to land, buildings or other property;
- (i) building work, construction or demolition of a building, including the home if the value of the work exceeds \$100,000;
- (j) death or personal injury to any person arising out of pregnancy or the transmission of any communicable disease by you or your family;
- (k) the ownership of land, buildings or structures other than the home insured by this Policy. If you have insured your contents only, then you are not covered for any legal liability arising from the ownership of any land, buildings or structures;
- (l) loss, damage or injury intentionally caused by you or a member of your family or a person acting with your consent or the consent of any member of your family unless the action was reasonable and to prevent or reduce loss, damage or injury to property or persons;
- (m) the lawful seizure, confiscation, nationalisation or requisition of the property insured;
- (n) destruction of or damage to property by any government or public or local authority;
- (o) the ownership or use of any motor vehicle other than under the cover given by the 'Additional benefit – Motor vehicle liability';
- (p) any act or omission that is knowingly illegal, dishonest, fraudulent, wilful, malicious or done with reckless disregard for their consequences by you, your family or a person acting with the consent of you or your family;
- (q) gaining a personal profit or advantage that is illegal;
- (r) a conflict of duty or interest.

What we will pay

We pay up to \$30,000,000 for any one occurrence.

We do not pay more than this amount in total under all Policies we have issued to you which cover the same liability.

In addition to this amount, we pay legal costs for which we have provided prior written approval.

Section 4: Additional benefits

We give you the following Additional benefits. For any Additional benefits to be payable, you must suffer or incur the relevant loss, liability or damage during the period of insurance.

The Additional benefits will be paid in addition to the sum insured as listed on your Policy Schedule.

1. Cover for contents when away from the site

This Additional benefit applies if this Policy insures your contents in your primary residence.

We insure your contents anywhere:

- in Australia or New Zealand while you have temporarily removed them from the site; and
- in the rest of the world while you have temporarily removed them from the site, for a period of up to 120 consecutive days, in any one period of insurance.

We also cover any contents that you purchase anywhere in the world. If the purchased contents increase your total sum insured by more than \$5,000 then you must advise us of your increased sum insured when you return home and pay any additional premium we require. All limits in this Policy apply.

But, under this Additional benefit 1, we do not insure:

(a) the following items:

- contents in transit during a permanent removal from the site (other than as described in Additional benefit 10 – ‘Contents being conveyed to your new residence’);
- contents permanently removed from the home (other than as provided in Additional benefit 8 – ‘Change of site’);
- goods that you use for earning your income;
- office equipment that you use for earning your income;
- that have been removed permanently from your site other than:
 - > sporting equipment that is stored within a club room;
 - > contents stored in a bank safe deposit box;
 - > personal belongings including sporting equipment whilst you are away from home attending school, college or university;

(b) accessories and spare parts for the following:

motor vehicles, motorcycles, mini-bikes, caravans, trailers, watercraft, golf buggies, mobility scooters, ride-on mowers, wheelchairs, surfboards, surf skis and canoes if they are in a tent, vehicle, watercraft, aircraft or in the open air.

‘Open air’ includes non-lockable structures and non-lockable parts of structures not at the site.

The maximum we pay for items of:

- (i) jewellery and watches;
- (ii) items that contain gold or silver (this does not include items thinly covered with gold or silver); or
- (iii) collections of stamps, money or medals,

while they are temporarily removed from your site, is \$10,000 per item, and, in total 25% of the contents sum insured, unless you have specified them and they appear on your Policy Schedule under the ‘Valuables’ option and you have paid any additional premium.

For items other than (i), (ii) and (iii) above, the maximum amount we pay for items while they are temporarily away from your site is subject to the limits described under ‘Contents with limits’.

We do not pay more under this Additional benefit than if the items were lost or damaged at the site.

2. Fees

If this Policy insures your home, and:

- it is damaged as a result of an event insured under this Policy; and
- your claim is accepted,

we pay any reasonable fees which we have approved and which are incurred directly in relation to repair or replacement of your home.

3. Removal of debris

If this Policy insures your home, and:

- it is damaged as a result of an event insured under this Policy; and
- your claim is accepted,

we pay the reasonable costs of demolition and removal of debris from the site to the nearest authorised facility.

If the damage for which a claim is accepted is caused by a fallen tree or branch, which as a result becomes debris, we will remove the tree or branch from the site. We will remove a standing tree or branch that formed part of the tree that caused the insured damage only if:

- the remaining tree or branch is unsafe;
- the remaining tree or branch only became unsafe as a direct result of the event covered under this Policy causing damage to the tree; and
- all necessary approvals have been obtained and removal of the tree or branch would not result in a breach of any laws, by-laws, regulations or contractual obligations.

We will remove a stump that formed part of the tree that caused the insured damage only if:

- all necessary approvals have been obtained and removal of the stump would not result in a breach of any laws, by-laws, regulations or contractual obligations; and
- not removing the stump would interfere with repairing or replacing the damaged part of the home required to settle your claim.

If this Policy insures your contents, and:

- they are damaged as a result of an event insured under this Policy; and
- your claim is accepted,

we pay the reasonable costs of removal of contents debris from the site to the nearest authorised facility.

4. Extra costs of reinstatement

If this Policy insures your home, and it is damaged as a result of an event insured under this Policy, and your claim is accepted, we pay the extra costs necessary to meet the requirements of any statutory authority in connection with rebuilding or repairing your home at the site.

If only part of your home is damaged, we pay only the extra costs you incur in repairing that part.

We do not pay any extra costs which resulted from any notice which a statutory authority served on you before your home suffered loss or damage.

The most we will pay is \$50,000. In addition, if you have not exhausted the sum insured, we will pay up to the remaining balance of the sum insured.

5. Illegal use of credit card or financial transaction card

If this Policy insures your contents in your primary residence and a credit card, debit card, stored value card, mobile SIM card, or financial transaction card is lost or stolen, or used fraudulently on the internet then we pay up to \$7,500 towards any legal liability you incur from its unauthorised use.

We do not pay if:

- the card does not belong to you or your family;
- you have not complied with the card issuer's requirements;
- the unauthorised user of the card is someone living at the site.

6. Visitors' contents

If this Policy insures your contents in your primary residence we also insure contents up to \$5,000 in total belonging to any visitors, guests, employees or exchange students temporarily living with you at the site.

If money or negotiable instruments belonging to visitors, guests, employees or exchange students are lost or damaged, the most we will pay is \$1,500.

We do not pay for visitors', guests', employees' or exchange students' contents or money or negotiable instruments that are insured under another Policy taken out by someone other than you or your family.

The maximum amount we pay for visitors', guests', employees' or exchange students' items while they are temporarily living with you is subject to the limits described under 'Contents with limits'.

7. Replacement of locks and keys

We will pay the reasonable and necessary costs to replace or alter locks and/or keys, if:

- locks to your home are damaged; or
- keys to your home are lost, damaged or stolen from anywhere in Australia or you have reason to believe they have been duplicated.

8. Change of site

If this Policy insures your contents and you are moving into a new home within Australia, we insure your contents at both sites for a maximum of 60 days. The maximum we pay at each site will be the proportion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites.

You must tell us of your new address within 60 days of first moving to it. If you wish to insure your contents at your new address after that 60 days we must agree to insure them at that address.

You must pay us any additional premium we ask for and comply with any conditions we impose in accordance with our underwriting rules and processes.

9. Contracting purchaser

If this Policy insures your home, and you have entered into a contract to sell the home, this Policy insures the purchaser from when they become liable for covered damage to the home until:

- the contract is settled or terminated; or
- the purchaser insures the home,

whichever happens first.

When this cover is provided, we will also provide cover for the carpets, curtains and internal blinds and other contents items included in the sale contract.

This cover will stop immediately if:

- the sale contract is terminated;
- your home insurance comes to an end.

10. Contents being conveyed to your new residence

This Additional benefit applies if this Policy insures your contents in your primary residence.

We insure your contents damaged while they are in a vehicle being used to convey your contents. The damage must occur directly as a result of:

- theft from the conveying vehicle involving the use of violent force;
- fire on the conveying vehicle;
- collision and/or overturning of the conveying vehicle;
- flooding of the conveying vehicle,

while your contents are in transit by land to:

- your new, principal place of residence; or
- a storage facility at which your contents or some of your contents will be temporarily located pending conveyance to your new principal place of residence,

within Australia.

We do not insure your contents:

- for removal to any residence other than one intended to be occupied by you as your principal residence;
- for damage to china, glass, earthenware or any other item of a brittle nature;
- for damage caused by scratching, denting, bruising or chipping;
- outside Australia.

11. Trees, shrubs and plants

If any trees, plants, shrubs or lawns are damaged by accidental damage that is insured by this Policy, other than storm or flood, we will pay to replace the trees, plants, shrubs or lawns. We will not pay for damage caused by a weather-related event.

12. Veterinary expenses for domestic cats and dogs

If you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence, we pay the reasonable veterinary expenses incurred by you if your domestic cat or dog, normally kept at the site, is accidentally injured or killed as a result of a road accident, fire, lightning or earthquake, burglary or attempted burglary.

We will not pay:

- more than \$1,250 in total in any one period of insurance;
- costs or expenses resulting from the physical loss or theft of an animal;
- routine elective or preventative veterinary treatment such as vaccinations, spaying or heart-worm testing;
- for treatment of any pre-existing condition;
- for treatment of injury or illness arising from or connected with a business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding; or
- if the injured cat or dog was not registered and/or micro-chipped as required by any law or regulation made by any government or public authority.

13. Taxation audit

If you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence, we will pay or reimburse you for accountant's fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office.

The maximum we pay is \$5,000 for any one audit.

We do not pay or reimburse you for:

- any fines, penalties or shortfall in the amount of tax payable;
- any audit conducted in relation to criminal activity;
- any audit not commenced during the period of insurance;
- any fees incurred outside any statutory time limit;
- any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by you or on your behalf to a taxation officer which:
 - is false or misleading in a material particular; and
 - can be attributed to deliberate evasion or recklessness leading to a tax shortfall penalty or imposition of additional tax exceeding 25%;
- any fees in relation to any Self Managed Superannuation Fund (SMSF) audits.

14. Legal defence costs

If you occupy the home insured by this Policy as your primary residence or this Policy insures your contents in your primary residence, we will pay or reimburse you for your legal fees, costs, and expenses which you reasonably incur in legal proceedings brought by you or initiated against you by a third party (and defended by you) but only where the proceedings are commenced in Australia during the period of insurance.

The maximum we pay is \$5,000 for any one claim or series of claims arising from the same cause or event.

We do not pay or reimburse for proceedings or claims:

- for or relating to fines, penalties, punitive damages;
- by family members including spouse, ex-spouse, partner, or ex-partner;
- for or relating to divorce, separation, child visiting, maintenance, property disputes;
- for or relating to dishonesty, intentional violence, or misconduct;
- for or relating to defamation or slander;
- relating to facts or occurrences, occurring prior to the commencement of the Policy which you knew or ought to have known at the time of commencement of this Policy, would, or might, give rise to a claim;
- initiated, threatened or commenced prior to the commencement of this Policy;
- under or relating to any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme or compulsory third party insurance;
- which could have been made under 'Section 3: Cover for your legal liability' if you had chosen to insure your home (if you own it) or your contents.

15. Waiver of excess if your property is a total loss

You are not required to pay an excess if we pay a claim as a result of damage that renders your home, contents or both a total loss.

16. Monitored alarm attendance after burglary

If this Policy insures your contents, we will pay up to \$2,500 for the reasonable costs actually incurred by you for the security firm that monitors your burglar alarm to attend your home in response to your monitored burglar alarm system. We will only pay these costs when there is:

- a burglary;
- an attempted burglary; or
- malicious damage or acts of vandalism at the site.

We do not pay:

- for any false alarms; or
- where there is no evidence of a burglary or an attempted burglary; or
- more than \$2,500 in any period of insurance.

17. Replacement of documentation

We will pay to reinstate, reproduce or restore your documents if they are damaged by an event that has caused a claim that is accepted, while they are contained in the home or in a bank vault. This includes the information contained on the documents.

18. New replacement residence – temporary cover

If this Policy insures your home, we will provide cover for the carpets, curtains and internal blinds and other contents items included in the contract for the purchase of an additional residential building when you purchase it, for a maximum of 42 days from the date you sign a contract of purchase. The amount of cover provided is limited to the sum insured on your home shown on your Policy Schedule. We only provide this cover when the residential building is replacing the home on your Policy Schedule as your primary residence.

If this Policy insures your home, we will provide cover for the carpets, curtains and internal blinds and other contents items included in the contract for the sale of the home when you are selling it, for a maximum of 42 days from the date you sign a contract of sale. The amount of cover provided is limited to the sum insured on your home shown on your Policy Schedule.

19. Building materials

If this Policy insures your home, which is your primary residence, we will pay up to \$2,000 in any one period of insurance if your unfixed building materials are lost or damaged at the site due to an event covered by this Policy. Cover only applies to building materials intended to be used for repairs, alterations or additions to your home at the site. (We do not insure soil, sand, gravel, bark or mulch or any similar materials.) We do not cover any gas or electrical appliances unless they are in a locked and fully enclosed building where those items are not visible from the outside of the building.

20. Identity fraud

If this Policy insures your contents in your primary residence and your identity is stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain, we will pay up to \$5,000 per period of insurance for your costs and expenses incurred to restore your identity from its unauthorised use. Our liability under this Additional benefit 20 is limited to:

- legal expenses for defence against a business or its collection agency from which goods or services have been purchased fraudulently;
- legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on your consumer credit report;
- loss of wages up to \$2,000 per week up to \$5,000 in total; that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity;
- loan application fees incurred as a result of re-applying for loans because you have been allotted incorrect credit information due to fraud;
- costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement and/or financial institutions; and
- reasonable legal fees and court costs, if incurred with our approval.

We will not pay any claim where the identity theft:

- is caused by:
 - you or your collusion;
 - your family or their collusion;
 - an ex-partner; or
 - someone who normally lives with you.
- arises out of:
 - you or your family committing an illegal or dishonest act;
 - you breaching any security requirements or conditions imposed by any financial institution, such as in relation to your password or personal identification number or personal access number;
 - business interruption in relation to any business.

Claims are only payable under this Additional benefit 20 if;

- you are an Australian resident;
- the identity fraud occurs within Australia; and
- all losses and expenses are incurred within Australia.

We do not re-pay any loans or other amounts fraudulently procured in your name. We do not pay any fines or for any infringements or penalties imposed. We do not pay any costs that are or could be reimbursed from another party, for example, a financial institution.

21. Temporary accommodation

If your home is so damaged by an event for which a claim is accepted, that it is unliveable, we pay up to:

- \$20,000; or
- 20% of the sum insured for your home; or
- 20% of the sum insured for your contents,

whichever is the highest, for the additional cost of:

- reasonable temporary accommodation;
- emergency removal and storage of your contents;
- emergency accommodation of your pets,

where the home is your principal place of residence.

Forced evacuation by Government Authority

If this Policy insures:

- (a) your home and you own and live in the home; or
- (b) your contents and:
 - you own and live in a unit; or
 - you are a tenant,

and the home or unit cannot be lived in because of:

- damage to a home, strata title property, road or street caused by an event covered by this Policy;
- a burst water main;
- a bomb threat or bomb damage;
- a riot;
- a lift malfunction at the site (and you have a medical certificate stating you must use a lift); or
- emergency services or a government authority refusing you access to your home or unit or evacuating you for safety reasons due to the immediate threat of physical damage to your home caused by an event covered by this Policy,

we will pay:

- (a) if you own and live in the home or unit: the reasonable temporary accommodation costs for you and your pets that you normally keep at your site; or
- (b) if you are a tenant: any reasonable extra rent costs, over and above the amount for which you were renting the home or unit, for temporary accommodation for you and your pets that you normally keep at your site,

for up to 60 days from when the incident occurred.

This Additional benefit 21 attaching to the home cannot be aggregated with the Additional benefit attached to the contents.

22. Automatic reinstatement of sum insured

This benefit applies to the sums insured for home and unspecified contents as shown on your Policy Schedule.

Following payment of a claim, other than for a total loss claim, your sum(s) insured will remain unchanged unless you request otherwise.

23. Inflation adjustment

This benefit only applies to your home and contents sums insured as shown on the Policy Schedule.

During each period of insurance we increase the home and contents sums insured by half of 1% of the relevant sum insured shown on your current Policy Schedule per month until the next renewal date.

24. Compensation for death, quadriplegia or paraplegia

If you or a member of your family normally living with you:

- dies; or
- suffers paraplegia, quadriplegia or permanent total disablement

as a direct result of a physical injury caused by an accident that is insured by this Policy, at the site, we will pay \$15,000 to either:

- the Estate of the deceased person; or
- the person who suffered paraplegia, quadriplegia or permanent total disablement.

The most we will pay for all claims in any one period of insurance is \$15,000 in total.

25. Modifications to the home

If you occupy the home insured by this Policy as your primary residence, or this Policy insures your contents in your primary residence, and as a direct result of an event occurring at the site for which we pay a claim:

- you; or
- a member of your family normally living with you,

permanently become a paraplegic or quadriplegic, we pay up to \$25,000 for the cost incurred by you in modifying your home or in relocating you to a suitable home.

By the terms 'paraplegic' and 'quadriplegic', we mean paraplegia and quadriplegia that continues for a period of twelve months and for which there is a prognosis made by a qualified and registered medical practitioner that it will continue for an indefinite period.

26. Legal costs of discharging a mortgage

If this Policy insures your home, we pay the reasonable legal and administrative costs incurred in discharging your mortgage following settlement of a claim for total loss.

27. Location costs due to event (p) water and/or other liquid discharged

If this Policy insures your home and we pay for damage caused by liquid escaping from any fixed basin, or other fixed apparatus, fixed tanks, or fixed pipes used to hold or carry liquid, we will also pay the reasonable costs of locating the cause of the damage, and of reinstating the property damaged or disturbed in the course of work.

We do not pay for repair or replacement of the apparatus, tank or pipe itself unless the apparatus, tank or pipe leaked for the first time during the current period of insurance when the claim was notified to us, and we will not pay more than \$1,500 for the repair or replacement of the apparatus, tank or pipe.

28. Environmental upgrade benefit

Applicable only when this Policy insures your home

If your home is a total loss as the result of an insured event, and we rebuild your home, we will pay up to a maximum of \$5,000 of the cost to you, after the deduction of any rebate to which you are entitled under any government or council scheme to install any of the following:

- rainwater tank;
- solar power system (including solar hot water heating system or photo-voltaic electricity system);
- hot water heat exchange system;
- grey water recycling system.

A rainwater tank includes the tank and necessary pump, wiring, foundations, stand, pipes and installation costs.

A solar power system includes any photo-voltaic or solar panels and necessary water tank, pump, wiring, supporting framework, inverter, electricity meter, ducting, pipes and installation costs.

A hot water heat exchange system includes the heat exchange system and necessary wiring, stand, pipes and installation costs.

A grey water recycling system includes the recycling system, wiring, pipes and installation costs.

Applicable only when this Policy insures your contents

If we pay a claim for one of the following items:

- refrigerator;
- freezer;
- washing machine;
- clothes dryer; or
- dishwasher,

and it is a total loss, and it had an energy star rating of less than three stars, then we will replace the item with an equivalent item that has an energy rating of at least three stars.

29. Contents in commercial storage

We will cover your contents for loss or damage while they are in a commercial storage facility in Australia up to the total contents sum insured as listed on your Policy Schedule. However, we will not cover jewellery, money or negotiable instruments. You must tell us that your contents are in a commercial storage facility before they are put into storage and we must have agreed to cover them. If we have agreed to cover your contents in a commercial storage facility, it will be listed on your Policy Schedule.

30. Replacement contents in the event of a total loss

Following payment of a claim, other than for a total loss claim, your unspecified contents sum insured will remain unchanged unless you request otherwise.

If your claim is for a total loss and we pay you the sum insured then the cover for your contents will end. However, we will provide \$5,000 temporary cover for your replaced contents for three months from the date of damage that caused the total loss.

31. Mitigation

We will pay reasonable expenses to protect your home or contents from further damage, following insured damage we cover.

32. Fire brigade attendance fees

We will pay up to \$750 for the reasonable costs you have to pay the fire brigade or a similar authorised organisation to attend and protect your home or contents against an actual fire or other emergency.

33. Counselling

If you or a member of your family requires counselling as a direct result of fire or theft at the site, we will pay you up to \$1,000 for each claim for counselling. The most we will pay is \$1,000.

We do not insure you or your family for any payment that would contravene any legislation, including but not limited to, the *Private Health Insurance Act (2007) (Cth)*.

Section 5: Option you can choose for an additional premium - Valuables

The 'Valuables' option may be obtained on application, and for an additional premium if acceptable under our underwriting rules and processes.

Valuables

If you have selected and paid for this 'Valuables' option, we insure you and your family:

- anywhere in Australia or New Zealand; and
- for up to 120 consecutive days in any one period of insurance, anywhere in the world,

against loss, theft or damage to specified valuables items including:

- (i) jewellery and watches;
- (ii) items that contain gold or silver (but not items thinly covered with gold or silver);
- (iii) collections of stamps, money or medals.

This Policy automatically covers these items (i), (ii) and (iii) while they are temporarily removed from the site under Additional benefit 1, up to \$10,000 per item, and, in total 25% of the contents sum insured. However, if you wish to insure items while they are temporarily removed from the site for amounts greater than this, then you need to select and pay for this 'Valuables' option, and specify each item.

You can also select 'Valuables' cover for other portable items that have limits in the table in the section 'Contents with limits'.

Please note: Contents other than (i), (ii) or (iii) above and those that do not have a limit do not need to be insured under this 'Valuables' option. There is no unspecified valuables option under this Policy. Please note the cover provided under Additional benefit 1.

Your Policy Schedule indicates whether you have chosen this 'Valuables' option. You must specify each item you wish to insure as a 'Specified valuable' and provide valuations and/or receipts, if we tell you that this is required.

There are some limitations below and under 'Section 7: When you are not covered (General exclusions)', which you must read.

What we do not insure

The following items are not covered under this 'Valuables' option:

- cash, negotiables or financial transaction cards;
- unset precious or semi-precious stones;
- items being cleaned using any chemicals other than domestic household chemicals.

How much we will pay for loss or damage

The most we'll pay is up to the sum insured shown on the Policy Schedule against the Specified valuable item, less any applicable excess(es).

Section 6: Excesses

An excess is the amount which you may have to pay each time you make a claim. If following an incident more than one excess applies, you will have to pay the total of all the excesses that apply to you. If your claim comprises of more than one incident, you will have to pay the applicable excesses for each incident.

We deduct the excess shown in the Policy document or on the current Policy Schedule from the amount of your claim.

Where a limit is applicable under 'Contents with limits', the excess will be applied to the claim prior to applying the limit. For example, if a ring worth \$11,000 was stolen from the home and it has not been specified, the \$10,000 per item jewellery limit would apply. If a \$750 excess was applicable, this would be applied to the \$11,000 claim, rather than the \$10,000 limit. Therefore, \$10,000 would be payable.

If the ring had been specified for \$11,000, we would pay \$10,250 – the \$11,000 claim less the \$750 excess.

If the stolen ring was worth only \$1,500, we would pay \$750 - \$1,500 less the \$750 excess.

For earthquake and tsunami claims the excess is \$500, or the excess amount shown on your Policy Schedule, whichever is greater. All damage caused by earthquake or tsunami, occurring within seven days of the first damage occurring, will be regarded as damage resulting from one incident. If any earthquake or tsunami damage occurs after that, each subsequent seven day period in which damage occurs will be regarded as a separate incident. An excess applies for each incident.

When you will not have to pay an excess

You will not have to pay an excess if we pay a claim as a result of damage that renders your home, contents or both a total loss.

Section 7: When you are not covered (General exclusions)

Intentional, reckless or fraudulent acts

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with, any intentional, reckless or fraudulent acts or omissions by:

- you or your family;
- anyone acting with the express or implied consent of you or your family; or
- anyone who owns the home or contents insured under this Policy to any extent.

Illegal activity

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with, any illegal activity you or your family are involved in, including but not limited to:

- you or your family illegally keeping explosives, flammable or combustible substances at the site;
- hazardous materials if they are not stored, used or disposed of legally and in accordance with the manufacturer's directions;
- weapons, firearms and ammunition if they are not stored and used legally;
- model aircraft or drones being used illegally or in breach of any law, regulation, rule, legal or safety requirement of the Civil Aviation Safety Authority (CASA), other government authority, local council or club; and
- the illegal supply of drugs or alcohol.

Business activities at the site

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by or arises from any business or income earning activities being conducted at the site. This exclusion does not apply if the activity is just the use of an office taking up less than 20% of the home.

Doing office work in a home office, including working from home for your employer is not considered to be a business or income earning activity.

Reasonable actions and precautions

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, to the extent that it is caused by or arises from you or your family:

- not taking reasonable care to protect and maintain the insured property;
- not taking reasonable steps to minimise the cost of any claim under your Policy; or
- not complying with all laws relating to the safety of a person or property.

Condition of your home

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability caused by or arising from:

- your failure to fix:
 - a defect;
 - a structural fault;
 - a design fault; or
 - faulty workmanship,
 as soon as is reasonable after *you* become aware of it, or a reasonable person in the circumstances would have become aware of it;
- your failure to fix damage that existed prior to the incident or occurrence as soon as is reasonable after you become aware of the damage, or a reasonable person in the circumstances would have become aware of it;
- your home not being structurally sound, watertight, secure, well maintained and in a good state of repair, for example where:
 - gutters overflow and cause water damage due to a build-up of leaves or other debris;
 - wind, rain or hail entering the home due to part of the roof being rusted through.

However, this 'Condition of your home' exclusion applies only to the extent that the relevant claim or loss, damage, injury or death, cost or legal liability is caused by, arises from or is made worse by one or more of the above circumstances, and you knew or a reasonable person in the circumstances would have known that the relevant condition of the home may cause, give rise to or make worse the claim or loss, damage, injury or death, cost or legal liability.

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability caused by or arising from renovations, alterations, additions or repairs undertaken or authorised by you, where you were aware or a reasonable person in the circumstances would have been aware that the work did not comply with building laws or regulations.

There is no cover under any section of your Policy for any:

- wear, tear, depreciation, rust, oxidisation, corrosion, fading;

For example, worn carpets or scratched floors in high traffic areas, faded curtains due to sunlight, or scratches in a kitchen benchtop that would be expected from normal use.

- defect, structural fault, design fault or faulty workmanship;

- rising damp, seepage, mould, mildew, rot;

- gradual deterioration due to action of light, air, sand, sea salt, water, or atmospheric or climatic conditions;

For example, the gradual weathering of brick, mortar or concrete or the breakdown of grouting or tile adhesive over time.

- damage caused by storm, rainwater, flood or wind to retaining walls, gates and fences that you were aware, or a reasonable person in the circumstances would have been aware, were:

- in a poor or damaged condition before the incident; or
- installed or constructed incorrectly;

- damage caused by water, rain, wind, hail or debris entering your buildings through an opening in any part of your home made for the purpose of alterations, additions, renovations or repairs.

There is no cover for any costs to repair or replace any part of a shower recess or shower base such as tiles, grouting, or any membrane or waterproofing if any damage is caused by, results from or arises out of any water discharging and/or overflowing and/or leaking.

Construction works

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by or arises from buildings under construction or undergoing renovations, alterations, additions or repairs that:

- involve removal of any part of the roof or an external wall; or
- impact the structure of a building such as removing or changing supporting walls, underpinning, foundations or piers.

If you are removing the roof (except if the roof is fully reinstated within 24 hours of the commencement of its removal), or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site, we will cancel your Policy and return any unused premium to you.

Loss or damage indirectly related to your claim

This Policy only covers claims, losses and costs directly related to damage from an insured event (such as the costs of repair or replacement) unless additional cover is specifically stated. Any other claims, losses and costs that are not directly related to damage from an insured event are not covered, such as but not limited to:

- additional travel costs because your home is unliveable due to an incident;
- any decrease in the value of your land or, if you are a strata lot owner, any decrease in the value of your strata lot or your share in relation to company title;
- any diminished value of your property after it's been repaired;
- any intangible losses including intellectual or sentimental value;
- the cost of hiring a replacement machine or appliance;
- loss of income, loss of profits, or costs arising from any business interruption;
- medical expenses; or
- compensation for your stress or anxiety, inconvenience or loss of time.

However, if the claim is covered under 'Section 3: Cover for your legal liability', and you are ordered by a court or required by a settlement made in accordance with this Policy to pay for a third party's indirect losses, we will cover those indirect losses.

Other loss or damage

There is no cover under any section of your Policy for any claim, loss, damage, cost, injury, death or legal liability that is caused by or arises from:

- an event occurring outside the period of insurance;
- action of the sea;
- earth movement, other than as provided in 'You are insured against' event '(c) Earth movement';
- hydrostatic pressure;

For example, if you empty your swimming pool or spa, the pressure exerted on it by water in the surrounding ground due to heavy rain, can cause it to move, warp or lift out of the ground.

- mechanical, electronic or electrical breakdown other than as provided in 'You are insured against' event '(a) Mechanical and electrical breakdown';

- insects, vermin or rodents, however, we will cover resultant damage to the extent it's covered under the Specified Events '(a) fire' or '(p) gas, water and/or other liquid discharged';

For example, we will cover damage caused by fire due to a rat chewing through an electrical wire.

- any gnawing, biting, chewing, pecking, clawing, scratching or in any way soiling or polluting:
 - your contents outside the home; or
 - any exterior part of your home; or
 - within the roof cavity or an enclosed crawl space or storage cage; or
 - by any animal kept by you or your family;
- damage to an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a fireplace, a clothes iron or a cooking or heating appliance, where that's the only damage that occurs;
- roots of trees, plants or shrubs, however, we will cover resultant damage to the extent it's covered under the Specified Event '(p) gas, water and/or other liquid discharged';

For example, we will cover damage due to water escaping from pipes damaged by tree roots.

- a process of cleaning by you or your family:
 - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
 - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- or in connection with any contagious or communicable disease;
- fees payable in relation to:
 - repairing or rebuilding any part of your home where you were aware or a reasonable person in the circumstances would have been aware that they were illegally constructed. (You will be considered 'aware' if the illegal construction has been identified in any report received by you or as a result of any enquiries made by you, for example during the course of the purchase or conveyance of the property); or
 - a notice served on you by a statutory authority before the incident took place;
- or in connection with:
 - an unauthorised or malicious act, software, coding or instructions;
 - a threat, hoax, scam or fraud;
 - programming or operator error; or
 - outage,

affecting the use, integrity, security, operation, storage of, or access to, data, information, a computer, system, device, appliance, equipment, software, hardware, back-up facility or a component of or attachment to any of these, regardless of time or place.

Examples of what are not covered under your Policy:

- loss, damage, destruction, distortion, erasure, corruption or alteration of, or loss of access to, or interference with, data on a computer or access to an internet service, due to malicious software or a cyber-attack, including but not limited to viruses, worms, Trojan Horses, back doors, logic bombs, trap doors, denials of service, ransomware or any computer hacking;
- unauthorised access to or copying of personal information via the internet or mobile phone network;
- unauthorised access to, or interference with the operation of, an appliance or device via the internet, Wi-Fi or Bluetooth;
- unauthorised access to your computer or device provided by means of a scam, or connection of a storage or other device affected by malicious software.

However, you will still have cover for physical damage to your property insured under your Policy caused by a Specified Event such as '(a) fire';

- changes in a right, title or interest in your property, for example due to a transfer, agreement or adverse possession.

There is no cover under any section of your Policy for any:

- damage covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law);
- damage to your property while it's being cleaned, repaired, restored or altered by someone other than you or your family.

There is no cover for loss of or damage to:

- sporting equipment while in use or play;
- bicycles while they are being used for any competition including racing, pace-making, hill climb or time trials;
- the tyres or rims of bicycles if they are damaged whilst being ridden;
- the appearance of the bicycle caused whilst the bicycle is being ridden such as scratching, denting, chipping or defacing. This does not include damage that materially affects the performance of the bicycle.

Operation of law, war, nuclear material or terrorism

There is no cover under any section of your Policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

Sanctions limitation and exclusion clause

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is unlawful for us to do so.

Multiple causes

Where loss, damage, injury or death has two or more causes and at least one of those causes is excluded by this Policy, we will not provide any cover, pay any claim or provide any benefit under this Policy.

Section 8: General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- refuse to pay your claim or reduce what we pay for your claim;
- cancel your Policy.

Assistance and co-operation

You must provide reasonable assistance to us, including:

- being truthful and frank at all times;
- providing us as soon as possible with relevant information and documents we may ask for, such as proof of purchase or repair quotes, if needed;
- telling us as soon as possible if you've been contacted by someone about an incident, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if we ask you to;
- appearing in court and giving evidence if needed;
- making your property available for us to inspect or examine.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, our suppliers or third parties involved in an incident.

If you don't cooperate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

Burglary protection

If any required burglary protection is noted on your Policy Schedule, we have agreed to insure your home and contents only if those burglary protection devices are installed.

If any of these devices are removed, altered, or left inoperative while you are absent from the site, without our prior consent, we may have the right to:

- decline; or
- reduce,

a claim to which this action contributes.

Tell us when these things change

You must tell us as soon as reasonably possible if any of the information on your Policy Schedule is incorrect or has changed.

Things you must tell us	If you have home cover	If you have contents cover
You sell the home or home unit or move house	✓	✓
You're planning construction work including renovations, alterations, additions or repairs at the site	✓	✓
Your home will be unoccupied for any period longer than 120 consecutive days	✓	✓
The occupancy of your home changes, for example, you plan to rent all or part of it out to boarders or tenants	✓	✓
You start operating a business or generating a regular income from the site other than a home office taking up less than 20% of the home Note: Doing office work in a home office, including working from home for your employer is not considered to be operating a business.	✓	✓
You add or change mortgage lenders	✓	✗
You want to increase your sum(s) insured	✓	✓
You want to add 'Valuables' or increase any specified limit	✗	✓

If you don't tell us, we may reduce or refuse to pay a claim.

When you tell us about something that has changed or request a change to your Policy, we will assess the change to the risk in accordance with our underwriting rules and processes.

Changes to your cover

If you request any change to cover (e.g. you choose to add an optional cover or you increase your sum(s) insured) then, if we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium. If an additional premium is required, the change will only be effective when you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Policy Schedule.

If you request any change to cover and we don't agree to the change, then we will let you know and the Policy will continue unchanged.

Changes to your circumstances

Contact us to discuss potential changes in circumstances when you know the details of the timing and nature of the changes before they happen, to find out in advance whether we will be able to continue to insure your home and/or contents.

If you tell us about a change in your insured property's address then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium.

Changes of these kinds sometimes alter the risk to us in such a significant way that it is no longer within our underwriting rules, and we would not have issued the Policy if the request had been made before the start of the Policy.

- if we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
 - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
 - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your Policy. We will use the latest contact details you provided us to notify you of the cancellation date.

If you tell us about any of the following changes then we will cancel your Policy and refund any unused portion of the premium:

- you are removing the roof, (except if the roof is fully reinstated within 24 hours of the commencement of its removal) or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site;
- you start operating a business, or generating a regular income (other than a home office taking up less than 20% of the home) at the site; or
- the occupancy of your home changes to an occupancy that cannot be accepted.

If you tell us about a change in mortgage lender we will note them on the Policy Schedule.

If you tell us about any other change, we will consider it under our underwriting rules and processes at the time.

Interests in the Policy

You must not transfer any interests in your Policy without our written consent.

You must tell us of the interest of all parties (e.g. financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy in relation to any claim they make.

If you have used all or part of your home or contents as security for a loan from a lender, we may pay the lender all or part of the payment made when settling your claim. For more information, see 'Lender's rights'.

Unoccupancy

If your home will be unoccupied for more than 120 consecutive days, you must tell us and obtain our written agreement before it becomes unoccupied. We may adjust the conditions including the excess that apply to your Policy.

If your home is unoccupied for a period of more than 120 consecutive days and you do not tell us, the cover for home and contents is limited as described below.

The excess applicable to your Policy will be increased in addition to your home and contents excess, depending on how long your home has been unoccupied at the time of a claim. Your excess will be increased by the Unoccupancy excess as follows:

If the home is unoccupied:

- for a period more than 120 consecutive days to 180 consecutive days the Unoccupancy excess will be \$2,000;
- for a period more than 180 consecutive days to 365 consecutive days the Unoccupancy excess will be \$3,000;
- for any period exceeding 365 consecutive days the excess will be the greater of \$5,000 or 1% of the total home and/or contents sum insured.

For example, if your home is insured for \$500,000 and your contents are insured for \$100,000, then the total of your home and contents sums insured is \$600,000.

If your home is unoccupied for a period of more than 365 days, and a claim occurs, then your additional Unoccupancy excess will be the greater of \$5,000, or, 1% of \$600,000 = \$6,000. Therefore \$6,000 Unoccupancy excess will be applicable in addition to your home and contents excess.

If your home and contents excess is \$750, then the total payable excess would be \$6,000 + \$750 = \$6,750 - if a claim occurs when the home has been unoccupied for more than 365 days, and you have not told us before you left the home unoccupied.

However, these increased excesses do not apply to claims directly caused by the following insured events:

- lightning;
- thunderbolt;
- riot and civil commotion;
- damage directly caused by impact by a vehicle, aircraft, waterborne craft, space debris, rocket, satellite, or a branch;
- tsunami and earthquake,

for the period in excess of 120 consecutive days during which the home has been left unoccupied.

However, where a claim is payable, we apply the increased excesses to any subsequent resultant damage such as rainwater entering any opening made by impact or looting subsequent to a riot.

The period of 120 consecutive days is calculated from the date when the home was last occupied regardless of the commencement or renewal date of the Policy.

Section 9: Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

What you must do after an incident

If an event happens which may give rise to a claim you must:

- take all reasonable precautions to prevent further loss, damage or liability;
- notify the police as soon as reasonably possible if any of your property is lost, stolen, or maliciously or intentionally damaged and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss;
- tell us or your Steadfast broker as soon as reasonably possible. You will be provided with a claim form and advice on the procedure to follow;
- supply us with all relevant information we reasonably require to settle or defend the claim;
- notify us of any other insurance covering the same loss, damage or liability.

In an emergency outside normal business hours you may ring our emergency service on 1800 023 387 for assistance.

If in doubt at any time, ring us or your Steadfast broker for advice.

What you must not do after an incident

We reserve the right to reduce your claim payment if your actions after an incident increase the loss or liability. If your actions prevent us from recovering a claim payment from another person who would be liable to you for a loss or liability that you suffer, then we may refuse to pay your claim. To avoid your claim being delayed, reduced or refused you must not:

- admit fault or liability, except in a court or to police. Call us if you would like guidance;
- offer or negotiate to settle a claim against you;
- unnecessarily delay notifying us of the incident;
- enter into any agreement with anyone else which could limit the amount that could be recovered from them;
- agree not to seek compensation from any person liable to compensate you;
- authorise repairs to or arrange replacement of any of the property insured in connection with any claim without our consent, other than emergency repairs necessary to prevent further loss. If we pay your claim, we will pay for these repairs, but you must retain all receipts;
- dispose of damaged items unless we've first agreed to this. This is so we can establish the cause or extent of the damage to quickly and accurately assess your claim. Call us if you would like guidance including where there is hazardous material present.

How we settle your claim

We only pay once for loss or damage caused by the same event covered by this Policy even if that loss or damage is covered under more than one section of the Policy.

How we settle home claims

We'll normally pay our supplier the necessary and reasonable cost to repair, replace or rebuild the damaged parts of the building to a condition substantially the same as, but not better than, when new. Where this happens, you'll receive our 'Lifetime guarantee on home repairs'.

If you don't use our supplier

We will pay you the reasonable cost to repair, replace or rebuild the damaged parts of your building to a condition substantially the same as but not better than when new if, for example:

- you decide to:
 - rebuild to a better standard; or
 - sell the land at the site; and/or
 - rebuild elsewhere;
- if it's not practical for us to repair, replace or rebuild your building due to the age, Policy limit, inadequate sum insured, construction or condition of your building or if materials needed for repairs are not readily available;
- if you choose to go with a supplier (which includes a repairer or builder) of your choice.

To assess the cost of the necessary work required to repair, replace or rebuild the damaged parts of your building we will, where possible, obtain a scope of works and a quote from our supplier. If you agree with this, we will then pay you the amount quoted by our supplier.

If you're not happy with the amount quoted by our supplier, or if we're unable to obtain a scope of works from our supplier, we'll ask you to provide us with a fully itemised scope of works and quote from a supplier of your choice for us to consider. We'll review these to ensure they cover the necessary work and are within market rates. To determine this, we'll consider the following:

- our supplier's scope of works and quote (if we were able to obtain it);
- our own data and experience with similar repairs, replacements or rebuilding;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your building.

Following our review, we'll do one of the following:

- If we believe your supplier's scope of works and quote cover the necessary work and are within market rates, we'll pay you the amount quoted by them.
- If we believe your supplier's scope of works either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the scope of works and quote:
 - If we come to an agreement with you or your supplier, we'll pay you the amount agreed.
 - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a scope of works, quote or report (as required) from an alternative supplier we both agree on, and we'll review these together with you to arrive at a final scope of works and quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
 - If we're unable to agree on an alternative supplier, we believe the alternative supplier's scope of works either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

When we pay you the reasonable cost to repair, replace or rebuild the damaged parts of your building, you will not be eligible for our 'Lifetime guarantee on home repairs' because we won't have appointed the supplier or managed the works.

If your building sum insured is inadequate, we will only pay up to the sum insured or any applicable standard Policy limits.

Building costs

Whether we arrange the repairs, replacement or rebuilding or pay you the cost to complete the repairs, replacement or rebuilding, we'll also pay the necessary and reasonable costs of the following, subject to your home sum insured and the limits and conditions described under 'Section 4: Additional benefits':

- to temporarily protect your site (this includes preventing access to limit the risk of theft, weather damage and injury);
- for demolition;
- to remove debris from your site;
- for an architect or surveyor; and
- to comply with current building codes and statutory requirements.

Undamaged parts of your home

We won't pay for any undamaged parts of your home, even to restore those undamaged parts to achieve a uniform appearance, other than to the extent set out in the table below in relation to internal home damage:

External home damage	
Damage to roofs, doors, gates and fences	We'll only repair or replace the individual tiles, roof sheeting, doors, gates or fence panels that were damaged.
Damage to external walls	We'll only repair or replace the part of the wall that was damaged.
Paths/driveways/ tennis courts etc.	We'll only repair or replace the areas that were damaged.

Internal home damage	
Damage to internal flooring (excludes carpets – these are covered as contents)	We'll pay to repair or replace up to an existing change or join in the flooring, or an archway, doorway or similar opening, whichever is closest to the damage. A combined lounge/dining room will be considered as one room if the opening between them is more than 82cm wide. This is a common width of a doorway. We won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.
Damage to internal walls	We'll pay to repair or replace the damaged wall(s). We won't pay to replace the wall covering, for example wallpaper or paint on any adjoining walls or in any adjoining rooms, hallways or stairwells.
Damage to internal fixtures/ fittings	We'll pay to repair or replace fitted cupboards, sections of cabinets and sections of benchtops if they are continuously joined to, and made of the same material as, the damaged part.

Matching materials

If part of your home is damaged or destroyed by a Specified Event and we pay your claim, or one of our suppliers has caused damage during exploratory work to locate the source of escaped water or other liquid, we'll match existing materials if they're commercially available in Australia when we repair, replace or rebuild the damaged property.

If not, we'll use the nearest equivalent materials that we can source locally. In this case, if the damage is inside your home, we will also pay up to \$1,000 to replace undamaged parts of the same room, hallway or stairwell (to the nearest doorway, archway, or other opening) so that it matches or complements the materials we've used. A combined lounge/dining room will be considered as one room if the opening between them is more than 82cm wide (this is a common width of a doorway). If you're not satisfied with the nearest equivalent materials we source, we will pay you what it would have cost to repair, replace or rebuild with these materials.

Delays in repairing, replacing or rebuilding

If you delay repairing, replacing or rebuilding, for example by unreasonably delaying to review and approve documents necessary to effect the repair, replacement or rebuilding, for more than six months from the date when the claim was approved, we'll only pay the reasonable cost that would have been incurred to repair, replace or rebuild your building at the time the claim was approved. You may have to pay any increase in cost caused by your delay.

If you believe that, due to special circumstances, you have a reason to delay the repair, replacement or rebuilding for more than six months, we will give consideration to those circumstances, and we may:

- not charge you for any increase in cost caused by the delay; or
- pay the reasonable cost that would have been incurred to repair, replace or rebuild your building at the time the claim was approved.

Rebuilding at an alternative location

If your home is a total loss, you may choose to rebuild at another site in Australia. We won't pay you more than it would have cost to rebuild at your site.

Lifetime guarantee on home repairs

We closely monitor the performance of our suppliers to help ensure the best outcome for our insureds. This enables us to guarantee that if we have:

- selected and authorised a supplier to replace, repair or rebuild your building; and
- paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work,

and a defect arises in the lifetime of your building as a result of poor-quality workmanship or use of incorrect or poor-quality materials, we'll rectify the problem by arranging, authorising and paying for further replacement, repair or rebuilding.

If we have selected and authorised a supplier to replace, repair or rebuild your building and we are satisfied that the work requires rectification to such an extent that your home is unliveable, we'll arrange and pay the reasonable costs of temporary accommodation until the home is fit to live in.

We will also handle any complaint about the quality or timeliness of the work or conduct of the supplier as part of our complaints handling process.

This guarantee does not apply to:

- replacements, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you the name of a possible supplier (which includes a repairer or builder) who is involved with the repair, replacement or rebuilding);
- home replacement, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you or a supplier a cheque or other form of payment for all or part of the repair cost);
- loss, damage or failure of any electrical or mechanical appliances or machines that form part of your home; or
- wear and tear consistent with normal gradual deterioration (e.g. paint peeling as part of its normal life cycle, wood rotting or mould from moisture in the air or ground, roofs weathering or a hot water system leaking as a result of normal gradual deterioration).

Fences

When we pay a claim for damage to a shared or dividing fence, we will pay no more than your proportion of costs for the repair or replacement in accordance with the relevant legislation relating to dividing fences, for example Dividing Fences Act or Dividing Fences and Trees Act or any similar legislation. Typically, your proportion of the cost will be 50% of the repair or replacement cost of the fence.

If there is no legislation in place in relation to the amount that you are liable for, with respect to the repair or replacement of dividing fences, then we will pay no more than 50% of the cost of repair or replacement of the shared or dividing fence.

However, we will pay the full cost to repair, rebuild or replace the fence if:

- there's no neighbour who is liable to share the cost of repairing, rebuilding or replacing the fence; or
- the damage to the fence was caused by a Specified Event at your site and you're liable to pay the full cost of repairing, rebuilding or replacing the fence.

We will pay no more than the cost to repair, rebuild or replace a fence of the same quality and specification as the fence which was damaged.

The most we'll pay

The most we'll pay is your home sum insured plus any Additional benefits payable on top of the home sum insured, less any applicable excesses.

Your home sum insured may be increased through the application of the 'Inflation adjustment' Additional benefit or if eligible, the 'Home sum insured safeguard'.

Special benefit – Home sum insured safeguard

If the cost to repair or replace your home is greater than your home sum insured, then we will pay up to 30% more than your home sum insured shown on your Policy Schedule to either:

- repair the home; or
- replace the home to a condition substantially the same as, but not better than when new; or
- pay the reasonable cost of its repair or replacement to a condition substantially the same as when new.

This Special benefit applies only if:

- (a) this Policy insures your home; and
- (b) your home is so damaged by an event that is insured by this Policy that it is a total loss; and
- (c) the cost to repair or replace your home is greater than your home sum insured because either:
 - (i) the increased cost of repairing damage to your home was caused directly by a 'Catastrophic event'; or
 - (ii) you correctly used the 'Buildings Insurance Calculator' on the QBE Website located at www.qbe.com.au/isc to calculate your home sum insured and the calculator estimated an inadequate sum insured for your home, provided:
 - > that you can demonstrate that you correctly used the 'Buildings Insurance Calculator' to determine your home sum insured; and
 - > your home is substantially the same as when you used the 'Buildings Insurance Calculator' (for example, you have not added to nor extended your home); and
 - > you have not reduced any sum insured that we have offered on any renewal invitation since you used the 'Buildings Insurance Calculator'.

'Catastrophic event' means a suddenly occurring, major, natural disaster that is insured by this Policy, where the resultant damage to property in the vicinity of your home is so extensive and widespread that the resultant surge in demand for the materials and labour required to repair buildings causes a surge in the prices of building repairs.

This Special benefit only relates to the home. It does not apply to any other insured property, Policy section, Additional benefit or other Policy feature.

How we settle contents claims

In this section when we say 'Contents' in the context of settling your claim, we're referring to contents including, 'Contents with limits'.

If a damaged item can be repaired, we'll normally pay our repairer the necessary and reasonable cost to repair your contents item to a condition substantially the same as, but not better than, when new.

If it's not economical to repair the item, or it's been lost or stolen, we'll replace the item with a new one that's substantially the same where it's practical to do so.

If the Policy limit, maximum limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

If you don't use our repairer or supplier or we can't repair or replace the item

We will pay you the reasonable cost to repair or replace the lost, stolen or damaged contents to a condition substantially the same as, but not better than when new if, for example:

- you decide to replace those contents with items that are not substantially the same;
- you decide you do not want the contents repaired or replaced. If you don't want an item repaired we will not pay to replace it; we'll pay what it would have cost to repair it. See 'How the amount we'll pay is determined if the item is repairable';
- if it's not practical for us to repair or replace your contents due to the age, style, type, condition or nature of your contents or if the materials or skills needed for repairs are not readily and locally available;
- if you choose to go with a repairer of your choice.

If the Policy limit, maximum limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

How the amount we'll pay is determined if the item is repairable

To assess the necessary work required to repair damaged contents items we will, where possible, obtain a report or quote from our repairer. If you agree with this, we will then pay you the amount quoted by our repairer.

If you're not happy with the amount quoted by our repairer, or if we're unable to obtain a report or quote from our repairer, we'll ask you to provide us with a report or quote from a repairer of your choice for us to consider. We'll review this to ensure it covers the necessary work and is within market rates. To determine this, we'll consider the following:

- our repairer's report or quote (if we were able to obtain it);
- our own data and experience with similar repairs;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your contents.

Following our review, we'll do one of the following:

- If we believe your repairer's report or quote cover the necessary work and is within market rates; we'll pay you the amount quoted by them.
- If we believe your repairer's report or quote either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the report or quote:
 - If we come to an agreement with you or your repairer, we'll pay you the amount agreed.
 - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a quote or report from an alternative repairer we both agree on, and we'll review this together with you to arrive at a final quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
 - If we're unable to agree on an alternative repairer, we believe the alternative repairer's report or quote either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

If the Policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

How the amount we'll pay is determined if the item is not repairable

For replacement items that are readily available including tools, devices and appliances, we will pay you an amount equal to the lowest price available to you from a reputable commercial retailer at the time we settle the claim.

If an item is not readily available, we'll pay you an amount equal to the lowest price available to you from a reputable commercial retailer at the time we settle the claim for an equivalent item with similar specifications and functionality.

How the amount we'll pay is determined if the item can't be replaced

If we can't repair the item, or it can't be replaced because of its antiquity or rarity, we'll pay the lesser of:

- the standard Policy limit or, if it's a Specified Contents item or a Specified Valuables item, the specified limit noted on your Policy Schedule; and
- the fair market value based on enquiries made to independent and appropriately experienced or qualified professionals.

If your contents sum insured is inadequate, we will only pay up to the sum insured or any applicable standard Policy limits.

The most we'll pay

The most we'll pay in total for your contents is your contents sum insured, plus any Additional benefits payable on top of the contents sum insured, less any applicable excesses.

Your unspecified contents sum insured may be increased through the application of the 'Inflation adjustment' Additional benefit.

There are limits on what we'll pay for some individual contents items:

- the standard Policy limit, where applicable (see 'Contents with limits');
- the specified item limit shown on your Policy Schedule for items you have listed as Specified Contents,

less any applicable excess(es).

The most we'll pay for Specified Valuables is the sum insured shown on the Policy Schedule against the item, less any applicable excess(es).

We treat the following items differently when we pay your claim:

Item	What we pay
Carpets	<p>We'll pay to repair or replace up to an existing change or join in the carpet or an archway, doorway or similar opening, whichever is closest to the damage.</p> <p>A combined lounge/dining room will be considered as one room if the opening between them is more than 82cm wide. This is a common width of a doorway.</p> <p>We won't pay to replace any undamaged carpet in any other adjoining rooms, hallways or stairwells.</p>
Photographs and videos	<p>We'll pay for reproducing videos and hard copy photographs you have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. We do not pay to reconstruct any circumstances or conditions.</p>
Sets or pairs	<p>If we can't repair an item which forms part of a set or pair or it can't be replaced because:</p> <ul style="list-style-type: none"> • we're unable to reasonably match it; or • the functionality of the set or pair is lost (e.g. hearing aids/sporting equipment), <p>you can choose to either:</p> <ul style="list-style-type: none"> • surrender the remaining item(s) to us, in which case we'll pay the replacement value of the set or pair, up to any applicable limit; or • keep the remaining item(s), in which case we'll pay the replacement value of the lost or damaged item. <p>We don't allow for any special value the item may have as forming part of a set or pair, or for any reduction in value of the remaining part(s).</p>
Software	<p>If a claim is accepted where software is lost, damaged or destroyed, we pay the cost to replace it with the nearest equivalent new software. We do not pay for any software that was acquired by you at no cost.</p>

What happens after a total loss?

Home and/or Contents

Cover ends when we pay your claim. However, we'll still pay for Additional benefits if they apply to your cover, they are directly connected to the total loss and they continue to be relevant.

Valuables

Cover under the 'Valuables' section of the Policy is exhausted and comes to an end for Specified Valuables, when your claim has been accepted.

If you want to insure any replacement items or reinstate the 'Valuables' option, then you will need to ask us. If we agree and you pay the additional premium, it will be shown on your Policy Schedule.

Your premium after a total loss

If you paid your premium annually there is no premium refund.

If you paid in instalments, you will still need to pay the total of any remaining premium instalments for the period of insurance. If your Policy comes to an end, depending on how we settle your claim, we will either deduct the total of all remaining instalments from your claim settlement or we will ask you to pay the total to us.

The total premium is payable and non-refundable because you have received the benefit of the cover we provide under the Policy.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the property is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Unless we say otherwise, all amounts in your Policy are inclusive of GST.

Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability covered by your Policy that you won't hold them responsible then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

Providing proof of ownership and value

In some cases we will ask you for proof that you owned the items you're claiming for and for documents or other information to assist us in assessing their value. Whether we ask for proof and, if we do, the types of documents we ask for may depend on the situation. So your claim can be assessed, make sure you keep things like:

- receipts or tax invoices;
- credit card or bank statements;
- guarantee or warranty certificates;
- valuation certificates for jewellery, collections and artworks;
- photographs or video film of the item/s in your home or being worn by you.

If, after reviewing all the evidence about your claim that has been provided to us, we're not satisfied that you actually owned the items, we may refuse to pay your claim.

If, however, your proof of ownership was destroyed in a fire, we may accept other evidence of ownership.

Salvage

If we pay a claim by replacing or paying to replace any items or materials, we're entitled to obtain and retain any items or materials salvaged or recovered. We may sell the items or materials and keep the proceeds. If you ask us, we may agree to sell the items or materials to you, provided you agree to pay the fair market value. This is the price we could get if we sold the items or materials to someone else who is willing and able to buy them. If there is no market for the items or materials, then we will base the amount on enquiries made to appropriately experienced or qualified third party professionals.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy terms and conditions or on the Policy Schedule.

We may refuse to pay a claim, or reduce the amount we pay, if you are in breach of any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent; or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy. If at the time of any loss, damage or liability there's any other insurance (whether issued to you or any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Lender's rights

If we're settling your claim by paying you (instead of paying our repairer or other service providers), and you have used all or part of your home or contents as security for a loan from a lender, we reserve the right to pay all or part of the payment to the lender.

The amount we pay to the lender will be the lesser of:

- the amount owing to them (with any balance paid to you); or
- the amount we pay in settlement of the secured property.

A payment made to a lender will satisfy our obligation to you for the amount paid.

For more information about other interests in your Policy, see 'Interests in the Policy'.

How claims administration and legal proceedings are undertaken

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking legal action against them. When we pay a claim under your Policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence. When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. During the administration, conduct or settlement of the recovery, you can seek an update on the status of proceedings and we will consult you where appropriate. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

When we pay a claim and some of your loss isn't covered by your Policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery. You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take. We will talk to you about these steps before we take them.

If we successfully recover more than we paid for your claim under your Policy, we will first keep the amount we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts.

If you've received a benefit under your Policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we paid to you under the Policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we cover you for a legal liability claim, we may:

- arrange for a lawyer to represent you or we may act on your behalf;
- attempt to settle the claim; and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

Section 10: Other terms

These other terms apply to how your Policy operates.

Cancelling your Policy

You can cancel your Policy at any time by telling us. We can cancel your Policy as permitted by law, for example if you do not pay us your premium or if you told us something that you knew to be incorrect or untrue during your application for cover. We can also cancel your Policy if your circumstances change and no longer fall within our underwriting rules. See 'Tell us when these things change'.

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges. But see 'Cooling off period' where you may be entitled to a full refund.

If you make a fraudulent claim on your Policy, we can cancel it and we won't provide any refund.

When there is more than one insured

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel your Policy or tell us where a claim payment should be paid. Where a payment is made to one insured under this policy, we have no further obligations to any other insured regarding that payment.

Sending you documents

Documents relating to your insurance policy will be sent by post or email. Where you have been given the choice, they will be sent by your chosen delivery method and you can change your preference at any time.

It is your responsibility to make sure your contact details are current (including telephone number, email and mailing address where relevant) and you must update these as soon as they change.

References to legislation

Legislation referenced in this policy includes subsequent legislation. Any term used in this policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted;
 - where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.
-

