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HOME AND CONTENTS INSURANCE POLICY SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

Date Prepared: 30 September 2025
Effective Date: 31 October 2025

This Supplementary Product Disclosure Statement (SPDS) is issued by Sure Insurance Pty Ltd ABN 72 624 109 128 AFS Licence Number 506378 on 30 September 2025 and is effective from 31 October 2025.

This SPDS must be read together with the Home and Contents Product Disclosure Statement (PDS) PDS06/2025 with an effective date of 1 August 2025.

The PDS, this SPDS and your Certificate of Insurance form the basis of *your* insurance cover.

Changes to the PDS which apply to new policies and renewals from 31 October 2025:

On page 12, the following text has been added under the paragraphs under the heading "About The Product Issuers":

Liability of Coinsurers/Product Issuers
The cover provided under this Policy by the product issuers listed in the 'About the product issuers' section of this policy is several and not joint. This means that each product issuer:

- is limited to the proportion of the insured direct loss; and
- is not responsible for the proportion of the other product issuer who, for any reason, does not satisfy all or part of its obligations, including if a product issuer does not pay any part of any claim.

Contact *us*

If you have any questions about these changes, please:

Visit www.sure-insurance.com.au, or

call *us* on 1300 392 535

sure
INSURANCE, BUT FAIR.

HOME & CONTENTS

PRODUCT DISCLOSURE STATEMENT

Effective date – 1 August 2025

WHAT YOU ARE COVERED FOR - INSURED EVENTS

If *home* and/or *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for loss and damage as a result of the following insured events:

Additional utility charges
Up to $2,000.
For more details see page 32.

Burglary, theft or attempted burglary or theft
Up to *your* sum insured.
For more details see page 32.

Contents in the *open air*
Up to $3,000.
For more details see page 32.

Credit card or ATM card cover
Up to $1,000.
For more details see page 33.

Cyclone, storm and water runoff
Up to *your* sum insured.
For more details see page 33.

Damage by an animal
Up to *your* sum insured.
For more details see page 34.

Earthquake or tsunami
Up to *your* sum insured.
For more details see page 34.

Emergency repairs
Up to $5,000.
For more details see page 35.

Escape of water or liquids
Up to *your* sum insured.
For more details see page 35.

Exploratory costs of a leak
Reasonable costs. Up to *your* sum insured.
For more details see page 36.

Explosion
Up to *your* sum insured.
For more details see page 36.

Fatal injury compensation
Up to $10,000 per person.
For more details see page 36.

Fire (including bushfire)
Up to *your* sum insured.
For more details see page 36.

Fire extinguishing
Reasonable costs. Up to *your* sum insured.
For more details see page 37.

Flood (including water runoff)
Up to *your* sum insured.
For more details see page 37.

Garden and plants
Up to $1,000.
For more details see page 38.

Glass
Up to *your* sum insured.
For more details see page 38.

Impact
Up to *your* sum insured.
For more details see page 39.

Legal liability
Up to $20,000,000.
For more details see page 50.

Lightning
Up to *your* sum insured.
For more details see page 39.

Loss of rent
Up to 10% of the *home* sum insured.
For more details see pages 53-55.

Malicious damage, intentional damage or damage by vandals
Up to *your* sum insured.
For more details see page 40.

Matching repairs
Up to $1,000.
For more details see page 40.

Mitigation improvements
Up to $10,000.
For more details see page 40.

Mortgage discharge cost
Up to $1,500.
For more details see page 40.

Motor burnout
Up to 15 years.
For more details see page 41.

Moving to a new address
Up to 14 days.
For more details see page 41.

Paraplegia or quadriplegia assistance
Up to $20,000.
For more details see page 42.

Power surge
Up to *your* sum insured.
For more details see page 42.

Purchaser's interest
Up to *your* sum insured.
For more details see page 42.

Rebuild costs
Up to 10% of *your* sum insured in addition to *your* sum insured.
For more details see page 42.

Removal of debris
Up to 10% of *your* sum insured in addition to *your* sum insured.
For more details see page 43.

Replacement of locks
Up to $1,000. No *excess* will apply.
For more details see page 44.

Riot or civil commotion
Up to *your* sum insured.
For more details see page 44.

Spoilage of food and medication
Up to $750. No *excess* will apply if the loss is a direct result of a bushfire, cyclone or *flood*.
For more details see page 44.

Storm surge
Up to *your* sum insured.
For more details see page 45.

Supplementary living expenses
Up to $10,000.
For more details see page 45.

Temporary accommodation
Up to 18 months or 10% of *your* sum insured. Plus, up to $2,000 for *your* dog or cat.
For more details see page 46.

Temporary removal of contents
Up to 90 days.
For more details see page 46.

Temporary storage of undamaged contents
Up to 18 months or 10% of *your* sum insured.
For more details see page 46.

Unfixed building materials
Up to $1,000.
For more details see page 47.

Visitors' contents
Up to $1,000.
For more details see page 47.

OPTIONAL EXTRAS

Accidental damage to the home
Up to *your* sum insured.
For more details see page 47.

Accidental damage to contents
Up to *your* sum insured.
For more details see page 48.

Specified contents in the home
Up to *your* specified sum insured.
For more details see page 49.

Specified contents away from the home
Up to *your* specified sum insured.
For more details see page 49.

Unspecified contents away from the home
Up to *your* limits *shown on your* Certificate of Insurance.
For more details see page 49.

LANDLORD'S ADDITIONAL BENEFITS

Burglary or theft by a tenant or their guest
Up to *your* sum insured.
For more details see page 52.

Clean-up following death
Up to $20,000.
For more details see page 52.

Domestic pet damage
Up to $3,000.
For more details see page 52.

Landlord's fixtures and fittings
Up to 10% of *your home* sum insured.
For more details see page 52.

Loss of rent (due to an insured event)
Up to 10% of *your home* sum insured.
For more details see page 53.

Loss of rent (departure by tenant)
Up to 12 weeks' rent.
For more details see page 53.

Loss of rent (default by tenant)
Up to 12 weeks' rent.
For more details see page 54.

Loss of rent (tenant hardship)
Up to four weeks' rent.
For more details see page 54.

Loss of rent (short stay)
Up to 10% of *your home* sum insured.
For more details see page 55.

Malicious damage by a tenant or their guest
Up to *your* sum insured.
For more details see page 56.

LANDLORD'S CONTENTS
Up to *your* landlord's *contents* sum insured shown on *your* Certificate of Insurance.
For more details see page 57.

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WELCOME TO SURE INSURANCE

PURPOSE OF THIS POLICY

This *policy* is intended to cover *you* for loss, damage and legal liability against sudden, unforeseen and unexpected events as specified in this Product Disclosure Statement (PDS) that result in loss and damage to the insured *home* and/or *contents*.

It is not a maintenance *policy*, nor a substitute for maintenance of the insured *home* and *contents*. It is not intended or designed to cover:

- items that have a limited expected life span such as grout, sealants, waterproof membranes and other perishable materials that break down and deteriorate with age, usage or environmental factors;
- loss or damage resulting from a gradual process of deterioration, of which *you* were aware or should have been aware and in respect of which *you* did not take any or any adequate steps to repair or replace the damaged item before the loss or damage occurred, such as corrosion, dripping, fading, *leaking*, mildew, mould, overflowing, rot, rising damp, rust, splashing or wear and tear.

Maintaining *your home* in good repair and *good condition* is one of the most important conditions of *your policy*. *You* must ensure *your home* and *contents* are watertight, structurally sound, secure and well-maintained, including but not limited to ensuring:

- there are no external holes, loose or missing roofing, mould, termite or white ant damage, rotted or rusted or broken areas of any fence, roof, ceiling, floor or walls;
- there are no gutters, drains, water pipes or tiled areas that *leak,* are blocked or need repair;
- all previous damage has been repaired;
- locks and alarms are maintained in good working condition;
- *you* take all reasonable care to prevent theft, loss and damage to the property insured under *your policy;* and
- *your home* complies with all applicable local government and/or statutory requirements when construction, alteration or repairs are undertaken including the *driveway*.

ABOUT SURE INSURANCE

Sure Insurance Pty Ltd (ABN 76 624 109 128) is a Managing General Agent (MGA) and holds an Australian Financial Services License (AFS License number 506 378).

All financial services in connection with *your* insurance are provided by Sure Insurance on behalf of the product issuers (see below).

Any general advice provided by Sure Insurance relating to this *policy* is provided under its Australian Financial Services License.

The contact details of Sure Insurance are on the back cover of this PDS.

ABOUT THE PRODUCT ISSUERS

This *policy* is underwritten by *Pacific* International Insurance Pty Limited (ABN 83 169 311 193, AFSL 523921), trading as Pacific International (Pacific); The *New India Assurance* Co. Ltd. (ABN 93 000 151 593) (New India Assurance), *Chubb* Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb) and *QBE Insurance* (Australia) Limited (ABN 78 003 191 035 AFSL 239545).

Pacific, *New India Assurance*, *Chubb* and *QBE Insurance* (Australia) Limited are the product issuers and have authorised the information contained in the PDS.

As required, a notice of this PDS has been lodged with ASIC. ASIC takes no responsibility for the content of this document. *Pacific*, *New India Assurance*, *Chubb* and *QBE Insurance* (Australia) Limited have given Sure Insurance a binding authority to market, underwrite, settle claims and administer the *policy* on their behalf. Any matters or enquiries you may have should be directed to Sure Insurance. You can contact *Pacific*, *New India Assurance*, *Chubb* and *QBE Insurance* (Australia) Limited via Sure Insurance.

YOUR PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) are important legal documents that contain details of *your* Sure Home and Contents Insurance policies. Before *you* decide to buy this product from *us*, please read this PDS carefully. If *you* purchase this product, *your policy* includes *your* PDS and *your* Certificate of Insurance, which shows the insurance details that are particular to *you*.

The information in this PDS is current at the date of preparation. From time to time, *we* may update some of the information in the PDS that does not materially or adversely affect *you* without notifying *you*. If *we* need to change the terms and conditions of this PDS, *we* may issue a SPDS. Words used throughout this PDS that are highlighted in *italics* are each defined in words with special meanings – definitions on pages 81-87.

You can obtain a copy of any updated information by either:

visiting **www.sure-insurance.com.au** or

calling *us* on **1300 392 535**

We will give *you* a free electronic copy of any updates if *you* request them.

YOUR CERTIFICATE OF INSURANCE

***Your* Certificate of Insurance states the type of *policy you* have with *us* and the specific details that apply to *your policy* including:**

- each policyholder and the *insured address*;
- the period of insurance;
- the *home* sum insured and/or the *contents* sum insured *you* have chosen;
- any optional extras *you* have chosen;
- any specified items and the sum insured that applies to each of them;
- any limits and special conditions that apply to *your policy*;
- the *excess you* have chosen and any other *excesses* that may apply;
- the *premium you* need to pay.

When *you* take out a new *policy*, renew a current *policy* or make a change to *your* existing *policy*, *we* will provide *you* with a Certificate of Insurance. When *you* receive *your* Certificate of Insurance, *you* should check the details to make sure they are correct and contact *us* immediately if they require amending. *We* may communicate with *you* electronically via email or SMS using the contact details *you* have provided *us*. It is therefore important *you* notify *us* of any changes to *your* email address, phone number or contact preferences.

SUMMARY OF CHOOSING YOUR COVER

Your Certificate of Insurance shows the type of cover *you* have chosen.

***We* offer the following insurance options:**

- *home* insurance only; or
- *contents* insurance only; or
- both *home* and *contents* insurance.

***You* can also choose a number of optional extras, namely:**

- *accidental damage – home*; and
- *accidental damage – contents*; and
- *specified contents away from the home*; and
- *unspecified contents away from the home*.

An additional *premium* may be charged for any (optional) extras *we* agree to include in *your* insurance cover. *Premium* discounts do not apply to optional extras.

WHO IS THE PRODUCT DESIGNED FOR?

The product *you* select will either provide cover for *your home* only, *your contents* only or both *your home* and *contents*.

Home cover provides insurance protection for homeowners and those who have a financial interest in the *home* for specified causes of loss and damage and their legal liability in connection with the ownership of their *home*. A retail client can be either an owner-occupier or a landlord who rents out all or part of their *home*. However, not all homeowners fall within *our* target market.

Contents cover provides insurance protection for loss and damage to household *contents*, furniture, appliances, clothing and specified personal effects, and any legal liability that arises from the ownership of those *contents* that may occur away from the *home* anywhere in Australia.

More detailed explanations of the target market are set out in the tables below:

***Home* insurance**

This product is appropriate for:	This product is not appropriate for:
■ *Homes* that are situated in regional Queensland from Maryborough north to the Cape and west to the NT border.	■ *Homes* that are situated outside of regional Queensland.
■ Homeowners who own and occupy their *home*.	■ *Unoccupied homes*. ■ New *homes* under construction. ■ *Homes* undergoing *renovations* of $75,000 or greater.
	■ *Homes* or units that form part of a Community Title Scheme (strata title scheme).
	■ Caravans, mobile homes or houseboats.

***Contents* insurance**

This product is appropriate for:	This product is not appropriate for:
■ *Contents* located in a residential *home*, unit, apartment or townhouse situated in regional Queensland from Maryborough north to the Cape and west to the NT border.	■ *Contents* located in a residential *home*, unit, apartment or townhouse situated outside of regional Queensland.
■ *Contents* located within a residential *home*, unit, apartment, or townhouse *you* either own, rent or occupy as a *tenant*.	■ *Contents* located in a caravan, mobile home, houseboat, hotel, motel, guest house, backpacker or bed and breakfast accommodation, boarding house, private hotel, dormitory, nursing home, or any similar shared accommodation.
	■ *Contents* kept in an *unoccupied home*.

BUSINESS USE - WORKING FROM HOME

Working from a *home* office – Employed

COVID-19 has affected how many of us work, with working from *home* and hybrid working arrangements now a feature of many *businesses*. What *you* need to know about working from *home* and *your* Sure Insurance *home* and *contents* insurance is explained below.

Do I need specific working from a *home* office insurance?

We provide cover for office equipment, such as computers and printers, as standard with *our contents* insurance cover. See Computers and home office equipment - up to $10,000 on page 30 for full details.

If *your* employer has provided *you* with office equipment to use from *home*, this should be covered by their *business* insurance. However, if it is not, and *you* are legally liable for it whilst at *home*, it is covered. See Computers and *home* office equipment - up to $10,000 on page 30 for full details.

What if I have clients or work colleagues coming to my *home*?

We do not cover *your* legal liability if the loss or damage was caused by or resulted from any *business* activity conducted at the *insured address* or elsewhere. See pages 50-51 and 59-63 for full details.

If *you* have colleagues or customers attending *your home* in person for *business* meetings or any *business* purposes, *you* should consider arranging a separate public liability or small *business* insurance policy.

Running a *business* from *home* – Self-employed

Can I run a *business* from *home*?

Our home and *contents* cover is designed for residential *homes* and office/ administrative-style work from a *home* office.

It is not designed for *farm buildings* or *farm contents*, equipment, manufacturing or production activities or for *homes* that are used primarily for *business*/commercial purposes.

We do not cover any *business stock*, *trade materials* or *business* money. However, *we* do cover *tools of trade* up to $10,000. See page 31 for full details.

We do not cover *your* legal liability if the loss or damage was caused by or resulted from any *business* activity conducted at the *insured address* or elsewhere. See pages 50-51 and 59-63 for full details.

We do not cover *your* legal liability if the loss or damage was caused by or resulted from any claim relating to workers' compensation or employment, including discrimination, equal opportunity and unfair or wrongful dismissal.

If *you* have colleagues or customers attending *your home* in person for meetings or any *business* purposes, *you* should consider arranging a separate public liability or small *business* insurance *policy*.

This product is appropriate for:	This product is not appropriate for:
Accommodation	
■ Homeowners/landlords who rent out their property for long-term rental of three months or more. ■ Homeowners/ landlords who rent out their property for short-term rental, including Airbnb or similar online booking platforms.	■ Any part of the *home* that is used or occupied as a hotel, motel or boarding or guest house other than a *home* where only one bedroom is being leased or rented to a paying *tenant*, guest or boarder.
Beauty services	
■ Hairdressers, makeup artists, nail technicians, spray tanners.	■ Tattooists. ■ Piercing services.
Childcare services	
■ Casual baby/child-sitting.	■ Professional childcare centre/ services run from the *home* including professional after-school care.
Commercial properties	
	■ Cafés, restaurants, offices, shops, warehouses, workshops run from the *home*. ■ Display homes.
Domestic services	
■ Handyman, domestic cleaners. ■ Pet groomers, pet walkers, pet minders for less than three pets at any one time.	■ Commercial cleaners. ■ Pet walkers, pet minders for three or more pets at any one time.
Farming and agriculture activities	
■ Residential *homes* on a farm property or hobby farm property. ■ Roadside honesty box – farm gate fruit, veg, eggs and honey.	■ Farm or hobby *farm buildings* (except for residential *homes*) or *farm contents* or equipment.

This product is appropriate for:	This product is not appropriate for:
Fitness and wellbeing	
■ Natural healing therapists, nutritionists, therapeutic masseurs/ses. ■ Gym instructors, personal trainers, yoga instructors, pilates instructors where *your* primary place of work is away from the *home*.	■ Non-therapeutic massage. ■ Gym classes, personal trainer classes, boxing or martial arts instructors, yoga classes, pilates classes of two or more people at the *home*. ■ Swimming instructors where *your* primary place of work is at the *home*. ■ Individuals or entities associated with the sex industry or brothels.
Health and medical services	
■ Chiropractors, doctors, dentists, physiotherapists, psychologists.	
Hospitality	
■ Home-baking in a non-commercially equipped kitchen. ■ Food truck where *your* primary place of work is away from the *home*.	■ Baking, café, catering, food manufacturing, restaurant where *your* primary place of work is at the *home*.
IT and media	
■ IT support, photographer, programmer, project manager, web designer. ■ Journalist, freelance writer. ■ Social media consultant.	
Manufacturing	
■ Cottage industry, costume jewellery, cupcakes, jam, knitting, pottery.	■ Cabinet makers, carpenters and woodworkers where *your* primary place of work is in a workshop at the *home*. ■ Clothing, leather and textile manufacturing. ■ Ammunition, guns. ■ Upholsterers.

This product is appropriate for:	This product is not appropriate for:
Professionals and consultants	
■ Accountants, architects, graphic designers, home loan advisers, insurance agents, solicitors, barristers, real estate agents, tax agents.	■ Bookmakers.
Repair and maintenance	
■ Automotive repair and maintenance, machinery repair and maintenance where *your* primary place of work is away from the *home*.	■ Automotive repair and maintenance, machinery repair and maintenance where *your* primary place of work is in a workshop at the *home*.
Trades	
■ Builders, carpenters, electricians, gardeners, landscapers, lawn mowing workers, painters, plumbers, welders where *your* primary place of work is away from the *home*.	■ Builders, carpenters, electricians, gardeners, landscapers, lawn mowing workers, painters, plumbers, welders where *your* primary place of work is at the *home*.
Tutors	
■ Art, education or music tutors.	■ Boxing or martial arts instructors.
Wholesale, retail and market stalls	
■ E-commerce (e.g. eBay, Facebook). ■ Garage sales. ■ Market stalls where *your* primary place of work is away from the *home*.	■ Ammunition dealers, manufacturers or repairers. ■ Gun dealers, manufacturers or repairers. ■ Jewellers. ■ Market stalls where *your* primary place of work is at the *home*. ■ Professional stamp or coin dealers. ■ Retail stores.

Please contact Sure Insurance or a Sure Authorised Broker if *your business* is run from the *home* and does not appear on the list or has not previously been agreed to by *us*.

SUMMARY OF IMPORTANT INFORMATION

EXCLUSIONS FOR NEW POLICIES

***We* do not insure *you* for any loss and damage caused by bushfire, storm or *rainwater runoff* (including cyclone), *flood* (including *water runoff*), earthquake or tsunami within the first 72 hours of *your policy* commencing unless:**

- *your policy* commenced immediately after another *policy* covering the same property expired; or
- *your policy* was renewed without a break in cover; or
- *you* have just purchased the *home*.

For full details see the General Exclusions on pages 59-63.

COOLING-OFF PERIOD

After this insurance begins or after *you* have renewed *your policy* for a further period of insurance, *you* have 21 days to consider the information in *your* PDS. This is called the 'cooling-off period'.

Provided *you* have not made a claim on the *policy* in the meantime, *you* can cancel *your* insurance within 21 days from the day when cover began or was renewed. If *you* do so, *we* will refund any money *you* have paid.

You are also able to cancel *your* insurance cover after the cooling-off period.
For full details see Cancellations of on page 77.

YOUR PREMIUM

Your premium is the amount *you* are required to pay *us* for the requested insurance cover by the due date, including GST, together with any applicable government charges or levies. The *premium* will be shown on *your* Certificate of Insurance.

Where *you* have elected to pay *your premium* monthly, this will also be shown on *your* Certificate of Insurance.

If *you* do not pay *your premium* for *your* new *policy* or renewal by the date shown on *your* Certificate of Insurance (whether annual or monthly), *we* will provide *you* with a written notice of cancellation of *your policy* as required by law.

If *we* agree to accept *your* late payment of the insurance *premium*, *we* will only recommence *your* cover from the date the late payment was received by *us* and *you* will not have any insurance cover from *us* between the original due date for payment of *your premium* until the date *we* agree to recommence *your* cover.

Please refer to how *we* calculate your *premium* on page 73.

YOUR RESPONSIBILITIES

Your duty to take reasonable care not to make a misrepresentation

Before *you* take out, renew or alter a *policy* of insurance with *us*, *you* have a duty to take reasonable care not to make a misrepresentation when providing *your* answer to any question *we* may ask *you* in connection with the *policy*.

Your duty to take reasonable care means *you* have an obligation to take reasonable care to be honest, accurate and complete in *your* answers to every question *we* specifically ask when *you* apply for, renew or alter *your policy*.

The information *you* tell *us* can affect:

- the amount of *your premium*;
- whether *we* will insure *you*; and
- the application of any special conditions that apply to *your policy*.

If *you* do not take reasonable care not to make a misrepresentation when answering *our* questions, *we* may reduce a claim, refuse to pay a claim, cancel *your policy* or, if fraud is involved, treat the *policy* as if it never existed.

More than one named insured

If there is more than one named insured on *your* Certificate of Insurance, *we* will treat a statement, act, omission, claim, request or direction (including to alter or cancel *your policy*) made by one of the named insureds as a statement, act, omission, claim, request or direction by all the named insureds on *your* Certificate of Insurance. Each person is treated as a joint policyholder and can make any changes to the *policy* other than to remove the name of another insured.

You must keep *your home* in *good condition*

You must maintain *your home* and *contents* in good repair and condition to ensure they are watertight, structurally sound, secure and well-maintained, including but not limited to ensuring:

- there are no external holes, loose, or missing roofing, mould, termite or white ant damage, rotted or rusted or broken areas of fence, roof, ceiling, floor or wall;
- there are no gutters, drains, water pipes or tiled areas that *leak,* are blocked or need repair;
- all previous damage has been repaired;
- locks and alarms are maintained in good working condition;
- *you* take all reasonable care to prevent theft, loss and damage to the property insured under *your policy*; and
- *your home* complies with all applicable local government and/or statutory requirements when construction, alteration or repairs are undertaken including the *driveway*.

Your responsibility to act with respect

You must not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with *us* and *our* service providers.

Not meeting *your* responsibilities

If *you* do not meet *your* responsibilities, *we* may:

- reduce *your* claim;
- refuse to pay *your* claim; or
- cancel *your* insurance *policy*.

Changes to *your* circumstances and other situations that require *you* to contact *us*

You must tell *us* as soon as possible when any detail on *your* Certificate of Insurance is no longer accurate or complete, or certain events occur. For example:

- there are changes to *your* email address, phone number or contact preferences;
- the *insured address* or the description of *your home* is incorrect;
- *you* purchase a new *home*;
- *you* start or intend to operate, or there is any change to, a *business* activity at the *insured address* (see *Business* activity on pages 16-19 for more details);
- *you* let/rent/lease *your home* to *tenants* whether full-time, short-term or casually and whether for reward or otherwise;
- *you* let/rent/lease more than one room at the *insured address* to two or more unrelated *tenants* or paying guests;
- the *home* ceases to be occupied for more than 90 days;
- *you* commence the construction of a new *home* or building, construction, alterations, renovations or repairs at the *insured address* where the value of the work exceeds $75,000;
- *you* intend to demolish *your home* or have lodged an application to demolish *your home* or a government authority has issued a demolition order for *your home*;
- a trespasser or an unauthorised person commences occupying *your home*;
- *you* have been charged with or convicted of a criminal act or offence; or
- anything else that a reasonable person would regard as increasing the risk of loss, damage or injury occurring at the *insured address*.

What *we* will do when *you* contact *us*

When *you* contact *us* and tell *us* about any changes to *your policy*, *we* may decide to:

- charge an additional *premium*;
- impose an additional *excess*; or
- apply a special condition to *your policy*.

In some cases, *we* may decide to no longer insure *you* and will cancel *your policy*.

We may communicate with *you* electronically via email or SMS using the contact details *you* have provided to *us*.

When changing the *insured address*

When *you* permanently change *your* residential address in Australia, *we* will continue to provide cover for any loss and damage to *your contents* caused by an insured event that occurs during the period of insurance at both *your insured address* and *your* new address for up to 14 days from the date any of *your contents* first arrive at *your* new address.

The most *we* will pay for *your contents* at any or all locations is the *contents* sum insured listed on *your* Certificate of Insurance. All conditions, limits and exclusions referred to in *your policy* apply to this cover.

You must contact *us* before the expiration of 14 days from the date any of *your contents* first arrive at *your* new address to change *your insured address* if *you* want *your contents* cover to continue. If *your contents* have been located at *your* new address for more than 14 days, all cover for *your contents* under this *policy* will end unless *you* have contacted *us* to change *your insured address* and *we* have agreed to continue cover and *you* have paid *us* any extra *premium we* have requested.

As Sure Insurance only offers *home* and *contents* insurance to policyholders in specific regions of Queensland, *you* will need to arrange alternative insurance if *you* no longer reside in one of those regions.

SUMMARY OF COMPLAINTS PROCEDURE

We aim to provide an excellent service to all *our* customers. However, *we* recognise that things can occasionally go wrong. If they do, *we* will do *our* best to manage *your* complaint effectively and quickly. For full details see the Complaints section on page 78. Please contact *us* regarding *your* complaint on 1300 392 535 or at complaints@sure-insurance.com.au.

GENERAL ADVICE WARNING

Any advice in this PDS is general advice only and does not take into account *your* personal financial situation or needs. Please consider *your* financial situation, needs and objectives and read the PDS, TMD and FSG before deciding whether this insurance is right for *you*.

SUMMARY OF IMPORTANT CLAIMS INFORMATION

This summary lists some of the important information *you* should consider when making a claim with *us*. However, there are other things *you* should be aware of when making a claim. For more details see pages 64-71.

MAKING A CLAIM

It is important that *you* contact *us* as soon as possible after any loss and damage has occurred. *You* must also take all reasonable steps to prevent any further loss and damage. For more details see pages 64-71.

ESTABLISHING YOUR LOSS

You will be required to reasonably prove that an insured event covered by *your policy* has occurred and verify the extent of the loss and damage *you* have suffered. For more details see pages 64-71.

PROOF OF OWNERSHIP AND VALUE

We may ask *you* for proof of ownership or value of *your home* or *contents* in the event of a claim. For more details see pages 64-71.

HOW CLAIMS ARE SETTLED

Depending on the circumstances of *your* claim, *we* may decide to repair, replace or rebuild *your home* and/or *contents as new* or pay *you* the reasonable cost to repair, replace or rebuild any *home* or *contents* damaged by an insured event.

However, when an item cannot be replaced (such as a painting), *we* explain how *we* settle *your* claim on pages 64-71.

All *policy* limits and amounts in this Product Disclosure Statement include any compulsory government statutory charges, levies, duties, GST or other applicable taxes.

If *we* pay a claim, *we* will reduce the amount *we* pay to *you* by any Input Tax Credit (ITC) that *you* or any other person named in the *policy* is entitled to claim.

EXCESS

An *excess* is the amount *you* have to pay when *you* make a claim. Depending on the nature of *your* claim, *you* may be required to pay more than one *excess*. *Your excess* will be applied after any applicable *policy* limit has been applied.

The *excess* or *excesses* that apply to *your* claim will depend upon the circumstances of the claim. For more details see pages 69-70.

YOUR HOME

If *home* is shown on *your* Certificate of Insurance, *we* will cover *you* for loss and damage to *your home* as a result of an insured event occurring at the *insured address* shown on *your* Certificate of Insurance and during the period of insurance including to:

- air conditioners that are permanently wired to the electricity supply;
- bathroom, kitchen and laundry fittings;
- boat jetties and boat pontoons, mooring poles and their attachments and accessories that are located within the boundaries of the *insured address* or where part of their structure begins or terminates on the *insured address*;
- built-in cupboards and built-in wardrobes
- ceiling fans and ceiling exhaust fans;
- coverings fixed to ceilings, walls or floors and unfixed *floating floors*;
- dishwashers that are housed in a purpose-built cupboard or bench;
- *driveways*, garden borders, paths, paving and sealed roads;
- fixed aerials, satellite dishes and masts;
- fixed barbecues;
- fixed clotheslines;
- fixed electrical and gas appliances such as stoves, ovens, hotplates and hot water service that are permanently wired or connected to the electricity or gas supply;
- fixed external blinds, shade sails and awnings;
- fixed in-ground pools, fixed and built-in above-ground pools, fixed and built-in saunas, fixed and built-in spas, permanently attached hard pool covers, pump motors, filters and any attachments that fit into the filters;
- fixed light fittings;
- fixed solar panels and satellite dishes;
- fixed water tanks;
- garages, carports, self-contained flats, sheds, shipping containers not lived in, fixed outbuildings, garden borders, *driveways*, paths and paving;
- insulation;
- pergolas, pagodas, decking and fixed gazebos;
- *retaining walls* (limits apply);
- service pipes and cables both above and below the ground that are located at *your* property and for which *you* are responsible;
- sewerage storage tanks or treatment tanks permanently plumbed into *your home*;
- tennis courts;
- unfixed *home* building materials and uninstalled *home* fittings;
- verandahs and balconies; and
- walls, fences (limits apply) and gates that *you* own or are responsible for.

For landlord's fixtures and fittings, *your home* also includes *your*:

- fixtures and fittings;
- floor coverings and carpets; and
- light fittings, blinds and curtains.

WHAT IS NOT INSURED AS YOUR HOME

The following items are not included or insured as *your home* under this insurance cover:

- anything defined as *contents*;
- any part of the *home* that is used for any *business* activity not previously agreed to by *us*;
- any part of the *home* that is used or occupied as a hotel, motel or boarding or guest house;
- aircraft, caravans, mobile homes, motor vehicles, tents, rail carriages, trailers, trams or *watercraft*;
- air conditioners that are not fixed or are attached within a window and are removeable;
- blinds, curtains or drapes;
- buildings under construction;
- carpets (whether fixed or not) or rugs;
- dams or reservoirs;
- dead-weight moorings, mushroom moorings or screw-in moorings;
- dirt, mud, earth, soil, pebbles, rocks, gravel, or granular rubber;
- *farm buildings* or structures;
- glasshouses or greenhouses;
- inflatable or portable swimming pools, unfixed freestanding pools, unfixed freestanding spas or their accessories;
- lawns (natural or artificial);
- the land *your home* is built on;
- plants, trees, shrubs or hedges (unless covered as additional features under 'Garden and plants'. For more details see page 38); and
- any temporary homes or structures.

LIMITS FOR HOME COVER

The maximum *we* will cover *you* for any one insured event resulting in a claim is the sum insured shown on *your* Certificate of Insurance unless stated elsewhere in this PDS. This includes:

- *driveways*, paths, paving and sealed roads – up to 500 metres and to a maximum of 10% of the *home* sum insured;
- fencing, gates, *retaining walls* and other walls – up to 1,000 metres and to a maximum of 10% of the *home* sum insured or $50,000 whichever the lesser;
  - where the fencing, gates, *retaining walls* and other walls are shared with a neighbouring property, *we* will pay *you* the reasonable costs to replace *your* damaged items up to a maximum of 50% of the repair or replacement cost, up to 1,000 metres and to a maximum of 10% of the *home* sum insured or $50,000 whichever the lesser.

If it is not possible to repair, rebuild or replace *your home*, *we* will pay *you* a cash sum up to the sum insured or *policy* limit, less any applicable *excess*.

YOUR HOME SUM INSURED

Your home sum insured is the amount *you* choose to cover *your home*. It is important that *you* choose a *home* sum insured that is sufficient to cover the likely cost to rebuild *your home as new* if it is totally destroyed by an insured event such as a fire.

***We* recommend that when *you* decide on *your home* sum insured *you* should consider:**

- the likely cost to rebuild *your home* based on the current cost of materials and labour and not rely only on *your home*'s market value; and
- any additional costs to rebuild *your home* to comply with current building laws, which may increase the total building costs.

To help *you* calculate a replacement value for *your home*, *we* provide *you* with a link to a Building Calculator which *you* can access via *our* website sure-insurance.com.au.

You can ask *us* to change *your home* sum insured at any time. It remains *your* responsibility to regularly review *your* sum insured to make sure it provides the right amount of cover for *your home*.

Automatic reinstatement of *your home* sum insured

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

Increases to *your home* sum insured at renewal

We will show *your home* sum insured on each Certificate of Insurance *we* issue.

If *we* send *you* an offer to renew *your policy*, *we* will automatically increase the *home* sum insured by the *uplift rate* to protect *your* sum insured against the effects of increasing costs.

Decreasing *your home* sum insured

It is important that *you* choose a *home* sum insured that is sufficient to cover the likely cost to rebuild *your home as new* if it is totally destroyed by an insured event such as fire.

If *you* are looking to decrease *your home* sum insured *we* require *you* to supply a copy of a replacement value calculation.

YOUR CONTENTS

If *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for loss and damage to *your contents* or *contents* for which *you* are legally liable resulting from an insured event occurring at the *insured address* shown on *your* Certificate of Insurance during the period of insurance including to:

- bicycles and their accessories;
- carpets (whether fixed or not) or rugs;
- clothing and personal effects;
- fixtures or fittings in a residential flat, home unit, townhouse or villa that is owned or occupied by *you* and that does not form part of a *home* for insurance purposes;
- furniture and furnishings in *your home* office;
- furniture, antique furniture and furnishings;
- household electrical appliances and light fittings that are not permanently wired to an electricity supply;
- internal blinds, shutters and curtains;
- mobile dishwashers that are not fixed or plumbed in;
- e-bikes, e-scooters, motorbikes, motorised scooters, motorised trikes, trail bikes, mini-bikes, quad bikes, motorised go-karts and all-terrain vehicles up to 250cc that do not require registration or compulsory third-party insurance;
- motorised golf buggies or golf karts that do not require registration or compulsory third-party insurance;
- personal medical aids and mobility equipment, dentures, hearing aids, prescription glasses, walking sticks and crutches;
- potted plants;
- remote-controlled models or toy aircraft, toy motor vehicles and toy watercraft;
- ride-on mowers and similar equipment that do not require registration or compulsory third-party insurance;
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis;
- unfixed freestanding above-ground pools, unfixed freestanding spas and their pump motors, filters and any attachments that fit into the filters;
- weapons, firearms and/or dangerous weapons registered and stored in accordance with all applicable state and federal legislation; and
- wheelchairs, *motorised wheelchairs* and *mobility scooters*.

IF CONTENTS ARE INSURED IN A PROPERTY IN WHICH YOU ARE A TENANT OR LOT OWNER OF A STRATA TITLE SCHEME:

***Contents* also includes any items that are permanently attached to the *insured address* and that *you* own and that are not covered by a strata title property including:**

- lino;
- *floating floors*;
- air conditioners and spas for the sole use of the owner or occupier; and
- fixtures owned by *you* as a *tenant* that are removable.

WHAT IS NOT INSURED AS CONTENTS

The following items are not insured as *contents* or landlord's *contents* under this insurance cover:

- anything defined as *home*, but *we* will cover *your contents* that are insured in a property that is not a unit and in which *you* are a *tenant*;
- aircraft, *watercraft*, outboard motors or any of their spare parts or accessories other than remote-controlled models, toy aircraft or toy watercraft;
- bullion, nuggets, precious metal, unset precious or semi-precious gems unless they are used as or form part of jewellery;
- coupons, travel tickets, gift cards or pre-paid tickets of any kind;
- cryptocurrency;
- *farm contents*;
- lawns (natural or artificial), trees, plants, shrubs or hedges in the ground;
- medical and mobility equipment used for any *business* activity;
- motor vehicles, caravans, mobile homes, trailers, tractors (other than remote-controlled model or toy motor vehicles) or any attached accessories;
- pets, domestic animals or livestock;
- shares, securities, bonds or negotiable instruments;
- *stock* or materials in trade;
- unfixed *home* building materials or uninstalled *home* fittings;
- unlicensed, unregistered or illegally possessed firearms; and
- used or applied chemicals, fertilisers or pesticides.

LIMITS FOR CONTENTS COVER

***You* may wish to specify certain *contents* that *you* believe have a replacement value greater than the limits stated below for loss and damage:**

- in *your home* and referred to in *your* Certificate of Insurance as *specified contents in the home*;
- away from *your home* anywhere in Australia or New Zealand and referred to in *your* Certificate of Insurance as *specified contents away from the home*.

The maximum *we* will pay for any one claim arising from an insured event or *accidental damage contents* claim unless stated elsewhere in this PDS, is the sum insured shown on *your* Certificate of Insurance or:

Antiques, art and curios – up to $10,000 for each item or *set* of antiques, paintings, pictures, works of art or curios but not more than $50,000 for any one event. This limit does not apply to antique furniture, antique jewellery or antique watches.

Bicycles, e-bikes, e-scooters, scooters – up to $2,000 for any bicycle, e-bike, e-scooter or scooter including its accessories (not cycling clothing), but not more than $10,000 for any one event.

Cameras – up to $5,000 for any one event for all cameras, video cameras and photographic accessories.

Car parts – up to $500 for any one event for unattached accessories, spare parts or keys for vehicles, caravans, *watercraft* or trailers. Theft of these items is only covered if they are in the *home* and the theft results from violent and forcible entry into the *home*.

Cash – up to $1,000 for any one event including smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps at their face or issued value.

CDs, DVDs and digital media files – up to $5,000 for any one event including all CDs, DVDs, records, audiotapes, videotapes or legally obtained digital music or movie files purchased online (for example, via the iTunes Store).

***Collections*, *sets* and memorabilia** – up to $10,000 for any one event, including stamps, stamp *collections*, collectors' pins, medals and currency no longer in circulation. This limit does not include current cash or currency.

Computers and *home* office equipment – up to $10,000 for any one event for all computer equipment, photocopiers, fax machines and *home* office equipment that *you* own or for which *you* are legally liable.

Computer software – up to $10,000 for any one event for all legally obtained computer software or electronic game software.

Contents* in the *open air – (including whilst in or on a motor vehicle parked within the boundaries of the *home*) up to $3,000 for any one event (refer to Insured Events on pages 32-47 and the definition of Contents in the Open Air on pages 32-33).

Credit card or ATM cover – up to $1,000 for any one event.

Pot plants – up to $1,000 for any one event.

Jewellery or fur – up to $5,000 for any piece or *set* of jewellery, a watch or any fur but not more than $10,000 for any one event.

Rugs – up to $2,000 for each hand-woven carpet or rug but not more than $10,000 for any one event.

Spoilage of refrigerated food, frozen food and medicines – up to $750 for any one event with no *excess* if the loss is a direct result of a bushfire, cyclone or *flood*.

Tools of trade – up to $2,500 per item up to a maximum of $10,000 for any one event for *tools of trade*, including medical, dental or health care equipment. This does not apply to computers and *home* office equipment.

Unfixed building materials – up to $1,000 for any one event.

If *you* have paid for Optional Extra – *unspecified contents away from the home* and this is shown on *your* Certificate of Insurance, *we* will pay the higher limit shown on *your* Certificate of Insurance for *contents* located anywhere in Australia or New Zealand including at the *insured address*.

If it is not possible to repair, rebuild or replace *your contents*, *we* will pay *you* a cash sum up to the sum insured or *policy* limit less any applicable *excess*.

YOUR CONTENTS SUM INSURED

Your contents sum insured is the amount *you* choose to cover *your contents*. It is important that *you* choose a *contents* sum insured that is sufficient to cover the likely cost to replace *your contents as new* if they are totally destroyed by an insured event such as a fire.

You can ask *us* to change *your contents* sum insured at any time. It remains *your* responsibility to regularly review *your* sum insured to make sure it provides the right amount of cover for *your contents*.

Automatic reinstatement of *your contents* sum insured

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

Increases to *your contents* sum insured at renewal

We show *your contents* sum insured on each Certificate of Insurance *we* issue.

If *we* send *you* an offer to renew *your policy*, *we* will automatically increase the *contents* sum insured by the *uplift rate* to protect *your* sum insured against the effects of increasing costs.

However, the automatic increase *we* offer is not a representation by *us* that *your contents* sum insured is adequate to fully cover the loss and damage to *your contents*.

Even though *we* automatically offer *you* that increase in cover, *you* do not have to accept it. *You* can ask *us* to increase or decrease *your contents* sum insured at any time.

Decreasing *your contents* sum insured

It is important that *you* choose a *contents* sum insured that is sufficient to cover the likely cost to replace all *your contents as new* if it is totally destroyed by an insured event such as fire.

INSURED EVENTS - WHAT YOU ARE COVERED FOR

If *home* and/or *contents* is shown on *your* Certificate of Insurance, *we* will cover *your home* and *contents* for the following insured events.

ADDITIONAL UTILITY CHARGES

The increased cost of metered electricity, gas or water which are incurred as a result of damage covered under the *policy*.

- The maximum *we* will cover *you* for this benefit is up to $2,000 for any one event.

BURGLARY, THEFT OR ATTEMPTED THEFT

Any loss and damage caused as a result of burglary, theft or attempted theft. But, *we* will not cover *you* for any loss or damage caused by:

- theft or attempted theft by *you* or any person who permanently or temporarily resides in the *home*;
- theft or attempted theft by a person who, without the use of violence or *forced entry*, entered *your home* with *your* expressed or implied consent, including a boarder, a member of *your family* or a *tenant*;
- theft without the use of violence or force where entry was gained from a common area of a multiple occupancy residence such as a flat, boarding house, hostel, unit, townhouse or motel.

CLEAN-UP FOLLOWING DEATH

Any clean-up of loss and damage caused as a result of death whether natural, suicide or murder.

The maximum *we* will pay for any clean-up of loss and damage as a result of death is $20,000 for any one event.

CONTENTS IN THE OPEN AIR

If *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for loss and damage caused by an insured event while *your contents* are:

- in the *open air* at the *home*;
- in or on a motor vehicle parked within the boundaries of the *home*.

But, *we* will not cover *you* for any loss or damage to *your contents*:

- caused by theft or attempted theft by *you* or by a person who permanently or temporarily resides in the *home*;
- caused by theft without the use of violence or force from a common area, garage or storage area of a multiple occupancy residence such as a flat, boarding house, hostel, unit, townhouse or motel;
- from a locked or unlocked motor vehicle parked in a common area of a multiple occupancy residence such as a flat, boarding house, hostel, unit, townhouse or motel.

The maximum sum for which *we* will cover *you* for *contents* in the *open air* is $3,000 for any one event.

CREDIT CARD OR ATM CARD COVER

***We* will cover *you* for the theft of *your* money or *your* financial liability if:**

- *contents* is shown on *your* Certificate of Insurance; and
- *your* credit or ATM card is lost or stolen anywhere in Australia; and
- someone other than *you*, a member of *your family* or someone who permanently or temporarily resides in *your home* uses *your* card/s without *your* expressed or implied consent to withdraw money from a linked bank account or to buy goods for which *you* are financially liable.

But, *we* will not cover *you* for any loss or damage if:

- the person using *your* credit or ATM card obtained *your* PIN or personal identification details by whatever means;
- *you* did not notify *your* financial institution or credit provider of the loss of *your* credit or ATM card within 24 hours of *you* first discovering it was lost or stolen;
- *your* financial institution or credit provider has agreed to refund *you* any loss of credit or financial liability;
- *you* breached the terms and conditions under which the credit or ATM card was issued by the financial institution.

The maximum *we* will cover *you* for a lost or stolen credit or ATM card is $1,000 for any one event.

CYCLONE, STORM AND WATER RUNOFF

Any loss and damage caused by a cyclone, storm or *water runoff*.

But, *we* will not cover *you* for any loss or damage contributed to or caused:

- by the action or movement of the sea unless the loss or damage was caused by a rise in sea level resulting from a cyclone or other intense storm;
- by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement other than loss and damage caused directly by a landslide or subsidence that occurs within 72 hours of and as a direct result of a storm;
- by a storm that occurs within the first 72 hours of this *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or
  - *you* have just purchased the *home*.

- by rain, hail or wind entering *your home* as a result of a defect, structural or design fault, wear and tear or a process of gradual deterioration of which *you* were aware or should have been aware and did not take any or any adequate steps to repair or replace before the further loss and damage occurred;
- by underground (hydrostatic) water pressure, such as swimming pool movement;
- to a path, *driveway*, garden, paving, gate or fence that was not structurally sound or in *good condition* at the time of the loss and of which *you* were aware or should have been aware and did not take any or any adequate steps to repair or remedy before the further loss and damage occurred;
- to a sea wall;
- to a sporting surface or court; or
- to an unsealed path or a *driveway* constructed from gravel or other loose material.

The maximum *we* will pay for any loss and damage to paths, *driveways*, gardens or paving is 10% of the *home* sum insured for any one event unless stated elsewhere in this PDS.

DAMAGE BY AN ANIMAL

Any loss and damage caused to *your home* by an animal at the *insured address*.

But, *we* will not cover *you* for any loss or damage caused by:

- an animal pecking, biting, clawing, scratching, tearing or chewing any part of *your home* or *contents* or caused by their urine or excrement unless the loss and damage is caused by an animal (other than an insect, vermin or rodent) that becomes accidentally trapped inside *your home* or unit and that does not belong to *you* or anyone who permanently or temporarily resides at the *insured address*;
- a domestic pet in *your* permanent or temporary care or that is owned or kept by *you* or a person who permanently or temporarily resides in the *home*;
- a domestic pet that entered *your home* with *your* consent or from a person who permanently or temporarily resides with *you*;
- an insect, vermin or rodent, but *we* will cover the damage they cause if the damage is covered under the following insured events:
  - fire; or
  - escape of liquid.

EARTHQUAKE OR TSUNAMI

Any loss and damage as a result of an earthquake or tsunami.

But, *we* will not cover *you* for any loss or damage caused:

- by the action or movement of the sea (neither a storm surge nor a tsunami is considered an action or movement of the sea; for more details see pages 33 and 45);
- by an earthquake or tsunami that occurs within the first 72 hours of this *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or
  - *you* have just purchased the *home*.
- by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement other than loss and damage caused directly by a landslide or subsidence that occurs within 72 hours of and as a direct result of an earthquake or tsunami; or
- by a structural or design fault of which *you* were aware or should have been aware.

EMERGENCY REPAIRS

If an event occurs that may give rise to a claim under *your home* cover, *we* will cover the reasonable costs of emergency repairs to prevent further loss, damage or liability.

The maximum *we* will cover *you* for emergency repairs is $5,000 in addition to the sum insured unless otherwise agreed.

ESCAPE OF WATER OR LIQUID

Important information: *We* will cover *you* for the resultant damage as a result of sudden bursting of a pipe from a shower cubicle or open shower area, but not loss or damage to a shower floor, shower base, shower cubicle or open shower area.

Any loss and damage caused by sudden bursting, *leaking*, discharging or overflowing of water or any other liquid from:

- a drain, fixed pipe or any plumbing apparatus fixed to a pipe;
- a fixed bath, sink, basin or toilet in the *home*;
- a fixed heating or cooling system;
- a refrigerator, freezer, dishwasher or washing machine;
- a roof gutter, guttering or *rainwater* downpipe, drainage or sewage system;
- a swimming pool or spa at the *home* whether fixed or portable;
- a waterbed in the *home*;
- a water main, water supply pipe or fire hydrant located at or near the *home*;
- a water tank, hot water tank, septic tank or fish tank at the *home*.

But, *we* will not cover *you* for any loss or damage caused:

- to a shower floor, shower base, shower cubicle or open shower area caused by the escape of liquid from any means;
- to a sea wall;
- to the pipe or item that was the cause of the escape of liquid;
- by a gradual process of deterioration, of which *you* were aware or should have been aware and in respect of which *you* did not take any or any adequate steps to repair or replace the damaged item before the loss and damage occurred, such as corrosion, dripping, fading, *leaking*, mildew, mould, overflowing, rot, rising damp, rust, splashing and wear and tear;
- by any broken, worn or aged tiles or grouting affixed to a wall or floor of which *you* were aware or should have been aware and in respect of which *you* did not take any

or any adequate steps to repair or replace the damaged item before the loss and damage occurred;

- by water *leaking* from/through a glass screen or door;
- by a hose, watering or irrigation system or agricultural pipes;
- by liquids escaping from a portable container, such as a plant pot, vase, terrarium, fishbowl, beverage container, saucepan, bucket or watering can;
- by underground (hydrostatic) water, such as swimming pool movement;
- if the water-damaged area of *your home* that has been repaired or replaced before *we* inspect the cause of the *leak* unless it is repaired/replaced to prevent further loss, damage or liability;
- by *leaks* that have not caused any permanent damage to *your home*.

EXPLORATORY COSTS OF A LEAK

If *home* is shown on *your* Certificate of Insurance, *we* will also pay for any reasonable exploratory costs to locate the vicinity of source, or the approximate location of the source of the *leak* provided that:

- the source of the *leak* is unknown; and
- the *leak* is causing or has caused damage to the *home* or *contents*.

We will also cover:

- the repair of any damage caused in the course of attempting to locate the source of the *leak*.

EXPLOSION

Any loss and damage caused by an explosion.

But, *we* will not cover *you* for any loss or damage caused:

- by nuclear or biological devices; or
- to any tank or container that exploded.

FATAL INJURY COMPENSATION

If *home* or *contents* is shown on *your* Certificate of Insurance and *you* or any person who permanently resides with *you* suffers a fatal injury as a result of an insured event at the *home*, *we* will pay the sum of $10,000 for each deceased person if:

- *your* claim for an insured event is payable for loss or damage to *your home* or *contents* resulting from the event.

We will pay the sum of $10,000 for each deceased person for any one event.

FIRE (INCLUDING BUSHFIRE)

Any loss and damage caused by fire, including bushfire.

But, *we* will not cover *you* for any loss or damage caused:

- by a bushfire that occurs within the first 72 hours of the *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or
  - *you* have just purchased the *home*.
- by scorching or heat damage where there has been no identified source of fire ignition;
- by cigarette/cigar marks or scorching;
- to floor coverings from an open fire, combustion heater, pot belly stove or stove;
- by any electrical breakdown or short-circuit, but *we* will pay for any resulting fire damage.

FIRE EXTINGUISHING

Reasonable costs incurred in extinguishing a fire at or in the vicinity of the property insured or threatening to involve the property insured, or for preventing or minimising damage to the property insured by fire.

This includes damage to gain access and the cost of replenishment of firefighting equipment and charges incurred for shutting off the supply of water or other substances following accidental discharge from any fire protective equipment.

We will also cover *you* for the reasonable cost to remove any fire retardant used to extinguish a fire.

FLOOD AND WATER RUNOFF

Any loss and damage caused by *flood* or *water runoff*.

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

- a lake, river, creek or other natural watercourse regardless of whether it has been altered or modified;
- a reservoir, canal or dam.

Water runoff means water that enters *your home* as a result of running off or overflowing from any origin or cause.

But, *we* will not cover *you* for any loss or damage caused:

- by deliberate or malicious damage to or destruction of a reservoir or dam or any looting or rioting following those incidents;
- by a *flood* that occurs within the first 72 hours of this *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or
  - *you* have just purchased the *home*.
- by any underground (hydrostatic) water or pressure;
- to a path, *driveway*, garden, paving, gate or fence that was not structurally sound or in *good condition* and of which *you* were aware or should have been aware

but was not repaired before the loss and damage occurred and which caused or contributed to the loss and damage;

- to a sea wall;
- to a sporting surface or court;
- to an unsealed path or *driveway* constructed from gravel or other loose material.

The maximum *we* will pay for any loss and damage to a path, *driveway*, garden, paving, gate or fence is 10% of the *home* sum insured for any one event.

GARDEN AND PLANTS

If *home* is shown on *your* Certificate of Insurance and *your* claim results from an insured event, *we* will pay for the cost to repair or replace trees, shrubs, plants, hedges or garden beds at *your home* that are damaged as a result of the same insured event.

But, *we* will not cover *you* for any loss and damage to lawns, grass or pot plants.

We will pay the replacement cost of trees, shrubs, plants, hedges or garden beds with similar ones but they may not be the same maturity.

The maximum *we* will cover *you* for damage to *your* garden and plants is $1,000 for any one event.

GLASS

If *home* is shown on *your* Certificate of Insurance, *we* will pay for the reasonable cost to repair or replace:

- fixed glass that forms part of the *home* including windows that are accidentally broken; or
- a fixed sink, basin, bath or toilet in the *home* that is accidentally broken.

But, *we* will not cover *you* for:

- the cost to repair scratches or cracks that do not extend through the entire thickness of the item;
- any damage caused to glass in a glasshouse or greenhouse;
- the cost to repair or replace tiles or tiled fixtures forming part of the *home*;
- any damage caused to toilet seats;
- any damage caused to glass that forms part of a stove, heater, oven or cooktop as a result of the direct application of heat.

If *contents* is shown on *your* Certificate of Insurance, *we* will pay for the reasonable cost to repair or replace any glass that is accidentally broken or damaged and that:

- forms part of *your* furniture;
- forms part of a picture, painting, print or mirror designed to be hung from a wall or freestanding;
- forms part of an aquarium.

But, *we* will not cover *you* for:

- the cost to repair scratches or cracks that do not extend through the entire thickness of the item;
- the cost to repair or replace a picture tube or the screen of a television or visual display unit;
- the cost to repair or replace any glass that forms part of a radio, clock, vase, ornament, lamp or photograph frame.

IMPACT

Any loss and damage caused at the *home* that results from an impact from:

- a falling tree or branch including the cost of removing the tree or branch;
- a motor vehicle, trailer, caravan or *watercraft*;
- *debris* falling from the air, space, an aircraft, rocket, satellite or drone;
- a satellite dish, television or radio aerial or power pole.

But, *we* will not cover *you* for any loss or damage at the *home* caused:

- to a *driveway*, garage floor, carport floor, path, paving or underground service by a motor vehicle, crane or earthmoving equipment;
- by lopping or felling trees;
- by the roots of trees, plants, hedges or shrubs;
- for the cost of removal of tree stumps or roots still in the ground.

If *contents* is shown on *your* Certificate of Insurance, *we* will also cover *you* for any loss and damage to *your contents* caused by a ceiling collapse.

But, *we* will not cover *you* for any loss or damage caused:

- by a ceiling collapse that *you* or a reasonable person should have expected but did not take any or took inadequate steps to prevent or avoid before the loss or damage occurred to *your contents*.

LIGHTNING

Any loss and damage caused by lightning including damage resulting from a power surge following a lightning strike.

But, *we* will not cover *you* for any loss or damage:

- where the Australian Government Bureau of Meteorology has no record of lightning in *your* area at the time of the loss or damage; and
- without written confirmation from a qualified repairer stating the power surge was caused by lightning;
- caused by a power surge or fluctuation created by trees or objects falling onto power lines not located within the boundary of the *insured address*;
- if there is no evidence that lightning directly caused the loss and damage.

MALICIOUS DAMAGE, INTENTIONAL DAMAGE OR DAMAGE BY VANDALS

Any loss and damage caused by malicious damage, intentional damage or damage by vandals.

But, *we* will not cover *you* for any loss or damage caused:

- by *you* or any person who permanently or temporarily resides in the *home*;
- by a person who entered *your home* with *your* expressed or implied consent or that of any person who permanently or temporarily resides in the *home*.

MATCHING REPAIRS

If *home* or *contents* is shown on *your* Certificate of Insurance and *we* have agreed to pay *your* claim for an insured event, *we* will also pay the costs to replace or match *your* undamaged property to create a uniform appearance to the room and adjacent hallway or entry when *we* repair *your* damaged property.

The maximum *we* will pay for matching repairs is $1,000 for any one event.

MITIGATION IMPROVEMENTS (BUSHFIRE, CYCLONE AND FLOOD)

If *home* is shown on *your* Certificate of Insurance, *we* will cover *you* for any reasonable cost to purchase and install mitigation improvements to reduce the risk of bushfire, cyclone or *flood* damage being caused to *your home*, such as a sprinkler system, gutter guards, window protection, roller-door bracing, roof improvements, shed anchoring, *flood* barriers, *flood*-resistant doors and windows and anti-backflow valves if all the following conditions apply:

- *your* claim results from an insured event that has caused loss and damage that exceeds 80% of *your home* sum insured; and
- *we* authorise or arrange repairs to *your home*; and
- *you* have advised *us* and obtained *our* agreement to purchase or install the relevant mitigation improvements prior to doing so.

The maximum *we* will cover *you* for mitigation improvements is $10,000 for any one event. This amount is in addition to the sum insured of *your home*.

MORTGAGE DISCHARGE COSTS

If *home* is shown on *your* Certificate of Insurance and *your* claim results from an insured event, *we* will also pay the reasonable administrative and legal costs to:

- discharge *your* mortgage; and
- remove the mortgage from the land title register relating to *your home*.

But, *we* will not cover *you* for any penalty interest rate charge or early loan repayment charge imposed by a mortgagee, financier or credit provider.

The maximum *we* will cover *you* for mortgage discharge costs is $1,500 for any one event.

MOTOR BURNOUT

If *home* or *contents* is shown on *your* Certificate of Insurance and a household electric motor burns out or fuses during the period of insurance, *we* will cover *you* for the reasonable cost to:

- repair or replace the damaged motor;
- repair or replace the sealed unit in which the electric motor was located, such as a sealed refrigeration or air-conditioning unit;
- re-gas a refrigeration or air-conditioning unit;
- replace switches, capacitors, condensers, bearings and fixed seals that form part of the electric motor.

If *we* are not able to repair or replace the motor or sealed unit, *we* will cover *you* for the reasonable cost of replacing the electric motor or sealed unit with an equivalent and compliant motor or unit.

But, *we* will not cover *you* for:

- any loss or damage caused by the burnout of an electric motor or an electric motor located within a sealed unit if it was more than 15 years old from its date of manufacture;
- any amount recoverable by *you* under a guarantee or warranty applying to the electric motor or sealed unit;
- removal and re-installation of an electric motor forming part of a submersible pump;
- any loss or damage to a radio, television, computer, printed circuit board, electronic component, video, sound or recording system or amplifying or electronic equipment;
- any loss or damage caused to a motor used in connection with a *business* or *your* occupation;
- the cost to replace an appliance if its electric motor or sealed unit cannot be repaired or replaced.

MOVING TO A NEW ADDRESS

If *contents* is shown on *your* Certificate of Insurance and *you* are moving to a new address in Australia, *we* will cover *your contents* while they are being transported to *your* new address for any loss and damage caused by:

- fire;
- a collision; or
- the vehicle carrying *your contents* overturning while in transit.

When *you* are moving to a new *home we* will cover *your contents* at *your* new address and at *your* old address for a maximum of 14 days from the date *you* began to move, provided *we* have agreed to insure *your* new address.

PARAPLEGIA OR QUADRIPLEGIA ASSISTANCE

If *home* or *contents* is shown on *your* Certificate of Insurance, *we* will pay *you* the reasonable and necessary costs of performing modifications to *your home* to enable *you* to continue to live in the *home* or to assist *you* to relocate to a new residence (if required) if:

- *you* became injured as a direct result of an insured event occurring at the *home*; and
- the injury resulted in permanent *paraplegia* or *quadriplegia*.

The maximum *we* will cover *you* for *paraplegia* or *quadriplegia* assistance is $20,000 for any one event.

POWER SURGE

Any loss or damage caused by a power surge or fluctuation caused by;

- lightning (see page 39 for full details);
- trees or objects falling onto powerlines located within the boundary of the *insured address*;
- an electricity supplier deliberately shutting off or restricting the electricity to *your home* in the interest of public safety; or
- *you* have chosen *accidental damage* to *your home* and this is shown on *your* Certificate of Insurance (see *Accidental Damage* to *your home* page 47); and/or
- *you* have chosen *accidental damage* to *your contents* and is shown on *your* Certificate of Insurance (see *Accidental Damage* to *your contents* page 48).

But, *we* will not cover a power surge or fluctuation caused by;

- trees or objects falling on powerlines located away from *your* address.

PURCHASER'S INTEREST

We will cover any purchaser's interest in *your* property insured under and in accordance with the terms and conditions of this section of the *policy* (subject to the provisions of the Insurance Contracts Act 1984) when the purchaser has entered into a binding agreement to buy part of or all of *your* property insured.

REBUILD COSTS

If *home* is shown on *your* Certificate of Insurance and *your home* has been damaged as a result of an insured event or applicable optional cover event that *we* have accepted, *we* will cover *you* for the reasonable cost of:

- performing a property survey:
- any design work to repair *your home*;
- any related legal work required to repair *your home*;
- complying with any applicable government laws or by-laws introduced after the *home* was originally built or altered.

But, *we* will not cover *you* for any costs to comply with any government laws or by-laws that relate to any part of the *home* that was not damaged by the insured event.

The maximum *we* will cover you for rebuild costs for *your home* is 10% of the sum insured. This amount is in addition to the sum insured of *your home*.

REMOVAL OF DEBRIS

If *home* is shown on *your* Certificate of Insurance and *your home* has been damaged as a result of an insured event or applicable optional cover event that *we* have accepted, *we* will cover *you* for the reasonable cost of:

- demolition;
- removal of *home debris* including asbestos from the damaged or destroyed part of the *home*;
- removal of fallen trees or branches that have caused damage to *your home*;
- removal of fallen trees or branches that have not caused damage to *your home* but have fallen inside the boundaries of the *insured address* up to $1,000;
- removal of mud and *debris* out of swimming pools and spas including the replacement and storage of water;
- removal of dirt, mud, earth, soil, pebbles, rocks and gravel to an area required to safely repair *your home*.

But *we* will not cover *you* for any loss or damage:

- caused by tree lopping, pruning or felling by *you* or done with *your* consent;
- for the cost of removing the stump;
- for the removal of dirt, mud, earth, soil, pebbles, rocks, gravel to an area that is not required to be moved to safely repair *your home*.

The maximum *we* will cover *you* for the removal of *debris* cost is 10% of the *home* sum insured for any one event. This amount is in addition to the sum insured for *your home*.

If *contents* is shown on *your* Certificate of Insurance and *your contents* has been damaged as a result of an insured event or applicable optional cover event that *we* have accepted, *we* will cover *you* for the reasonable cost of;

- removing damaged *contents*.

The maximum *we* will cover *you* for the removal of damaged *contents* is 10% of the sum insured. This amount is in addition to the sum insured of *your contents*.

REPLACEMENT OF LOCKS

If *home* or *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for the reasonable cost to re-barrel or replace any *home* locks or change any house key codes if:

- a key for an external door to *your home* is lost or stolen anywhere in Australia;
- a key was stolen and *you* have reported the theft to the police and have provided *us* with a copy of the crime report number;
- a key or anything attached to a key that recorded *your* address or any other identifying information is lost or stolen anywhere in Australia.

The maximum *we* will cover *you* for the replacement of locks is $1,000 for any one event, no *excess* will apply.

RIOT OR CIVIL COMMOTION

If *home* or *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for any loss or damage caused by a riot or civil commotion.

But, *we* will not cover *you* for any loss or damage caused:

- by a boarder or *tenant* who resides in the *home*;
- by any nuclear, ballistic or biological device;
- by any person who entered *your home* with *your* expressed or implied consent or that of any person who permanently or temporarily resides in the *home*.

SPOILAGE OF FOOD AND MEDICATION

If *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for any loss and damage to any refrigerated food or medications that have spoiled inside a refrigerator or freezer as a result of:

- the burnout of an electric motor or an electric motor in a sealed unit that is not more than 15 years old from its date of manufacture;
- the accidental breakdown or failure of a refrigerator or freezer;
- the failure of a commercial electricity supply to the refrigerator or freezer; or
- an insured event.

But, *we* will not cover *you* for any loss or damage caused:

- by the burnout of an electric motor that is more than 15 years old from the date of its manufacture;
- by an electricity supplier deliberately shutting off or restricting the electricity supply to *your home* unless in the interest of public safety;
- by an industrial strike that causes the electricity supply to *your home* to be cut off;
- by the power to a refrigerator or freezer being accidentally switched off or disconnected (excluding as a result of the activation of a safety switch);
- to a refrigerator or freezer by spoiled food or medication (e.g. stain or odour).

We will pay *you* the reasonable costs to replace *your* damaged items.

The maximum *we* will cover *you* for spoilage of food and medication is $750 for any one event.

No *excess* will apply if the spoilage of food or medication was caused as a direct result of a bushfire, cyclone or *flood*.

STORM SURGE

If *home* or *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for any loss and damage caused by a rise in the sea level resulting from a cyclone or other intense storm.

But, *we* will not cover *you* for any loss or damage caused:

- by a storm that occurs within the first 72 hours of this *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or
  - *you* have just purchased the *home*.
- by underground (hydrostatic) water or pressure;
- to a path, *driveway*, garden, paving, gate or fence that was not in a structurally sound or *good condition* and of which *you* were aware or should have been aware and did not take any or any adequate steps to repair or remedy before the further loss and damage occurred;
- to a sea wall;
- to a sporting surface or court;
- to an unsealed path or *driveway* constructed from gravel or other loose materials.

The maximum *we* will pay for any loss and damage to a path, *driveway*, garden or paving is 10% of the *home* sum insured for any one event.

SUPPLEMENTARY LIVING EXPENSES

If *home* is shown on *your* Certificate of Insurance and an insured event has resulted in the *home* becoming *unliveable*, *we* will cover *you* for the reasonable increase in *your* normal living expenses that is necessary to maintain *your* standard of living at the date of the insured event.

We agree to provide this cover only:

- for the reasonable period it should take to make *your home* liveable; or
- until *you* are permanently relocated.

But, *we* will not cover *you* for any supplementary living expenses that are covered under any additional benefit or optional cover *you* may have under this *policy*.

The maximum *we* will cover *you* for supplementary living expenses is $10,000 for any one event.

TEMPORARY ACCOMMODATION

If *home* or *contents* is shown on *your* Certificate of Insurance and they are damaged by an insured event and *your home* is unfit to live in as a result of the loss or damage, *we* will cover *you* for the reasonable cost:

- of temporary accommodation that *you* necessarily incur calculated on the basis of similar accommodation located in the vicinity of the insured property location;
- until the *home* or *contents* are replaced or repaired; or
- until the *home* is fit to live in.

***We* will also pay for:**

- assistance with a bond payment for temporary accommodation if required, however, any amount *we* pay in bond is recoverable by *us*. *We* may deduct this amount from any payable to *you*;
- utility connection costs such as water, electricity or gas at the temporary accommodation;
- relocation costs of moving *your contents* to and from the temporary accommodation.

If applicable, break fees associated with early termination of the lease or *rental agreement* for *your* temporary accommodation if *you* are able to return *home* before the term of the lease or *rental agreement* ends.

We agree to pay this benefit in addition to the sum insured for the *home* or *contents*.

We will cover *you* for temporary accommodation for up to 18 months to a maximum of 10% of the total sum insured for any one event.

If *you* choose to stay with *family* or friends while *your home* is unfit to live in, *we* will cover *you* for $500 per week, unless otherwise agreed up to 18 months to a maximum 10% of the total sum insured for any one event.

The maximum *we* will cover *you* for loss of rent and/or temporary accommodation is 10% in total of the *home* sum insured for any one event.

We will also pay for temporary accommodation for *your* domestic dog or cat in a commercial boarding establishment up to $2,000 in total.

TEMPORARY REMOVAL OF CONTENTS

If *contents* is shown on *your* Certificate of Insurance and *you* are temporarily residing at another location in Australia, *we* will cover *your contents* for any loss and damage at that location for a period of up to 90 days (or longer if *we* agree in writing).

TEMPORARY STORAGE OF UNDAMAGED CONTENTS

If *contents* is shown on *your* Certificate of Insurance and they are damaged by an insured event and *we* agree that *your home* is unfit to live in as a result of that insured event, *we* will cover *you* for:

- the reasonable cost to remove and store *your contents* until *you* find another residence to live in permanently or *your home* is fit to live in whichever occurs first; and
- the cost to return *your contents* from storage to *your home*.

But, *we* will not cover *you* for any loss or damage caused to:

- cash, gift cards, cheques, gift vouchers, cards or travellers' cheques;
- jewellery or watches;
- gems or precious metals in any form;
- any *contents* that are excluded under this *policy*.

The maximum *we* will cover *you* for the temporary storage of undamaged *contents* is up to 18 months and to a maximum of 10% of the *contents* sum insured for any one event.

UNFIXED BUILDING MATERIALS

If *home* is shown on *your* Certificate of Insurance, *we* will cover *you* for loss and damage to any unfixed *home* building materials or uninstalled *home* fittings located at the *insured address*.

The maximum *we* will cover *you* for unfixed building materials or uninstalled *home* fittings is $1,000 for any one event.

VISITORS' CONTENTS

If *contents* is shown on *your* Certificate of Insurance and *we* agree to pay *your* claim for an insured event, *we* will also pay the costs to replace *your* visitors' *contents* that have suffered loss and damage while they were in *your home*.

If *your* visitors' *contents* were insured by another policy that covers their loss or damage for the insured event, *we* are entitled to reduce *our* obligation to replace *your* visitors' *contents* by any sum that *your* visitors receive from the other insurer.

The maximum *we* will cover *you* for visitors' *contents* is $1,000 for any one event.

OPTIONAL EXTRAS

ACCIDENTAL DAMAGE TO THE HOME

If *accidental damage* to the *home* is shown on *your* Certificate of Insurance, *we* will cover *you* for any loss and damage to *your home* that resulted from an event unintended and unexpected by *you* including:

- any loss and damage caused or contributed to by a power surge.

But, *we* will not cover *you* for:

- any general exclusion referred to on pages 59-63;
- any specific exclusion that applies to an insured event caused by the *accidental damage* unless stated otherwise;
- any item that *we* do not cover as part of *your home* (and referred to on page 25);
- *accidental damage* to *your home if* it has been rented to another person;
- *accidental damage* to a freestanding wall, *retaining wall* or sea wall;

- *accidental damage* to a swimming pool, outdoor spa or related equipment including covers and liners;
- *accidental damage* caused by:
  - minor dents, scratches or chips to walls, floors and furniture;
  - scorching, burning or melting caused by a cigarette, a cigar, a pipe, tobacco, ash or any other substance designed to be burned, heated or ignited.
- any loss or damage that occurs while *your home* is being renovated;
- any loss or damage that occurs after the first 90 days of *your home* being *unoccupied* unless *we* have agreed and shown on *your* Certificate of Insurance;
- any loss or damage caused by the mechanical, electrical or electronic breakdown of an item unless the breakdown or failure is covered under motor burnout cover or by a power surge.

The maximum *we* will pay for any one claim arising from an insured event or *accidental damage home* claim unless otherwise stated in this PDS is the sum insured shown on *your* Certificate of Insurance or the limits referred to on pages 26-27.

ACCIDENTAL DAMAGE TO CONTENTS

If *accidental damage* to *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* for any loss and damage to *your contents* at the *insured address* that resulted from an event that was unintended and unexpected by *you* or by anyone who permanently or temporarily resides at the *home* including:

- any loss and damage caused or contributed to by a power surge.

But, *we* will not cover *you* for:

- any general exclusions referred to on pages 59-63;
- any specific exclusion that applies to an insured event that causes the *accidental damage* unless stated otherwise;
- any item that *we* do not cover as *your contents* (see pages 28-29);
- any *accidental damage* in the following situations:
  - handheld glass, glassware or items made of china that are cracked, chipped or broken while being used;
  - minor dents, scratches or chips, including to walls, floors and furniture;
  - scorching, burning or melting caused by a cigarette, a cigar, a pipe, tobacco, ash or any other substance designed to be burned, heated or ignited.
- any *accidental damage* to a swimming pool, outdoor spa or related equipment including covers and liners;
- any loss or damage that occurs while renovating *your home*;
- any loss or damage that occurs after the first 90 days of *your home* being *unoccupied* unless *we* have agreed and shown on *your* Certificate of Insurance;
- any mechanical, electrical or electronic breakdown of an item unless the breakdown or failure is covered under motor burnout cover;
- e-bikes, e-scooters, motorbikes, trail bikes, mini-bikes, quad bikes, all-terrain vehicles, trikes, motorised go-karts, motorised golf karts or motorised scooters.

The maximum *we* will pay for any one claim arising from an insured event or *accidental damage contents* claim unless otherwise stated in this PDS is the sum insured shown on *your* Certificate of Insurance or the limits referred to on pages 30-31.

SPECIFIED CONTENTS IN THE HOME

If *specified contents in the home* is shown on *your* Certificate of Insurance, *we* will cover *you* for loss and damage as a result of an insured event that occurs within *your home* to those specified *contents* up to the sum insured for that item shown on *your* Certificate of Insurance during the period of insurance.

But, *we* will not pay for any loss or damage to:

- sporting, recreational or leisure goods and equipment while in use other than a bicycle unless it was being used for racing or pace-making;
- specified *contents* that are used for a *business* activity.

SPECIFIED CONTENTS AWAY FROM THE HOME

If *specified contents away from the home* is shown on *your* Certificate of Insurance, *we* will cover *you* for any accidental loss and damage that occurs anywhere in Australia or New Zealand to those specified *contents* up to the sum insured for that item shown on *your* Certificate of Insurance during the period of insurance.

But, *we* will not pay for any loss and damage to:

- sporting, recreational, fishing or leisure goods and equipment while in use other than a bicycle unless it was being used for racing or pace-making;
- specified *contents* that are used for a *business* activity.

UNSPECIFIED CONTENTS AWAY FROM THE HOME

If *unspecified contents away from the home* is shown on *your* Certificate of Insurance, *we* will cover *you* for any accidental loss and damage that occurs anywhere in Australia or New Zealand to unspecified *contents* up to the sum insured and up to the item limits shown on *your* Certificate of Insurance during the period of insurance.

But, *we* will not pay for any loss and damage to:

- sporting, recreational, fishing or leisure goods and equipment while in use other than a bicycle unless it was being used for racing or pace-making;
- *contents* and *tools of trade* that are used for a *business* activity;
- cash, smart cards, phone cards, documents able to be cashed in or traded, vouchers, money orders or stamps unless the stamps are part of a *set* or *collection*.

LEGAL LIABILITY

Legal liability cover applies when another person or company makes a claim or takes legal action against *you* for something that *you* may be legally responsible for. *Your* legal liability cover depends on the type of insurance *policy you* have. The cover provided under this section for legal liability is underwritten by *Chubb* and *Pacific*.

HOME INSURANCE LEGAL LIABILITY

If *home* is shown on *your* Certificate of Insurance and *you* are either an owner, occupier or landlord of the insured *home*, *we* will cover *you* and anyone who permanently resides with *you* for their legal liability to pay compensation for death or bodily injury to another person or for loss and damage to their property resulting from an incident that occurs during the period of insurance within the boundaries of the *insured address* shown on *your* Certificate of Insurance.

However, *we* will also provide cover for legal liability resulting from an incident on any part of a *driveway* that has been constructed and maintained in accordance with all applicable local government and/or statutory requirements.

The maximum *we* will cover *you* for *home* insurance legal liability is $20 million including legal costs when *our* nominated legal representatives manage *your* claim.

CONTENTS INSURANCE LEGAL LIABILITY

If *contents* is shown on *your* Certificate of Insurance, *we* will cover *you* and anyone who permanently resides with *you* at *your* address for their legal liability to pay compensation for death or bodily injury to another person or for any loss and damage to their property resulting from an incident that occurs during the period of insurance.

The incident must occur in Australia, and the legal liability must not arise from the ownership of the *insured address* shown on *your* Certificate of Insurance.

But, *we* do cover *your* legal liability to pay compensation for death or bodily injury to another person or for any loss and damage to their property resulting from an incident at the *insured address* if *your contents* are insured in a property in which *you* are a lot owner in a strata title scheme.

The maximum *we* will cover *you* for *contents* insurance legal liability is $20 million including legal costs when *our* nominated legal representatives manage *your* claim.

LEGAL LIABILITY EXCLUSIONS

***We* will not cover *your* legal liability or the legal liability of anyone who permanently or temporarily resides at the *insured address* if the loss or damage was caused by or resulted from:**

- any general exclusion that applies to this *policy*;
- loss or damage to any property that is in *your* possession or the possession of anyone who permanently or temporarily resides with *you*;
- any liability assumed under an oral or written contract or agreement including a *rental agreement* or building contract unless that legal liability already existed in the absence of the contract or agreement;
- loss or damage to a landlord's property in which *you* reside and that was caused by *you* or anyone who permanently or temporarily resided with *you*;
- any *business* activity whether conducted at the *insured address* or elsewhere;
- *your* association with any *business*, committee, club or association;
- any contract of employment, workplace agreement, industrial award, enterprise bargaining agreement or determination;
- any claim relating to workers' compensation or employment practice including discrimination, equal opportunity and unfair or wrongful dismissal;
- any claim that would otherwise be a claim to which compulsory third-party insurance may respond;
- defamation, libel or slander;
- any criminal or statutory charge, notice, fine or penalty;
- any award of exemplary or aggravated or punitive damages or a fine or penalty either claimed, ordered or awarded against *you* or anyone who permanently or temporarily resides with *you*;
- any exposure or potential exposure to asbestos and or silica in any form;
- any disease, infection, epidemic, pandemic, virus or any mutation or derivative of any such condition whether arising directly or indirectly or the threat or perceived threat of any such condition;
- an animal unless it is a pet dog, pet cat, pet bird or pet horse and is kept at the *insured address* and has not been declared to be a dangerous dog by a relevant authority;
- death or bodily injury to *you* or anyone who permanently or temporarily resides with *you* at the *insured address*;
- the construction of a new *home* or *home renovations* or additions where the value of the work exceeds $75,000;
- *your* ownership or occupation of any building or land other than the *insured address* shown on *your* Certificate of Insurance;
- the use, ownership or control of:
  - an aircraft unless it is a model or toy aircraft;
  - a bicycle that is required to be registered by law;
  - a caravan;
  - a motorbike, motorised scooter, motorised trike, trail bike, mini-bike, quad bike, motorised go-kart or all-terrain vehicle;
  - a motor vehicle other than remote-controlled model or toy motor vehicles;
  - a motorised golf buggy or golf kart that is required to be registered by law;
  - a ride-on mower or other similar equipment that is required to be registered by law;
  - a trailer;
  - a *watercraft* unless it is a model or toy watercraft.

LANDLORD'S – ADDITIONAL BENEFITS

These additional benefits are subject to the General Exclusions (see pages 59-63) and all other terms and conditions of this PDS.

If *home* is shown on *your* Certificate of Insurance and *you* are a landlord renting the *home* to a *tenant* under a fixed-term *lease agreement* of not less than three months, *we* will cover *you* for the following additional benefits:

BURGLARY OR THEFT BY A TENANT OR THEIR GUEST

Any loss and damage caused as a result of burglary or theft by *your tenant* or their guest.

Note: A $2,000 *excess* applies in addition to *your* standard *excess* for a claim for burglary or theft by *your tenant* or their guest.

But, *we* will not cover *you* for any loss or damage caused by a *tenant* or their guest:

- to the *home* if *you* do not have *home* cover, or to *contents* if *you* do not have *contents* cover; or
- if *we* have accepted a previous claim for this insured event in relation to the same *tenant* or guest during the same period of insurance.

CLEAN-UP FOLLOWING DEATH

Any clean-up of loss and damage caused as a result of death whether natural, suicide or murder.

The maximum *we* will pay for any clean-up of loss and damage as a result of death is $20,000 for any one event.

DOMESTIC PET DAMAGE

Any loss or damage caused to *your home* by a domestic cat or dog owned by a *tenant* shown on the *lease agreement*.

This cover does not apply to loss or damage caused by any other type of domestic pet.

In determining the value of any loss or damage claim under this benefit, *we* will deduct the value of any deposit or bond *you* are entitled to under the *lease agreement*.

The maximum *we* will cover *you* for this benefit is $3,000 for all claims during the term of *your policy*.

LANDLORD'S FIXTURES AND FITTINGS

***Your home* also includes *your*:**

- fixtures and fittings;
- carpets, *floating floors*, floor coverings, lino and rugs;
- light fittings, blinds and curtains.

The maximum *we* will cover *you* for landlord's fixtures and fittings is up to 10% of the *home* sum insured. The following items are not included or insured as *your home* under this insurance cover:

- any part of the *home* that is used or occupied as a hotel, motel or boarding or guest house other than a *home* where only one bedroom is being let, leased or rented to a paying *tenant*, guest or boarder;

LOSS OF RENT (DUE TO AN INSURED EVENT)

If *home* is shown on *your* Certificate of Insurance and:

- the *home* becomes unfit to live in as a result of loss or damage covered by an insured event or an optional extra; and
- the *home* was being let for reward at the time of the loss;

***we* will cover *you* for any loss of rent during whichever is the shorter of the following periods:**

- while the *home* remains unfit to live in; or
- 12 months.

This benefit is calculated based on the rentable value of the *home* immediately prior to the occurrence of the loss or damage.

We cover *you* for these benefits in addition to the sum insured for the *home*.

The maximum *we* will cover *you* for loss of rent and or temporary accommodation is 10% in total of the *home* sum insured for any one event.

LOSS OF RENT (DEPARTURE BY TENANT)

If *home* is shown on *your* Certificate of Insurance and *your tenant*:

- suddenly departs without notice from *your home*;

***we* will cover *you* for any loss of rent during whichever is the shorter of the following periods:**

- the *tenant* lease expires; or
- until *your* property is re-let; or
- an amount equal to 12 weeks' rent for any one incident.

But, *we* will not pay for loss of rent:

- unless it is legally due to be paid by *your tenant* in conformity with the terms of the tenancy agreement;
- if the rent was in arrears more than 14 days at the start of the *policy* period unless since the start of the *policy* period *your tenant* has paid rent when due for 12 consecutive weeks;
- for short stay rentals of less than 3 months under this benefit.

In determining the value of any loss or damage claim under this benefit, *we* will deduct the value of any deposit or bond *you* are entitled to under the *lease agreement*.

The maximum *we* will cover *you* for is up to 12 weeks' rent for any one period of insurance.

You or *your* property manager must take reasonable steps to re-let the property as soon as the departure of the *tenant* is discovered. If *you* or *your* property manager fail to do so, *we* will not pay for any additional loss of rent caused by any such unreasonable delay.

LOSS OF RENT (DEFAULT BY TENANT)

If *home* is shown on *your* Certificate of Insurance and *your tenant*:

- defaults in the payment of rent requiring the issue of a court or tribunal order for termination or eviction;
- defaults in the payment of rent following the issue of a termination notice to vacate the premises by *you* or *your* property manager;
- does not depart following the service of a court or tribunal order for termination or eviction and resists all reasonable attempts by *you* or *your* property manager to gain vacant possession;
- dies while occupying *your home* under a sole person tenancy agreement;

***we* will cover *you* for any loss of rent during whichever is the shorter of the following periods:**

- the *tenant* lease expires; or
- until *your* property is re-let; or
- an amount equal to 12 weeks' rent for any one incident.

But, *we* will not pay for loss of rent:

- unless it is legally due to be paid by *your tenant* in conformity with the terms of the tenancy agreement;
- if *you* or *your* property manager fail to issue or delay in issuing rent arrears and termination notices to the *tenant*;
- if *you* fail to pursue or delay in pursuing a court or tribunal order for the eviction of the *tenant* following the expiry of the breach or termination notice;
- if the rent was in arrears more than 30 days at the start of the *policy* period unless since the start of the *policy* period *your tenant* has paid rent when due for 12 consecutive weeks;
- for short stay rental of less than three months under this benefit.

In determining the value of any loss or damage claim under this benefit, *we* will deduct the value of any deposit or bond *you* are entitled to under the *lease agreement*.

The maximum *we* will cover *you* for is up to 12 weeks' rent for any one period of insurance.

You or *your* property manager must take reasonable steps to re-let the property as soon as the departure of the *tenant* is discovered. If *you* or *your* property manager fail to do so, *we* will not pay for any additional loss of rent caused by any such unreasonable delay.

LOSS OF RENT (TENANT HARDSHIP)

If *home* is shown on *your* Certificate of Insurance and *your tenant*:

- is granted a release from their *lease agreement* by a Residential Tenancy Tribunal or another relevant authority on the grounds of hardship;

***your* loss of rent for any one incident will be determined as the rent payable for the period from the date when the relevant order of the Residential Tenancies Tribunal (or other relevant authority) took effect until the earlier of the date when:**

- the *tenant* lease expires; or
- until *your* property is re-let; or
- an amount equal to four weeks rent for any one incident.

The maximum *we* will cover *you* for is up to four weeks; rent for any one period of insurance.

LOSS OF RENT (SHORT STAY)

If the rental property is occupied as short stay (holiday) rental, less than 3 months, *we* will make the benefit listed below available when *you* make a claim that is covered by this *policy*.

If *home* is shown on *your* Certificate of Insurance and:

- the *home* becomes unfit to live in as a result of loss or damage covered by an insured event or an optional extra; and
- the *home* was being let for reward at the time of the loss;

***we* will cover *you* for any loss of rent until whichever is the shorter of the following periods:**

- it is no longer unfit to live in; or
- the benefit limit is reached.

***Your* loss of rent for any one incident will be determined by reference to:**

- bookings made at the same time in the previous year; and/or
- the bookings already received and confirmed for the period of loss.

We cover *you* for these benefits in addition to the sum insured for the *home*.

The maximum *we* will cover *you* for loss of rent is 10% of the *home* sum insured for any one event.

MALICIOUS DAMAGE BY A TENANT OR THEIR GUEST

Any loss and damage caused by malicious damage or vandalism by a *tenant* or their guest.

Note: A $2,000 excess applies in addition to your standard excess for a claim for malicious damage by a tenant or their guest.

But, *we* will not cover *you* for any loss or damage caused:

- if *you*, or the person managing *your home*, do not ensure that regular and routine biannual inspections of the property are undertaken, including at the time of *tenant* entry and exit in the case of a long-term tenancy, and *you* do not retain evidence of those inspections including photographs. In the event of a claim, *we* will require copies of the property inspection reports and photographs;
- by the cost of cleaning, repairing or restoring the *home* or *contents* caused by neglect, untidiness, uncleanliness or unhygienic habits of a *tenant* or their guest, such as the cost of cleaning, repairing or removing:
  - abandoned items or rubbish;
  - drawings or paintings on walls;
  - liquid (including urine) or food stains;
  - odours;
  - water-damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths;
  - water damage and stains from over-watering plants.
- to the *home* if *you* do not have *home* cover, and to *contents* if *you* do not have *contents* cover; or
- when *we* have accepted a previous claim under this cover in relation to the same *tenant* or their guest during the same period of insurance.

LANDLORD'S CONTENTS

If *contents* is shown on *your* Certificate of Insurance for a property for which *you* are the landlord renting the *home* to a *tenant* under a fixed term *lease* agreement or as a short stay (holiday) rental, landlord's *contents* means:

- above-ground pools, spas and their pump motors, filters and any attachments that fit into the filters;
- fixtures or fittings that do not form part of a *home* building for insurance purposes;
- furniture, antique furniture and furnishings that are not built in;
- household electrical appliances and light fittings that are not permanently wired to an electricity supply;
- internal blinds, shutters and curtains; and
- mobile dishwashers that are not fixed or plumbed in.

LANDLORD'S CONTENTS DOES NOT INCLUDE:

Anything listed under What is not Insured as *Contents* on page 29 plus:

- a bicycle and its accessories;
- clothing and personal effects;
- a motorbike, motorised scooter, motorised trike, trail bike, mini-bike, quad bike, motorised go-kart and all-terrain vehicle up to 250cc that does not require registration or compulsory third-party insurance;
- a motorised golf buggy or golf kart that does not require registration or compulsory third-party insurance;
- personal medical aids and mobility equipment, dentures, hearing aids, prescription glasses, walking sticks and crutches;
- potted trees, shrubs and plants;
- remote-controlled model or toy aircraft, motor vehicles and *watercraft*;
- ride-on mowers and other similar equipment that do not require registration or compulsory third-party insurance;
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis;
- weapons, firearms and/or dangerous weapons registered and stored in accordance with all applicable state and federal legislation;and
- a wheelchair, *motorised wheelchair* or *mobility scooter*.

WORDS WITH SPECIAL MEANING APPLICABLE TO THIS LANDLORDS SECTION

These additional benefits are subject to the Words with special meanings – Definitions (see pages 81-87) plus:

Term	Definition
bond monies	The greater of: ■ the amount of money held as security for the performance of obligations under a tenancy or letting agreement such as outstanding rent or damage; or ■ an amount of money calculated on the basis of four weeks rent if the amount of money held in terms of Clause A is equivalent to a lesser period than four weeks.
rent	An amount of money calculated on the rental payable by *your tenant* that applied immediately prior to *your tenant*'s departure without notice or default in payment.
rentable value	An amount of money calculated on the basis of the annual amount of money payable by a *tenant* or lessee (including any 'outgoings' payable) that applied immediately prior to the loss or damage to *your* lot/unit.
tenancy agreement	A written agreement between *you* and *your tenant* to occupy *your* premises that complies with the Residential Tenancy Act or similar legislation applying where *your* lot/unit is situated. A *tenant* is a person or persons renting or occupying *your* lot/unit in terms of a tenancy agreement.

GENERAL EXCLUSIONS - WHAT YOU ARE NOT COVERED FOR

***You* and anyone who permanently or temporarily resides with *you* or is acting with *your* expressed or implied consent are not covered by any section of this *policy* for any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with the following events:**

ACTION OF THE SEA

Any loss, damage or legal liability caused by the action or movement of the sea. But, *we* do cover for loss and damage caused by a *flood*, storm surge or tsunami.

ASBESTOS OR SILICA

Any loss, damage or legal liability caused directly or through or in connection with the inhalation of asbestos or silica, asbestos fibres or derivatives of asbestos or silica including the fear of inhalation of or exposure to asbestos or silica.

ATMOSPHERIC OR CLIMATIC CONDITIONS

Any loss, damage or legal liability caused by atmospheric or climatic conditions.

BUSINESS ACTIVITY

Any loss, damage or legal liability arising when part of the *home* or *contents* insured is used for any *business* activity, except where a *business* activity is performed in a *home* office or has been previously agreed to by *us*.

CONFISCATION

Any loss, damage or legal liability caused by a government or local authority confiscating, compulsorily acquiring, nationalising or requisitioning *your* property.

CONSEQUENTIAL LOSS

Any *consequential loss* of any kind unless it is a loss that is stated as covered elsewhere in this PDS.

CYBER LOSS

Any loss, damage or legal liability caused by or contributed to (i) *cyber loss*; (ii) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any *data*, including any amount pertaining to the value of such *data*; regardless of any other cause or event contributing concurrently or in any other sequence.

DANGEROUS GOODS

Any loss, damage or legal liability caused by the unlawful possession or storage of toxic, explosive, flammable, illegal or combustible substances or liquids in or around *your home*.

DEFECTIVE OR FAULTY DESIGN OR WORKMANSHIP

Any loss, damage or legal liability caused by defective or faulty design or workmanship including any previous damage that has not been repaired of which *you* were aware or should have been aware.

DELIBERATE ACTS

Any loss, damage or legal liability caused or contributed to by a deliberate or intentional act or omission by *you* or anyone who permanently or temporarily resides with *you* at the *insured address* that is acting with *your* expressed or implied consent.

DISEASE OR INFECTION

Any loss, damage or legal liability caused or contributed to by a *communicable disease* or the fear or threat (whether actual or perceived) of a *communicable disease* regardless of any other cause or event.

For the purposes of this exclusion, loss, damage or legal liability, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

(a) for a *communicable disease*; or

(b) any insured location that is or may be affected by a communicable disease.

FAILURE TO MAINTAIN YOUR HOME AND CONTENTS IN GOOD CONDITION

Any loss, damage or legal liability resulting from *your* failure to maintain *your home* in *good condition* and ensure it was watertight, structurally sound, secure and well-maintained.

GROUND MOVEMENT (EROSION AND LANDSLIDE)

Any loss, damage or legal liability caused by erosion, landslide, vibration, subsidence, earth shrinkage or any other earth movement.

But, *we* will cover any loss and damage from landslides or subsidence that occurs within the first 72 hours of a *flood*, storm or *rainwater runoff* where the insured event is covered under *your policy*.

HYDROSTATIC PRESSURE

Any loss or damage resulting from the lowering or rising of the water table caused by hydrostatic water pressure.

ILLEGAL OR CRIMINAL ACTIVITY

Any illegal or criminal activity *you* or anyone at the *insured address* who permanently or temporarily resides with *you* at the *insured address* or is acting with *your* expressed or implied consent is alleged to be involved in.

ILLEGAL DRUGS

Any unintentional or intentional use, existence or contamination by, of or due to illegal drugs including but not limited to the storage, use, production, possession, consumption or distribution of any illegal drugs (or illegal drug precursors).

LOSS NOT CAUSED BY AN INSURED EVENT

Any loss, damage or legal liability to an item covered under the *policy* that *you* or anyone who permanently or temporarily resides with *you* at the *insured address* have misplaced.

You must reasonably prove that an insured event covered by *your policy* has occurred and verify the extent of the loss and damage *you* have suffered.

LOSS OF VALUE

Any reduction to the market or resale value of *your home* or *contents* resulting from an insured event including theft or repairs.

MEDICAL EQUIPMENT AND AIDS

Any loss or damage to medical equipment, items or aids that are designed to be either wholly or partially implanted within the body permanently or temporarily.

MULTIPLE TENANTS OR PAYING GUESTS

Any loss, damage or legal liability arising when *you* lease or rent two or more rooms at the *insured address* to two or more unrelated *tenants* or paying guests.

NON-COMPLIANCE WITH BUILDING REGULATIONS

Any loss, damage or legal liability if *your home*, including the *driveway*, does not comply with any applicable local government and/or statutory building laws or regulations, except where those laws or regulations were first introduced after *your home* was originally built or last altered and that *you* were not required to comply with at the time, which *you* were or should have been aware of.

PESTS OR PARASITES

Any loss, damage or legal liability caused by vermin including rats, rabbits, mice, cockroaches, insects, fleas, lice, bedbugs, termites and birds.

But, *we* will cover any loss and damage resulting from a fire caused by vermin.

POWER SURGE

Any loss, damage or legal liability resulting from a power surge unless:

- the power surge was caused by an insured event; or
- *accidental damage* to the *home* is shown on *your* Certificate of Insurance; or
- *accidental damage* to *contents* is shown on *your* Certificate of Insurance.

PRE-EXISTING LOSS, DAMAGE OR LIABILITY - PERIOD OF INSURANCE

Any loss, damage or legal liability for any event or *accident* that occurs outside the period of insurance shown on *your* Certificate of Insurance.

PROPERTY NOT OWNED BY YOU

Any loss, damage or legal liability to property not owned by *you* or a person who permanently or temporarily resides with *you* at the *insured address*.

But, *we* will cover *you* for:

- loss and damage to property not owned by *you* but for which *you* are legally liable; and
- the cost to replace *your* visitors' *contents* while they are visiting *your home* if they are not otherwise insured. See Visitor's *Contents* on page 47.

RADIOACTIVITY

Any loss, damage or legal liability caused by radioactivity or the use or escape of any nuclear fuel, material or waste.

RENOVATIONS

Any loss, damage or legal liability caused by the construction of a new *home* or building, construction, alterations, *renovations* or repairs at the *insured address*:

- where the value of the work exceeds $75,000 without *our* prior consent to such works being undertaken;
- caused by an opening or un-secured part of the alterations, *renovations* or repairs.

ROOTS AND TREES

Any loss, damage or legal liability caused by the roots of a tree, plant or shrub.

SEEPAGE AND POLLUTION

Any loss, damage or legal liability caused by seepage, pollution or contamination by any substance regardless of the cause including water seeping or running:

- through the earth;
- down the sides of earth or an earth-fill dam abutting *your home*;
- down the sides or underneath swimming pools or spas causing them to move, change shape, lift or *leak* through their hydrostatic valves;
- against or through a *retaining wall* that causes or contributes to it moving or cracking;
- from agricultural pipes.

SPORTING GOODS

Any loss, damage or legal liability arising from the use of sporting goods being used professionally or competitively or a firearm while in use.

TERRORISM OR WAR

Any loss, liability, cost, expense or other sum directly or indirectly occasioned by or happening through or connected with:

- any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
- any action taken in controlling, preventing, suppressing or in any way relating to any act of *terrorism*; or
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;

Notwithstanding any provision to the contrary within this policy or any endorsement.

TREE LOPPING

Any loss, damage or legal liability caused by a tree being lopped, felled or transplanted by *you* or anyone who permanently or temporarily resides with *you* at the *insured address* that is acting with *your* expressed or implied consent.

UNOCCUPIED HOME

Any loss, damage or legal liability if *your home* has been *unoccupied* for 90 or more consecutive days and *you* did not tell *us* beforehand as shown on *your* Certificate of Insurance that it would be *unoccupied* for 90 days or longer.

WAR

Any loss, damage or legal liability caused either directly or indirectly by war, the act of a foreign enemy, a civil commotion, mutiny or an uprising or revolution (whether war is declared or not). *We* also do not cover for loss or damage caused by riots, looting or civil commotion following these incidents.

WATERCRAFT

Any loss, damage or legal liability caused by the use or ownership of a *watercraft* unless it is a toy or model watercraft.

WEAR AND TEAR

Any loss, damage or legal liability caused by or resulting from a gradual process of deterioration of which *you* were aware or should have been aware and in respect of which *you* did not take any or any adequate steps to repair or replace the damaged item before the loss and damage occurred, such as corrosion, dripping, fading, *leaking*, mildew, mould, overflowing, rot, rising damp, rust, splashing and wear and tear.

CLAIMS - MAKING A CLAIM

At Sure Insurance, *we* understand that when things go wrong *you* want to be able to make *your* claim quickly and easily. To help *you*, *we* have outlined a few simple steps to follow to make *your* claim.

Step 1 - If *you* suffer any loss or damage, make sure everyone is safe. For emergencies, please call **000** or *your* local SES on **132 500**. *You* are also required by this PDS to take all reasonable steps to prevent any further loss and damage but only if it is safe to do so.

Step 2 - Report any theft, burglary, loss of valuables or malicious damage to the police. Please keep a list of any stolen or damaged items and details of the date the incident was reported to the police, the name of the police officer that *you* spoke to, the police station the event was reported to and the police report number.

Step 3 - Keep evidence including photographs of the loss and damage to *your* property. However, do not authorise any repair or replacement unless it is to prevent further loss, damage or liability. If any damaged property is a health or safety hazard, *you* should dispose of it immediately.

Step 4 - Lodge *your* claim online or contact *us* on **1300 392 535.** *We* will ask *you* to describe what has happened and will identify the type of loss, damage or injury that *you* may be able to claim for.

We will also ask *you* for the details of any person who may have been responsible for the loss or damage, including their name and address.

We may choose to appoint a representative of Sure Insurance to assist *you* in the assessment and settlement of *your* claim.

YOUR OBLIGATIONS

If an event occurs that may give rise to a claim under *your home* or *contents policy*, *you* are required to do all of the following:

- take all reasonable steps to prevent any further loss or damage if it is safe to do so; and
- if a criminal act may have caused the loss or damage, *you* must:
  - immediately contact the police;
  - immediately report the event to the police and provide *us* with the name of the police officer *you* reported the incident to, the police station the event was reported to and the police report number; and
  - tell *us* about any possible criminal prosecution or inquest arising from the event; and
- keep evidence of the loss and damage to *your* property; and
- do not authorise any repair or replacement or dispose of any item unless it is to prevent further loss, damage or liability. However, if the damaged property is a health or safety hazard, *you* should dispose of it immediately; and
- tell *us* about the incident and lodge *your* claim as soon as possible; and
- provide proof of ownership, such as receipts, invoices, photographs, valuations, warranties or financial records, if requested by *us*; and
- tell *us* if *you* believe there is another insurance policy that may cover the same loss or damage; and
- tell *us* whether *you* are registered for Goods and Services Tax (GST) and entitled to claim an Input Tax Credit (ITC); and
- provide all reasonable assistance requested by *us* or *our* appointed legal representatives; and
- do not admit liability for any event to any person; and
- do not make an offer to or negotiate, pay or settle *your* claim with any person; and
- do not give *us* any false, misleading or inaccurate information or documents in support of *your* claim; and
- authorise *us* to take over the matter and defend or settle any claim in *your* name; and
- authorise *us* to represent *you* or anyone who permanently or temporarily resides with *you* at the *insured address* at an inquest, official inquiry or court proceedings related to an event covered by *your policy*; and
- reimburse *us* for any reasonable costs *we* have incurred or paid for *your* claim if *we* either decline *your* claim or *you* decide to withdraw it.

To enable *your* claim to be assessed quickly, please make sure *you* keep the following information and documents:

- sales receipts or tax invoices;
- detailed valuations from an Australian qualified and registered valuer;
- instruction manuals;
- guarantee or warranty certificates;
- catalogues;
- make, model and serial numbers; and
- photographs or images of the damaged item/s.

***We* may require *you* to provide *us* with additional evidence to substantiate *your* claim to *our* reasonable satisfaction and to ensure *we* have the minimum proof requirements for certain items as set out below:**

- for claims for lost or damaged jewellery, including watches, *we* may require:
  - proof of purchase that identifies the item;
  - a photograph clearly showing the item;
  - a full description of the item in writing from the jeweller *you* bought it from or a professional valuer; and
  - an original operating manual or the manufacturer's box.
- for claims for lost or damaged paintings, pictures, works of art, sculptures or other art, *we* may require:
  - proof of purchase that identifies the item; and
  - a valuation by a member of the Auctioneers and Valuers Association of Australia.

A statutory declaration alone is not acceptable evidence of proof of ownership or value.

If *we* decide that *you* are unable to reasonably substantiate *your* claim, even if *you* have provided the minimum proof documents, *we* may reduce or refuse *your* claim.

IF YOU ARE REGISTERED OR REQUIRED TO BE REGISTERED FOR GST

You must tell *us your* Australian Business Number (ABN) and the ITC *you* are entitled to receive for *your premium* and *your* claim each time *you* make a claim. If *you* do not give *us* this information or provide *us* with the incorrect ITC, *we* will not pay any GST liability *you* incur.

When *we* pay a claim, *your* GST status will determine the amount *we* pay *you* and *your* claim settlement amount will be adjusted to allow for any ITC entitlement. This applies to any amount *we* pay including where *we* advise that an amount will include GST.

AMOUNTS SHOWN

In some parts of this Product Disclosure Statement, *we* provide examples to help explain how *your policy* works. In those examples, the dollar amounts include any government statutory charges, levies, duties, GST or other applicable taxes.

If *we* pay a claim, *we* will reduce the amount *we* pay to *you* by any (ITC) that *you* or any other person named in the *policy* is entitled to claim.

WHAT WE PAY - SETTLING YOUR HOME CLAIM

If *we* accept *your home* claim, *we* will pay for any reasonable cost to repair, rebuild or replace *your home* to its condition when it was either new or last renovated, altered or restored.

The most *we* will pay for any one *home* claim is the *home* sum insured plus any applicable additional benefits.

CASH SETTLEMENTS

If it is not possible to repair, rebuild, or replace *your home*, *we* will pay *you* a cash sum equivalent to the reasonable cost to repair, rebuild or replace *your home* to its condition when it was either new or last renovated, altered or restored. *We* will provide *you* with a Cash Settlement Fact Sheet when *we* offer *you* a cash settlement, which includes:

- the options for settlement legally available under the *policy* (e.g. to have the goods repaired or replaced or to receive a cash payment);
- the sum insured of the *policy*;
- the amount of the cash settlement *we* are offering in total and as a breakdown of each component; and
- a statement that *you* should consider obtaining independent legal or financial advice before agreeing to the cash settlement.

However, *we* will not provide *you* with a Cash Settlement Fact Sheet when *we* settle *your* claim:

- if it is not possible to repair, rebuild or replace *your home,* but *we* will pay *you* a cash sum up to the sum insured or *policy* limit for *your home* less any applicable *excess*.

DELAY

If *you* or anyone acting on *your* behalf or the lot owner's behalf cause an unreasonable delay in commencing and completing the reinstatement or replacement of *your* damaged property or other property insured under *your policy*, *we* will not pay for any extra costs incurred as a result of that delay.

FENCES, GATES, RETAINING WALLS SHARED WITH NEIGHBOURING PROPERTY

We will pay the reasonable cost to replace *your* damaged fence, gates, *retaining wall* and other walls that are shared with neighbouring properties.

Up to a maximum of 50% of the repair or replacement cost of the damage up to a maximum of 50% of the repair or replacement cost, up to 1,000 metres and to a maximum of 10% of the *home* sum insured or $50,000 which ever the lesser.

As it is not possible to only repair 50% of a shared fence, gate, *retaining wall* or shared wall, *we* will not provide *you* with a Cash Settlement Fact Sheet when *we* settle *your* claim.

LIFETIME REPAIR GUARANTEE

Sure Insurance provides a lifetime guarantee if *we* authorise and pay for the repairs to *your home* arising from an insured event. *Our* lifetime guarantee requires *us* to repair any defect caused by poor workmanship by one of *our* nominated repairers.

However, *we* do not guarantee any repairs that *you* have authorised or organised if *we* agree to cash settle *your* claim.

MATCHING MATERIALS

We will pay the reasonable cost to match the existing building materials used in the construction of *your home* when *we* agree to pay to rebuild or repair *your home* except when matching materials cannot be found locally, in which case *we* will only pay for the cost of the closest comparable material/s.

We will repair *your home* up to the nearest architectural break, archway, doorway or similar entry and exit points.

We will not pay for any undamaged materials in any adjoining rooms or undamaged parts of *your home*.

REBUILDING AT AN ALTERNATIVE LOCATION

You may choose to have *your home* replaced at another site if it is a total loss.

However, *we* will not pay more than the cost to rebuild *your home* at its original site as stated on the Certificate of Insurance.

SALVAGE RIGHTS

We will retain the ownership and legal right to possession of any damaged item that has been replaced by *us*.

WHAT WE PAY - SETTLING YOUR CONTENTS AND SPECIFIED ITEMS CLAIM

If *your* claim for loss or damage to *contents* and/or specified items results from an insured event, *we* will repair or replace *your contents* or specified items.

The most *we* will pay is the sum insured for *your contents* plus any additional benefits that may apply and the individual value of a specified item.

We will pay for the reasonable costs to replace *your* damaged item with a new item that is substantially the same if it cannot be repaired for less than the sum insured.

If it is not possible to repair or replace a damaged item, *we* will pay *you* a cash sum equivalent to the reasonable cost to repair or replace the item.

We will provide *you* with a Cash Settlement Fact Sheet when *we* offer *you* a cash settlement, which includes:

- the options for settlement legally available under the *policy* (e.g. to have the goods repaired or replaced or to receive a cash payment);
- the sum insured of the *policy*;
- the amount of the cash settlement *we* are offering in total and as a breakdown of each component; and
- a statement that *you* should consider obtaining independent legal or financial advice before agreeing to the cash settlement.

We will not provide *you* with a Cash Settlement Fact Sheet when *we* settle *your* claim:

- for spoilage of frozen food and medication;
- if it is not possible to repair or replace *your contents*, in which case *we* will pay *you* a cash sum up to the sum insured or *policy* limit less any applicable *excess*.

We will retain the ownership and legal right to possession of any damaged *contents* or specified items that have been replaced by *us*.

WE TREAT THESE ITEMS DIFFERENTLY WHEN WE REPAIR OR REPLACE THEM

Specified *contents* – *we* will pay the reasonable cost to repair or replace the specified item up to the sum insured shown on *your* Certificate of Insurance.

Carpet – *we* will pay for the reasonable cost to repair or replace carpet in a room, hallway or passageway where the loss and damage occurred.

Jewellery – *we* will pay for the reasonable cost to repair or replace *your* jewellery up to the applicable limit. However, *we* will not pay to reshape or re-claw an item if *your* claim is only for the loss of a gemstone.

Pairs, sets* and *collections – *we* will only pay for the reasonable cost to replace or repair the lost or damaged item that forms part of a *pair*, *set* or *collection*.

Hearing aids – if one hearing aid out of a *pair* suffers loss and damage and a repaired or replaced hearing aid will not function with the remaining one, then *we* will replace both hearing aids to create a fully functioning *pair*.

Sporting equipment – *we* will pay for the reasonable cost to replace or repair the item. If the item was designed to complement another piece of *sporting equipment* and neither piece can be used without the other, then *we* will treat all pieces as one item.

Unspecified contents away from the home – *we* will pay for the reasonable cost to repair or replace the item up to the limit shown on *your* Certificate of Insurance.

EXCESS

Your excess is the amount *you* are required to pay *us* whenever *you* make a claim. *Your* Certificate of Insurance sets out the *excess* amounts *you* will need to pay.

Your excess will be applied after any applicable *policy* limit has been applied.

For example:

Cost to replace *your* bike	$3,000	
Policy limit of cover	$2,000	
Less *excess*	-$500	(in this example the standard *excess* is $500)
Total claim	$1,500	

STANDARD EXCESS

This *excess* applies to all claims unless stated otherwise. *You* can choose to increase *your* standard *excess* according to the *excess* range *we* offer. The amount of the standard *excess* applied to *your home* can be different to the standard *excess* applied to *your contents*. *Your* Certificate of insurance sets out the *excess* amounts *you* will need to pay.

If *you* claim on more than one type of insurance cover for the same incident, *you* will only have to pay the highest applicable *excess*. For example, if *you* have both *home* and *contents* cover and both *your home* and *contents* are damaged by the same insured event, *you* will only be required to pay the higher *excess* from both policies.

BURGLARY OR THEFT BY A TENANT OR THEIR GUEST

If *you* make a claim for burglary or theft by a *tenant* or their guest, an additional $2,000 burglary or theft by a *tenant* or their guest *excess* applies in addition to *your* standard *excess*.

MALICIOUS DAMAGE BY A TENANT OR THEIR GUEST

If *you* make a claim for malicious damage by a *tenant* or their guest, an additional $2,000 malicious damage by a *tenant* or their guest *excess* applies in addition to *your* standard *excess*.

NO EXCESS PAYABLE

When *you* make a claim for loss and damage to *your home* or *contents* and the incident covered by *your policy* was caused by a person who did not permanently or temporarily reside with *you* at the *insured address*, no *excess* will be payable by *you* if *you* provide *us* with the name and address of the person responsible for causing the loss and damage or, if applicable, their vehicle registration details.

HOW TO PAY YOUR EXCESS

When *you* make a claim, *we* will notify *you* as to whether *we* will deduct any applicable *excess* from the amount *we* pay *you* or will direct *you* to pay the *excess* to *us* or *our* nominated repairer or supplier during the management of *your* claim.

CHOICE OF REPAIRER

In consultation with *you*, *we* will nominate and engage the repairer or supplier to be used to repair or replace *your contents*.

CONDUCT OF OTHERS

When *we* consider a claim under this *policy*, *we* will have regard to any prejudice suffered by *you* or any other person entitled to a benefit under this *policy* in relation to that claim that has been caused by the mental illness of, substance abuse of and/or an act of violence or intimidation by another policyholder or person entitled to a benefit under this *policy*.

We may decide to accept a claim even if *we* are not legally required to do so but *we* will limit the sum payable for the claim to an amount that is fair and reasonable in all the circumstances.

VULNERABLE CUSTOMERS

We recognise that some customers may need extra support if they are experiencing vulnerability due to their personal circumstances such as:

- age;
- disability;
- mental health conditions;
- *family* violence;
- language barriers; or
- cultural backgrounds.

When *we* consider a claim under this *policy*, *we* will have regard to *your* unique needs and therefore may need additional support. Even if not legally required to do so, *we* may decide to accept *your* claim or pay a higher sub-limit of an additional benefit even if *we* are not legally required to do so.

We understand it can be difficult to speak openly about *your* situation. However, *our* staff have been specifically trained to assist *you* in *your* time of need, will treat *you* with empathy and will ensure that at all times *we* manage *your* personal information in accordance with *our* Privacy Policy.

FRAUD

Any claim *we* reasonably regard as being fraudulent or potentially fraudulent or that has been more than minimally or insignificantly inflated:

- will be investigated;
- may be reported to the police;
- may be refused by *us*.

To report any suspected fraud, please call *us* on **1300 392 535.**

TOTAL LOSS

TOTAL LOSS - HOME

If *we* settle *your home* claim by paying *you* the total sum insured of *your home* (total loss), the *policy* will end on the date of settling *your* claim.

If *you* paid *your premium* in full when *you* purchased *your policy*, *we* will refund *you* the unused pro-rata portion of the annual *premium you* have paid.

If *you* pay *your premium* in monthly instalments, *you* will not be entitled to any refund of the *premium you* have paid.

TOTAL LOSS - HOME - PAYING YOUR MORTGAGE OR CREDIT PROVIDER

If *we* cash settle *your home* claim and *your home* is mortgaged or financed to a credit provider or financier named on *your* Certificate of Insurance, *you* authorise *us* to pay some or all of the claim amount to the credit provider or financier.

Any payment *we* make to a credit provider or financier when *we* cash settle *your* claim will reduce the amount *we* are required to pay *you* for *your* claim by an equal amount.

If the sum *we* pay to *your* credit provider or financier is less than the sum for which *we* decide to settle *your* claim, *we* will pay *you* the balance of the claim amount.

TOTAL LOSS - CONTENTS WHERE WE ALSO INSURE YOUR HOME

If *we* settle *your* claim by paying the total sum insured of *your contents* and *we* have not settled *your home* as a total loss, *your* cover will remain in place for any undamaged *contents* until the expiry of the *policy*. This includes *contents*:

- at the *insured address*;
- at the agreed temporary accommodation if *your home* is unfit to live in (see Temporary Accommodation on page 46 for full details);
- in temporary storage if *your home* is unfit to live in (see Temporary Storage of Undamaged Content on pages 46-47 for full details).

TOTAL LOSS - CONTENTS ONLY

If *we* settle *your* claim by paying the total sum insured of *your contents* and *we* only insure *your contents*, the *policy* will end on the date of settling *your* claim.

If *you* paid *your premium* in full when *you* purchased *your policy*, *we* will refund *you* the unused pro-rata portion of the annual *premium you* have paid.

If *you* pay *your premium* in monthly instalments, *you* will not be entitled to any refund of the *premium you* have paid.

OVER-INSURANCE

If *you* over-insure *your home* and/or *contents* and they are a total loss, *we* will only pay the reasonable cost to repair, rebuild or replace *your home* and/or *contents* to their condition when they were either new or last renovated, altered or restored.

We will not refund any *premium* paid for over-insuring.

ABOUT THE COST OF THE PRODUCT - YOUR PREMIUM

There are a number of factors *we* take into account when determining *your* insurance *premium*, which include:

- pricing factors; and
- *policy* optional extras; and
- any applicable discount; and
- any administration fees; and
- any statutory charges.

At Sure Insurance, *we* believe that the cost of insurance should be fair and reasonable, which is why *we* use a number of reliable indicators to accurately assess *your* risk and calculate *your premium*. These may change over time. Each year, *your premium* is likely to change even if *your* circumstances haven't. Factors like the claims *we* experience, the cost of reinsurance, improved *data* and changes to *business* costs may change.

The following shows some of the pricing factors that may be taken into account when determining *your premium*:

- the sum insured requested for *your home* and/or *contents*;
- the physical address of *your home*;
- the age of *your home*;
- the materials used to construct *your home*;
- the occupancy and use of *your home*;
- the age of each proposed insured person;
- the bushfire risk at the physical address of the *home* or where *your contents* are located;
- the cyclone risk at the physical address of the *home* or where *your contents* are located;
- the *flood* risk at the physical address of the *home* or where *your contents* are located;
- the security risk at the physical address of the *home* or where *your contents* are located;
- the standard *excess* amount *you* have chosen.

OPTIONAL EXTRAS

You may add any or all of the nominated optional extras below by paying an additional *premium*. *Premium* discounts do not apply to optional extras.

Home Insurance

- *accidental damage - home*

Contents Insurance

- *accidental damage - contents*
- *specified contents away from the home*
- *unspecified contents away from the home*

PREMIUM DISCOUNTS

We will automatically calculate any discount to which *you* are entitled based on the information *you* provide *us*.

We do not apply any discount to any optional extra administration fee, government levy, duty, GST or other statutory charges included in *your premium*.

***You* may be eligible for a *premium* discount in the following circumstances:**

- when combining *your home* and *contents* cover in the one *policy*;
- bushfire mitigation discounts off the bushfire component of *your premium*;
- cyclone mitigation discounts off the cyclone component of *your premium*
- *flood* mitigation discounts off the *flood* component of *your premium*
- security alarm mitigation discounts off the *contents* component of *your premium*

Visit **sure-insurance.com.au** for details of discount rates. Minimum *premiums* apply.

MONTHLY INSTALMENT PAYMENTS

To help *you* to manage the annual cost of *your* insurance, *you* can request that *we* automatically deduct *your* annual *premium* in monthly instalments from *your* nominated bank account or credit/debit card.

If *you* elect to pay *your premium* in monthly instalments, *we* may charge a monthly management fee in addition to *your* annual *premium* and will debit that fee each month as part of *your* regular instalment payment. The total amount payable may be more than if *you* pay *your premium* annually as a single payment.

Your Certificate of Insurance shows any additional fees that apply to *your* monthly instalment payments.

Any *premium* discounts *we* provide do not apply to the additional fee *we* charge for managing *your* monthly instalments.

If *you* are paying *your premium* in instalments, please refer to the Direct Debit Request Service Agreement incorporating *your* direct debit authority, which sets out the terms and conditions applicable to *your* instalment payment arrangement. This can be found on *our* website at sure-insurance.com.au.

If *you* wish to alter, delay or cancel *your* direct debit authority with *us*, please contact *us* at least 10 days prior to *your* next debit date. If *you* do not do so, *we* will not be able to implement *your* instructions until the following month.

OVERDUE INSTALMENTS

You are responsible for ensuring *your* account has sufficient cleared funds to pay each direct debit on the day it falls due.

If there are insufficient funds in *your* account on the date *we* attempt to debit *your* account for *your* monthly *premium* instalment or *your* financial institution dishonours the debit, *we* may pass on to *you* any fees or costs that *we* incur.

We recommend that *you* tell *us* immediately if *you* change or close *your* nominated account or if *you* will not have sufficient funds in *your* nominated account to cover *your* monthly instalment on the day *your* next instalment payment is due.

If any monthly instalment payment is overdue, *we* can do one or both of the following:

- refuse to pay *your* claim if any instalment is more than 14 days overdue;
- cancel *your policy* without notice to *you* in advance if an instalment is more than one month overdue.

We may cancel the direct debit arrangement if *your* financial institution rejects three or more payment requests from any type of account.

WEEKENDS OR PUBLIC HOLIDAYS

Any payment from *you* to *us* that falls due on a weekend or public holiday will be debited the next business day.

POLICY RENEWAL

When *we* decide to renew *your policy*, *we* will send *you* a Renewal Certificate of Insurance not less than 14 days before the expiry of *your* current *policy* to enable *you* to check the details that will apply to the new period of insurance.

If *you* do not require any changes to be made to *your policy* cover and *you* pay *your premium* in monthly instalments, *you* authorise *us* to continue to deduct *your* new monthly payments during the new period of insurance.

If *you* do require any changes to be made to *your policy* cover please contact *us* prior to the expiry of *your* current *policy*.

PAYMENTS AND REFUNDS

Any payments or refunds paid by *us* to *you* will be made via an electronic funds transfer to *your* nominated account. *We* do not issue cheques or make payments in cash.

AMOUNTS UNDER $20

Where a change results in a change to *your premium*, *we* will not change or refund any amount unless it results in a change to *your* total *premium* of $20 or more.

CANCELLATIONS

CANCELLATION BY YOU

You may cancel *your* insurance cover at any time by contacting *us* by phone, email or mail.

If *you* cancel *your* insurance cover with *us* within the 21-day cooling-off period after *your* cover commences or after *you* have renewed *your policy* with *us* and have not made a claim on *your policy* in the meantime, *we* will refund any *premium* payment *you* have made in full.

If *you* cancel *your policy* with *us* after the cooling-off period expires, *your* insurance cover will end on the date *we* receive *your* cancellation request unless *you* inform *us* otherwise and *we* agree.

You can discuss the cancellation of *your policy* by calling *us* on **1300 392 535.**

CANCELLATION BY US

We may cancel *your* insurance cover for any reason permitted by law. For example, *we* may cancel *your* insurance cover if *you* make a fraudulent claim under *your policy*.

UPON CANCELLATION

If *your* insurance cover is cancelled after the cooling-off period, *we* will deduct from any annual *premium you* have paid:

- a sum representing the period of time for which *your* insurance cover was in force; and
- any non-refundable taxes and charges.

If *you* pay *your premium* in monthly instalments, *you* will not be entitled to any refund of *your premium*.

If *we* have cancelled *your* insurance cover due to fraud or any other reason permitted by law, *we* will not pay *you* any refund.

COMPLAINTS

The steps *we* set out below are part of *our* complaint and dispute resolution process, the details of which are available by either:

visiting **www.sure-insurance.com.au** or

calling *us* on **1300 392 535**

Talk to *us*.

The first thing *you* should do if *you* have a complaint is call one of *our* consultants about *your* complaint. *You* can also write to *us* at **complaints@sure-insurance.com.au** or **PO Box 487, Capalaba, QLD 4157.**

We will respond to *your* complaint as soon as possible but will aim to respond within 30 calendar days of receipt of *your* complaint provided *we* have all the information *we* need to complete any investigation required.

If *we* are unable to respond within 30 calendar days of receipt of *your* complaint, *we* will contact *you* to explain why. More complex complaints may take longer to resolve. Should *we* need more information or time to resolve *your* complaint, *we* will contact *you* to let *you* know.

After *our* first contact, *we* will keep *you* informed about the progress of *your* complaint at least every 10 business days unless *you* agree to extend that period.

If *our* decision does not resolve *your* complaint to *your* satisfaction or if *we* do not resolve *your* complaint within 30 calendar days of the date *we* first received *your* complaint, *you* may refer *your* complaint to the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution

AFCA provides an independent financial services complaint resolution service that is free to consumers if the complaint is one that falls within AFCA's Terms of Reference.

***You* can contact AFCA by visiting the website, calling or writing:**

- **www.afca.org.au;**
- free call **1800 931 678;**
- email **info@afca.org.au;**
- write to **GPO Box 3, Melbourne, VIC 3001.**

External dispute resolution determinations made by AFCA are binding upon *us* in accordance with the AFCA Terms of Reference.

If AFCA advises *you* that the AFCA Terms of Reference do not extend to *you* or *your* dispute, *you* can seek independent legal advice or access any other external dispute resolution options that may be available to *you*.

FINANCIAL SERVICES CLAIMS SCHEME

The Financial Services Claims Scheme protects general insurance policyholders from potential loss if a financial institution fails.

You may be entitled to a payment under the Financial Services Claims Scheme if *you* meet the eligibility criteria.

If *you* would like more information about the scheme, please:

- visit **fcs.gov.au**; or
- call **1300 558 849.**

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us and the product issuers from providing insurance, including, but not limited to, the payment of claims. Each product issuer is subject to Australian regulations and sanction restrictions that are subject to change.

Chubb is a subsidiary of a US company and *Chubb* Limited, a NYSE listed company. Consequently, *Chubb* is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to countries including but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

PERSONAL INFORMATION

We value the privacy of the personal information *we* collect about *you*.

We collect *your* personal information directly from *you* and through others, including those listed in *our* Privacy Policy, such as *our* distributors, claim managers and legal service providers.

HOW WE USE YOUR PERSONAL INFORMATION

We and any parties appointed by *us* will only use *your* personal information for the purpose it was collected, for example, to provide *you* with assistance or a product or service *you* requested or to help with *your* claim.

Your personal information may also be used for other purposes, which are set out in *our* Privacy Policy.

You may choose to not give *us your* personal information. However, this may affect *our* ability to provide *you* with a product or service, including the management of *your* claim.

WE MAY DISCLOSE YOUR PERSONAL INFORMATION TO:

- *our* related entities; and
- *our* service providers, which may include some providers based overseas; and
- other parties as set out in *our* Privacy Policy.

OUR PRIVACY POLICY

Our Privacy Policy provides information about how *we* collect, use and disclose *your* personal information and how *you* can:

- access *your* personal information in *our* records;
- ask *us* to correct *your* personal information in *our* records; and
- complain about any breach of the principles set out in the Privacy Act 1988 (Cth), and how *we* will deal with *your* complaint.

OUR PRIVACY STATEMENT

To obtain a copy of the Sure Privacy Statement, the details of which are available by either:

visiting **www.sure-insurance.com.au** or

calling *us* on **1300 392 535**

WORDS WITH SPECIAL MEANINGS - DEFINITIONS

Term	Definition
accident	An event or incident that *you* did not either intend or expect.
accidental damage	Damage caused by an *accident*.
as new	***Home*:** to rebuild or repair *your home* using the same materials if they are readily available in Australia or using equivalent materials in terms of quality, purpose and specifications if they are not readily available in Australia. ***Contents*:** to replace *your contents* with new items if they are readily available in Australia or with items of equivalent quality and price regardless of brand or supplier if they are not readily available in Australia.
business/es	Any, trade, occupation, profession or other activity from which *you* earn an income.
Chubb	Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687).
collection/s	More than one item that has been bought together or collected as part of an interest or hobby, including *collections* of coins, stamps, models, toys, badges and wine.
communicable disease	Any disease that can be transmitted by means of any substance or agent from any organism to another organism where: ■ the substance or agent includes but is not limited to a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and ■ the method of transmission whether direct or indirect includes but is not limited to airborne transmission, bodily fluid transmission or transmission from or to any surface or object, solid, liquid or gas between organisms; and ■ the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

computer system	Any computer, hardware, software, communications system, electronic device (including but not limited to a smart phone, laptop, tablet or wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, *data* storage device, networking equipment or back-up facility.
consequential loss	Any loss and damage or additional expense indirectly resulting from an insured event for which *you* have been provided cover under *your policy* including: ■ the reduction in the value of an item after it has been repaired or replaced; ■ when *you* purchased an extended warranty for an item that was destroyed by an insured event (the cost to replace the item but not a new warranty); ■ any loss of income resulting from *your* inability to work due to an insured event; ■ any loss of productivity caused by the loss and damage to *your* mobile phone.
contents	See pages 28-29.
cyber act	An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any *computer system*.
cyber incident	Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any *computer systems*, or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any *computer system*.
cyber loss	Any loss, damage or legal liability caused by or contributed to (i) *cyber loss*; (ii) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data; regardless of any other cause or event contributing concurrently or in any other sequence.
data	Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a *computer system*.
debris	The remains of *your home* or *contents* that have been broken or destroyed. *Debris* does not include the removal of dirt, mud, earth, soil, gravel, pebbles or rocks not required to be removed in order to safely repair *your* building.
driveway/s	Any private road that provides access to *your* property from a public roadway and that has been constructed and maintained in accordance with all applicable local government and/or statutory requirements.
excess/es	The amount *you* are required to pay *us* whenever *you* make a claim as shown on *your* Certificate of Insurance. More than one *excess* may apply to a claim.
family	Any *family* member who permanently or temporarily resides with *you* at *your home* including *your* legal or de facto spouse or any member of *your family* or *your* spouse's *family*.
farm buildings	Buildings and structures that do not form part of the residential farm homestead, house or residential outbuildings and that are used in full or in part for farming or agricultural purposes or activities including hobby farming. They include but are not limited to: ■ fencing, fuel tanks, irrigation equipment or systems, pumps, sheds, silos and other storage facilities, solar equipment, stables, stockyards, troughs, water tanks and windmills.
farm contents	Any: ■ equipment or plant or machinery, tractors, vehicles and their attachments used for farming or agricultural purposes; ■ fencing materials; ■ farm consumables including but not limited to stockfeed, hay, grain, seed, *stock*, stockfeed or produce, fertilisers, fuel and the like.
fixed swimming pool	Includes in-ground and above-ground pools that required excavation or the installation of any permanent structure, such as decks, ladders and fences, and all fixed accessories, such as pumps, motors and filters.
floating floor/s	A floor that does not have to be nailed, glued or otherwise attached to the subfloor.
flood	The covering of normally dry land by water that has escaped or been released from the normal confines of: ■ a lake, river, creek or other natural watercourse regardless of whether it has been altered or modified; ■ a reservoir, canal or dam.

forced entry	Illegal or unauthorised entry into *your home* or where *you* are currently residing including illegally using keys or picking locks. It does not include entry into *your home* via an unlocked door, window, skylight or external opening.
good condition	Maintaining *your home* in good repair and condition to ensure it is watertight, structurally sound, secure and well-maintained including but not limited to ensuring: ■ there are/is no external holes, loose or missing roofing, mould, termite or white ant damage or rotted, rusted or broken areas of any fence, roof, ceiling, floor or wall; ■ no gutters, drains, water pipes or tiled areas that *leak* are blocked or need repair; ■ all previous damage has been repaired; ■ locks and alarms are maintained in good working condition; ■ *you* take all reasonable care to prevent theft, loss and damage to the property insured under *your policy*; ■ *your home* complies with all applicable local government and/or statutory requirements when construction, alteration or repairs are undertaken including the *driveway*.
home	See pages 25-26.
home business equipment	Computer equipment including associated hardware and accessories, software (except for custom-written software), furniture and furnishings in a *home* office.
insured address	The address or addresses shown on *your* Certificate of Insurance.
leak/leaks/ leaking	Any liquid that escapes from anything that *leaks*, bursts, discharges or overflows.
lease agreement	A lease for not less than three months between *you* and a *tenant* that gives the *tenant* the exclusive right to occupy all or part of the *home*.
mobility scooter/s	A chair on wheels that is built to transport a person who is unable to walk or has difficulty walking, is fitted with an electric motor, is steered by handlebars or a steering wheel when propelled only by the motor cannot reach a speed on level ground of more than 15 km/h.
motorised wheelchair/s	A chair on wheels that is built to transport a person who is unable to walk or has difficulty walking, is fitted with an electric motor or accessory containing an electric motor, when propelled only by the motor can't reach a speed on level ground of more than 15 km/h.

New India Assurance	The New India Assurance Co. Ltd. (ABN 93 000 151 593).
open air	Anywhere at the *insured address* that is not fully enclosed or lockable, such as an uncovered balcony, carport or courtyard, including in or on a motor vehicle parked within the boundaries of the *home*.
Pacific	Pacific International Insurance Pty Limited (ABN 83 169 311 193, AFSL 523921) trading as Pacific International.
pair/set/s	*Contents* that together comprise one unit, such as jewellery, earrings, golf clubs, candle holders, dinner *sets* and ornaments.
paraplegia	Complete paralysis of the lower half of the body including both legs.
policy	Includes: ■ *your* insurance and new *business* or renewal application; and ■ *your* Certificate of Insurance; and ■ this Product Disclosure Statement; and ■ any Supplementary Product Disclosure Statement; and ■ any applicable Key Facts Sheet.
premium/s	The amount *you* are required to pay *us* for the requested insurance cover *we* give *you* under this *policy*. It includes any compulsory government statutory charges, levies, duties, GST or other taxes that may apply.
QBE Insurance	QBE Insurance (Australia) Limited (ABN 78 003 191 035 AFSL 239545) (Australia) Limited.
quadriplegia	Complete paralysis of the body from the neck down including both arms and legs.
rainwater/ water run off	Water that enters *your home* as a result of running off or overflowing from any origin or cause.
renovations	The removal of any part of the roof, floor or external walls of *your home* for the purpose of performing additions, alterations, repairs or improvements to *your home*.
rental agreement	A fixed-term written *lease agreement* or periodic tenancy agreement.
rented out	When *your home* is *rented out* in accordance with a *rental agreement*.
retaining wall/s	A wall that is not part of the building *you* live in and is designed to hold back or retain earth, water or any other substance.

specified contents away from the home	Items that *you* ask *us* to cover that are not in *your home* and for a sum that exceeds the limits of cover listed on pages 30-31.
specified contents in the home	Items that *you* ask *us* to cover that are in *your home* and for a sum that exceeds the limits of cover listed on pages 30-31.
sporting equipment	Any item or piece of equipment used for sporting, fishing, leisure or recreational activities not including: ■ camping or diving equipment, parachutes, model crafts, hang-gliders, aircraft, motor vehicles, trail bikes, mini-bikes, motorised go-karts or jet skis; ■ any spare part or accessory used with the above-listed *sporting equipment* including a helmet, gloves, boots or goggles.
stock	Any goods or merchandise that are sold or distributed by *you*.
temporary structure	Any structure in which *you* live that is not fixed to the ground and not connected to any external service.
temporary/ unfixed swimming pool	A swimming pool that is not a *fixed swimming pool* including inflatable or above-ground swimming pools or spas.
tenant/s	The person(s) named on a *rental agreement* or who pays rent to reside in *your home* including anyone who permanently or temporarily resides with them.
terrorism	Any act or omission by any person or group that includes the use of or threat to use force or violence for any political, religious, ideological, ethnic or similar purpose and/or is intended to induce fear in the public or any section of the public.
tools of trade	Tools or equipment that are normally used for *your business*.
trade materials	Consumables, goods or materials that are normally used for *your business*.
unliveable	The building is *unliveable* if, due to an incident: ■ it is unsafe to live in; or ■ it does not have functional bathroom facilities; or ■ it is not connected to the electricity supply (excluding temporary failure of the public electricity supply); or
unliveable (cont.)	■ it is not connected to hot and cold running water; 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.
unoccupied	A property is *unoccupied* for a period of 90 consecutive days if during that period the following did not happen: ■ *you*, *your family* or someone with *your* consent slept and ate in *your* for at least two consecutive nights in the 90-day period; and ■ on those two nights, the property was furnished so that it was comfortably habitable; and ■ the property contained at least one usable bed/mattress; and ■ the property contained at least one table or bench and a chair; and ■ the property contained a functioning refrigerator and cooking appliance; and ■ the property was connected to the electricity supply; and ■ the property was connected to hot and cold running water. *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.
unspecified contents away from the home	Those of *your contents* that are located away from *your home* anywhere in Australia or New Zealand.
uplift rate	The automatic increase to *your home* or *contents* sum insured on renewal of *your policy* by *us*.
watercraft	Any powered or unpowered boat, craft or vessel exceeding four metres in length, a jetski or other motorised *watercraft* less than four metres in length that is powered by a motor in excess of 7.5 horsepower. But *watercraft* does not mean; ■ unpowered kayaks, canoes, surfboards, surf skis or sailboards not longer than four metres in length; ■ toy or model watercraft.
we, us, our	Sure Insurance Pty Ltd (ABN 72 624 109 128, AFSL 506 378).
you, your	The person/s shown as the policyholder/s on the Certificate of Insurance including those *family* members who permanently reside at the *insured address*.

sure
INSURANCE, BUT FAIR.

CONTACT US

For further information
or assistance contact *us* at:

info@sure-insurance.com.au

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