



QBE Insurance (Australia) Limited

Home Cover Prestige

**Insurance Product Disclosure
Statement and Policy Wording**

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About this booklet

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

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

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

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

We may need to update information in this PDS. If we need to do this, we'll either send you a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet. Call us on 1300 734 729 if you need more information, would like to confirm a transaction or to make a claim.

The claims section at the end of this booklet sets out the full details of what you need to do in the event of a claim.

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world.

Important Information

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

The cost of this policy

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

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

- the sum(s) insured;
- the address of your building and/or contents covered;
- your insurance history;
- your claims history, including the number of claims you make;
- the security features of your home;
- the construction and age of your home;
- the level of excess you choose to pay;
- the cost of any optional benefits you have selected; and
- the frequency with which you choose to pay your premium.

The premium also includes compulsory government charges including Stamp Duty, GST and any Emergency Services Levy (where applicable).

Ways to reduce your premium

You may be eligible for the following discounts we offer:

- **Multi policy discount**
If this Policy insures both your building and/or your contents and/or your valuables at the same site, we may provide you with a multi policy discount. You may also be entitled to the same discounts on other insurance products. For more information, contact your financial institution.
- **Over 50's**
If any of the named Policy holders of this Policy are over 50 and no longer working full time, we will give you an over 50's discount. You will need to contact us and advise us once you become eligible for this discount. We will then apply the discount to any future premiums.
- **Retirees discount**
If any of the named Policy holders of this Policy are retired and no longer working full time, we will give you a retirees discount. You will need to contact us and advise us once you become eligible for this discount. We will then apply the discount to any future premiums.

Other ways you can help reduce your premium:

- **Increase your security**
We provide discounts when you have installed advanced operational security measures such as deadlocks on all external doors and keyed window locks, local and monitored alarms or a fixed home safe.
- **Choose a higher excess**
You can choose a higher excess for a reduced premium. Your Policy Schedule will indicate the excess applicable in the event of a claim. Please refer to 'Your excess' for more information on excess options.

Cooling-off period

If you change your mind within 21 days of buying your Policy, you can cancel it and receive a full refund. Naturally, this doesn't apply if you've made or are entitled to make a claim. Even after the cooling off period ends, you still have the right to cancel your Policy. However, we may deduct some costs from any refund, as set out in the Policy Wording under 'Cancelling your Policy'.

To cancel your Policy within the cooling off period, contact QBE by sending an email to enquiries@qbe.com.

The General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

Step 1 - Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 - Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

Step 3 - Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.

AFCA resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by AFCA decisions - but you're not. You can contact AFCA directly and they'll advise you if your dispute falls within their Rules.

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's CCU, AFCA or the OAIC**How to contact QBE Customer Care**

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact the OAIC

Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Financial claims scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone	1300 558 849 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.fcs.gov.au

Policy Wording

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

Our agreement

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

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

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

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

Excesses

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

How much we'll pay

The most we'll pay for a claim is the sum insured which applies to the cover or section you're claiming under, less any excess.

Paying your premium

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

Annual premium

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

Instalment payments

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

At renewal

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

What happens if you miss an instalment

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

If you don't pay the missed instalment and a claim arises, then we may refuse to pay your claim.

If your payment details change

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

Adjustment of premium on renewal

If we agree to renew your Policy and you claim for an incident that happened during a previous period of insurance, you must tell us about it. You agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

This condition doesn't affect any other rights we have at law or under this Policy.

Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

Word or term	Definition
Alteration Notice	a written notice issued by us about any alteration to the insurance made by you under this Policy. For example, if you change your address.
Building	building and outbuildings and fixtures as described under the heading 'What we will cover as your building' on page 23.
Collection	an object of real or intrinsic value collected as an investment, hobby or general interest purpose and the item is not used as a household good or personal effect.
Collision	an accident directly caused by the sudden impact of a moving body or object.
Computer equipment	a desktop or portable personal computer including peripherals such as printers, modems, data projectors and speakers and standard purchased computer software but no data of any kind or custom written software.
Contents	items described under the heading 'What we will cover as your contents' on page 24 which you or your family own or have legal responsibility for located in your building or at the site.
Curio	a small article valued as a collectors' item.
Damage or damaged	when an item insured by this Policy is physically harmed but does not include wear and tear.
Depreciation	the reduction in the value of the item or property due to wear and tear.
Earth movement	heave, landslide, land-slippage, mudslide, settling, shrinkage or subsidence.

Word or term	Definition
Endorsement	a written alteration to the terms, conditions and limitations of this Policy which is shown in the Policy Schedule.
Entertainment equipment	one or more sound or visual entertainment systems in your home including each individual item such as a television, radio, video player or projector, CD player, entertainment disc playing devices, amplifier or speakers and all accessories.
Erosion	being worn or washed away by water, ice or wind.
Excess	the amount you must pay towards a claim. You will find the amount of any excess shown on the Policy Schedule. See page 80 'Excesses' for more information.
Family	any of the following people who normally live with you: <ul style="list-style-type: none"> • spouse or partner; • children, step children; • parents, grandparents; • grandchildren; • brothers, sisters; • domestic staff; • a person who normally resides with you, but does not include a person with whom you may share a house for any financial consideration.
Fire	a fire producing flames, but not charring, melting or scorching without flames.
Fixtures	an item that is permanently attached to or fixed to your building or the site, but does not include carpets, internal blinds, curtains, swimming pool or spa covers or pool or spa accessories. Please see page 23 under 'What we will cover as your building' for a list of examples of fixtures.

Word or term	Definition
Flood	<p>the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> (a) a lake (whether or not it has been altered or modified); (b) a river (whether or not it has been altered or modified); (c) a creek (whether or not it has been altered or modified); (d) another natural watercourse (whether or not it has been altered or modified); (e) a reservoir; (f) a canal; (g) a dam.
Fusion	the process of fusing or melting together the windings of an electric motor following damage to the insulating material as a result of overheating caused by an electric current.
High risk item	those items listed under the heading 'High risk items with limits' on page 28.
Incident	an event neither expected nor intended from the standpoint of you or your family which results in a claim on this Policy.
Insured event	those events listed under the heading 'What you are covered for' which start on page 32.
Market value	the replacement cost of a similar item to the one stolen or damaged taking into account the age of the item.
Open air	Non lockable structures and non lockable parts of structures.
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Personal watercraft	a vessel designed to be operated by a person standing, sitting astride or kneeling upon it. It uses water jet propulsion and has an engine in a watertight compartment.

Word or term	Definition
Photographic equipment	<ul style="list-style-type: none"> • camera body; and • all lenses which attach to the camera body; and • all camera accessories including but not limited to carry case, filters, cleaning equipment, tripod, battery and memory cards; <p>however not photographic data.</p>
Policy Schedule	<p>One of the following:</p> <ul style="list-style-type: none"> • Policy Schedule • Renewal Schedule • Alteration Schedule.
Premium	What you pay us to insure you. It's the cost of this Policy.
Proof of ownership	<p>evidence of ownership and value of an item. The evidence can be a combination of:</p> <ul style="list-style-type: none"> • receipts, valuations, instruction manuals; • guarantee certificates, catalogues; • make, model and serial number; • photographs or video film of item.
Properly maintained	your building is structurally sound, secure and in a good state of repair and its roof guttering regularly cleaned.
Rain	water that has fallen from the sky onto your building and site. This also includes where there are heavy, intense bursts of rainfall, usually during thunderstorms where so much water falls in a very short time that it cannot get away quickly enough and collects and flows into your building, but does not include flood.
Secured	locked so as to prevent entry other than by using violent force.
Site	the land at the address shown on the Policy Schedule on which the building is built, including the yard or garden used only for domestic purposes.

Word or term	Definition
Specified contents	your items that are listed in the 'Schedule of Specified Contents' section of your Policy Schedule.
Specified valuables	your items that are listed in the 'Schedule of Specified Valuables' section of your Policy Schedule.
Sporting equipment	equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but does not include a bicycle, firearm, a power driven vehicle or a power driven item of any kind.
Storm	violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.
Sum insured	the amount you have insured either your building, your contents (including specified contents) or your valuables as shown on the Policy Schedule. We will pay no more than these amounts plus certain standard benefits (see page 46) or optional benefits (see page 70).
Terrorism	any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Tools of trade	those items you use to carry on a business or earn an income, but does not include those items you would use in a home office.
Tsunami	a high tide or tidal wave caused by an earthquake, earth tremor or seismological disturbance under the sea.
Unfurnished	the building at the site does not have enough furniture or furnishings for normal living needs.

Word or term	Definition
Unoccupied	that either: <ul style="list-style-type: none"> • no-one is living in the building; or • someone is living in the building at the site without your consent.
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Wear and tear	damage or a reduction in value through age, ordinary use or lack of maintenance.
Works of art	a piece of fine art such as a painting or picture, Persian carpet, rug or wall hanging, tapestry, vase, ornament, sculpture or other creation.
You, your	The person(s) named in your Policy Schedule as the insured.

Insuring your building and/or contents

Policy coverage summary

You can choose to insure your building, your contents or both under the QBE Home Cover Prestige Policy. If this Policy insures your contents, you will receive automatic cover away from the home however, some items have limits. If you would like to extend these limits, for an additional premium you can choose to specify these items under the Specified valuables optional benefit.

Your building and/or contents will be covered for loss or damage caused by one (1) of the fourteen (14) insured events. In addition, there are also standard benefits you may be entitled to at no extra cost.

You can extend your cover by paying extra premium for options we offer.

A summary of cover available under this QBE Home Cover Prestige Policy is listed in the table below.

Insured event	Building	Contents
Accidental loss or damage (see page 32)	✓	✓
Fire (see page 33)	✓	✓
Explosion or implosion (see page 33)	✓	✓
Lightning or thunderbolt (see page 33)	✓	✓
Earthquake or tsunami (see page 34)	✓	✓
Theft (see page 34)	✓	✓
Vandalism and malicious damage (see page 35)	✓	✓
Water or other liquid (see page 35)	✓	✓
Collision (see page 37)	✓	✓
Falling tree, branch or aerial (see page 37)	✓	✓
Damage by animals (see page 38)	✓	✓
Riot (see page 38)	✓	✓
Storm, rain or flood (see page 38)	✓	✓
Glass breakage (see page 40)	✓	✓
Power surge (see page 40)	✓	✓

Standard benefit	Building	Contents
Building sum insured safeguard (see page 46)	✓	x
Environmental upgrades to your building (see page 48)	✓	x
Environmental upgrades to your contents (see page 49)	x	✓
Accommodation costs (see page 49)	✓	✓
Contracting purchaser (see page 51)	✓	x
Inflation adjustment (see page 51)	✓	✓

Standard benefit	Building	Contents
Mortgage discharge (see page 51)	✓	x
Extra costs of reinstatement (see page 51)	✓	x
Fusion of electric motors (see page 54)	✓	✓
Forced evacuation by government authority (see page 56)	✓	✓
External door locks (see page 57)	✓	✓
Essential temporary repairs (see page 57)	✓	✓
Modifications to the building due to paraplegia or quadriplegia (see page 57)	✓	✓
Building materials awaiting installation (see page 58)	✓	x
Building costs (see page 59)	✓	x
Cover when you move sites (see page 60)	x	✓
Contents being conveyed to your new residence (see page 60)	x	✓
Food spoilage (see page 61)	x	✓
Accessories, appliances or spare parts (see page 62)	x	✓
Guest's property (see page 62)	x	✓
Your contents temporarily removed from your home (see page 63)	x	✓
Loss or theft of credit or transaction card (see page 65)	x	✓
Veterinary expenses (see page 65)	x	✓
Strata title home owners (see page 69)	x	✓
Legal defence costs (see page 52)	✓	✓

Standard benefit	Building	Contents
Taxation audit (see page 53)	✓	✓
Trees, shrubs and plants (see page 56)	✓	x
Compensation for death (see page 58)	x	✓
Identity theft (see page 66)	x	✓
Monitored alarm attendance after theft (see page 68)	✓	x
Replacement of documentation (see page 69)	✓	x
When you are a tenant (see page 69)	x	✓
Waiver of excess (see page 70)	✓	✓

Optional benefit	Building	Contents
Choose the excess you wish to pay	Optional	Optional
Specified valuables (see page 70)	Not applicable	Optional
Domestic workers' compensation (see page 72)	Not applicable	Optional in applicable States and Territories

Legal Liability to others	Building	Contents
As an owner or occupier of the site (see page 41)	✓	x
Anywhere in the world (see page 41)	x	✓
Motor vehicle liability (see page 44)	✓	✓
Committee member of a social or sporting club (see page 45)	✓	✓

✓ = covered

x = not covered

Not applicable = not available under this cover type,

Optional = covered when option is selected and paid and appears on your Policy Schedule.

Who we will cover

We cover:

- ✓ you, and
- ✓ your family.

What we will cover as your building

Your building means	Your building does not mean
<ul style="list-style-type: none"> ✓ the main residential building; ✓ outbuildings; and ✓ fixtures such as: <ul style="list-style-type: none"> ○ a fixed spa, sauna, barbecue, clothes line, room heater, stove, air conditioner, ceiling fan, lighting fixtures permanently secured to the building, hot water system; ○ kitchen cupboards, built in furniture; ○ meter box; ○ exterior blinds and awnings; ○ carport, pergola, garden shed, gazebo; ○ path, driveway, terrace, well, bore; ○ in-ground swimming pool, water tank; ○ garage doors; ○ reticulation system; ○ television aerial, radio mast or aerial and fittings; ○ fixed floor coverings and floating floor coverings except carpets; 	<ul style="list-style-type: none"> ✗ a caravan, trailer or their accessories; ✗ a shipping container; ✗ a building of flats; ✗ strata title, company or community title units with respect to insuring the building, however we will insure contents contained in these units under a contents policy; ✗ trees, shrubs, plants, hedges, lawns (real or artificial), earth; ✗ paths or driveways made of earth or gravel; ✗ landscaping of any kind; ✗ a pool cover; ✗ a swimming pool that is able to be moved from the site; ✗ a sea wall or pontoon; ✗ a building or structure used solely for business; ✗ a building or structure that is in the course of construction, alteration or substantial repair; ✗ fixtures such as: <ul style="list-style-type: none"> ○ carpets and rugs, ○ internal blinds, ○ curtains,

Your building means	Your building does not mean
<ul style="list-style-type: none"> ○ solar panels (but not plastic solar heating systems for pools or spas); ○ private jetties including fixed floating jetties; and ○ water in a tank; at the site. 	<ul style="list-style-type: none"> ○ swimming pool or spa covers, ○ pool or spa accessories; ✗ jetties used for business purposes; ✗ water in a swimming pool; ✗ water in pipes.
<p>✓ = covered</p> <p>✗ = not covered</p>	

What we will cover as your contents

We insure items which you or a family member own or have legal responsibility for located in your building or at the site.

Your contents means	Your contents does not mean
<ul style="list-style-type: none"> ✓ furniture, furnishings, carpets (whether fixed or unfixed), floor rugs, internal blinds, curtains; ✓ household goods; ✓ light fixtures not permanently secured to the building and which are relocatable; ✓ white goods; ✓ clothing and other personal effects; ✓ high risk items as listed with limits on page 28; ✓ swimming pool or spa that is not in-ground; ✓ swimming pool or spa covers and accessories; 	<ul style="list-style-type: none"> ✗ specified valuables insured under the valuables section of this Policy; ✗ fish, birds or other animals; ✗ lawns, hedges, trees, shrubs, plants (real or artificial); ✗ earth; ✗ a power driven vehicle other than: <ul style="list-style-type: none"> ○ a wheel chair, ○ an unregistered battery powered single person vehicle, ○ an unregistered garden appliance, ○ an unregistered golf buggy,

Your contents means	Your contents does not mean
<p>✓ items used in connection with your business or occupation used in an office or surgery in your home, but not if a high risk item listed on page 28.</p>	<ul style="list-style-type: none"> ○ a battery powered children's toy, ○ an unregistered motorcycle up to 125cc engine capacity; ✗ a personal watercraft; ✗ a powercraft, watercraft exceeding four (4) metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not other than a: <ul style="list-style-type: none"> ○ surf ski, ○ surfboard, ○ one to four person canoe, ○ a powercraft with an engine of no more than ten (10) horsepower; ✗ an aircraft or aerial device, other than a: <ul style="list-style-type: none"> ○ kite, ○ model aircraft or model glider; ✗ a caravan or trailer, including accessories and spare parts whether fitted to the caravan or trailer or not; ✗ a hovercraft; ✗ water.
<p>✓ = covered</p> <p>✗ = not covered</p>	

Specified contents

We consider certain items to be of high risk and have limits on what we will pay. The types of items and limits we pay are listed on page 28 under the heading 'High risk items with limits'.

You can increase your cover beyond these limits by specifically listing high risk items as specified contents.

When you specify these items, they will be listed in the 'Schedule of Specified Contents' section of your Policy Schedule and you will be covered for loss or damage up to the limit you have specified. Specified contents are only insured whilst at the site.

Specified valuables

- ✓ items that are listed in the 'Schedule of Specified Valuables' section of your Policy Schedule if you have selected and paid for this optional benefit.

Where your contents are covered

If this Policy insures your contents, they will be covered whilst in your building for accidental loss or damage and insured events up to the sum insured or high risk items limits. Your contents are also insured anywhere in Australia or New Zealand and anywhere in the world for up to 90 days. There are limits on the maximum amount we will pay for certain items. Please see under the heading 'Your contents temporarily removed from your home' for more information.

Location of contents	Contents insurance		
	Contents	Specified contents	Specified valuables
At the site			
Inside your building.	✓	✓	✓
Away from the site			
Temporarily in transit to your new home (see Contents being conveyed to your new residence).	✓	✓	✓
Anywhere in Australia and New Zealand (see Your contents temporarily removed from your home).	✓	✓	✓
Worldwide (see Your contents temporarily removed from your home).	Up to 90 days	Up to 90 days	Up to 90 days
✓ = covered	✗ = not covered		

How much you are covered for

Building

Sum insured (shown on your Policy Schedule).

Important note: We ask you to nominate your required sum insured. Your building sum insured should be adequate to replace your building and its fixtures and fittings using new materials as well as other necessary costs in the event of a claim.

Refer to page 30 for tips on setting your sum insured.

Contents

Sum insured (shown on your Policy Schedule).

Important note: We ask you to nominate your required sum insured. Your contents sum insured should be adequate to replace all your contents with new items.

Refer to page 30 for tips on setting your sum insured.

High risk items with limits

Because we consider the items listed below to be high risk, there are limits on what we will pay. If a claim is made for a high risk item we will pay no more than the prescribed limit unless the item is specifically shown on the Policy Schedule as specified contents. The table below also shows if you have the option to increase the limit for that item by listing the item as specified contents on your Policy Schedule. If you wish to increase any of the allowed limits, please contact your financial institution.

Please note that the most we will pay in total on a claim for unspecified high risk items is the amount shown in the table below.

High risk items with limits	The most we will pay is:	Option to increase limit
Cash, bullion or negotiable securities	\$1,000.	✗
Collections of any kind	\$10,000 per collection and in total 25% of the sum insured for unspecified contents.	✓
Each item of jewellery, gold or silver articles, furs and watches	\$3,000 per item and in total 25% of the sum insured for unspecified contents.	✓
A bicycle	\$2,000 per bicycle.	✓
Works of art, pictures, tapestries, rugs, antiques	\$25,000 per item and in total 25% of the sum insured for unspecified contents.	✓
Office or surgical equipment used by you or your family in your or their own business in the home.	\$15,000 in total.	✓
Tools of trade	\$5,000 in total.	✗
✓ = can be increased ✗ = cannot be increased		

Specified valuables

Sum insured	As shown on your Policy Schedule.
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Legal liability

Limit of legal liability	\$30,000,000 (\$30 million).
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Your sum insured

Making the wrong assumptions about your sum insured, or the costs to rebuild your home at today's prices, can lead to under insurance and could cost you dearly.

Your home is unique so when considering how much to insure your home for, it is important to remember that even homes identical in size will not have identical rebuilding costs. Costs such as removal of debris, replacement of new for old materials or items and the preparation of the land and foundations will all vary from home to home.

To help make calculating your sum insured easy we have available for you on-line sum insured calculators that can assist you in determining your sum insured. The sum insured calculators take into account all those extra costs that may not be obvious. For instance, removal of debris alone can add 10% to 15% to your sum insured. You will find these sum insured calculators by visiting our website on:

<http://www.intermediary.qbe.com.au/Insurance-Products/Home-And-Contents/Sum-Insured-Calculators/insurance.html>

Alternatively, you can contact your financial institution and we can arrange to send you QBE's Home list guide. This will also help you to determine your sum insured.

Remember that the cost of replacing your home and contents varies over time, so it's important to re-evaluate your cover each year, taking into consideration home renovations and new purchases. Although we make an average adjustment to your sum insured for inflation each year, we suggest you review this increase to ensure it's enough for you.

When your home is unoccupied

If your home is left unoccupied, cover may be reduced. Please see the table below for details:

If your building is	Unoccupied for up to 30 days	Unoccupied for more than 30 days	Unoccupied for more than 90 days
Furnished	no change to your coverage.	no change to your coverage.	no cover for: <ul style="list-style-type: none"> ✗ fire; ✗ explosion; ✗ theft; ✗ vandalism and malicious damage; ✗ water or other liquid; or ✗ glass breakage.
Unfurnished	no change to your coverage.	no cover for theft or vandalism and malicious damage. All other Policy coverage, terms and conditions remain unaltered.	no cover for: <ul style="list-style-type: none"> ✗ fire; ✗ explosion; ✗ theft; ✗ vandalism and malicious damage; ✗ water or other liquid; or ✗ glass breakage.

The above will apply unless you have advised us and we agree to provide full Policy cover in writing.

Our agreement will take the form of an endorsement. We will send you a Policy Schedule to confirm your Policy has been extended to insure you for a greater period of time.

What you are covered for

Your QBE Policy insures you up to the amount of the sum insured for loss or damage to your building and/or contents caused by an insured event listed below.

Your Policy Schedule will indicate if you have insured your building, your contents or both.

Insured event	
Accidental loss or damage	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ unintended and unexpected accidental loss or damage to your building and/or contents. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ an event that is excluded by another section of this Policy; ✗ loss or damage to sporting equipment whilst in use or play; ✗ any items misplaced or disappeared if you cannot establish the cause; ✗ loss or damage to bicycles whilst they are being ridden; ✗ loss or damage to electronic data; ✗ loss or damaged to mechanical, electronic or electronic breakdown; ✗ loss or damage due to any process of cleaning involving the use of chemicals; ✗ loss or damage caused by deliberate application of heat. <p>For example, this would include where an element under or forming part of a ceramic cooktop causes damage to the cooktop.</p>

Insured event	
Fire	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or contents caused by a fire. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage to a heat resistant item and any fittings or attachments on or in these items if the fire only caused damage to that item. <p>Examples of heat resistant items are a cooking appliance, iron, toaster, microwave oven, heater, clothes dryer, electric kettle, chimney, fireplace, oven, potbelly stove.</p>
Explosion or implosion	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by an explosion or implosion. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ the item that exploded or imploded. <p>For example, we will not pay for an exploded heating boiler or a hot water system.</p>
Lightning or thunderbolt	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or contents caused by a direct lightning strike or thunderbolt. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage if there is no visible evidence of damage to your building or your contents; ✗ damage if the Australian Government Bureau of Meteorology has no record of lightning or thunder in your area at the time the damage occurred; ✗ damage caused by a power surge caused by anything other than lightning.

Insured event	
	<p>For example, when there has been a lightning strike there will be visible damage to a power line or pole nearby your home. Visible damage will also be evident to the appliance which is not working and will include scorch or burn marks to the electrical circuitry consistent with a lightning strike nearby your home.</p>
Earthquake or tsunami	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or contents caused by an earthquake or tsunami. All damage that occurs within a period of 48 hours will be regarded as one incident. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by a wave that arises from any event other than a tsunami; ✗ damage by erosion or earth movement occurring more than seventy two (72) hours following the event. <p>Refer to the section 'Excesses' on page 80 for details on the excess payable on all earthquake and tsunami claims.</p>
Theft	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to your building and/or contents caused by theft or attempted theft. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ loss or damage if the theft was by you, your family or tenants; ✗ loss or damage if the theft was caused by a person who was in your building or at the site: <ul style="list-style-type: none"> ○ with your consent, ○ with the consent of a person who lives in your building, ○ a person who with your consent is in temporary possession of your building.

Insured event

Vandalism and malicious damage

We will cover:

- ✓ damage to your building and/or your contents caused by vandalism or malicious damage.

We will not cover:

- ✗ damage if the vandalism or malicious damage was by you, your family or tenants;
- ✗ damage if the vandalism or malicious damage was by a person who was in your building or at the site:
 - with your consent,
 - with the consent of a person who lives in your building, or
 - a person who with your consent is in temporary possession of your building.

Water or other liquid

We will cover damage by:

- ✓ water or other liquids discharged, overflowing or leaking from any apparatus, appliance or pipe.

If this Policy insures your building and we accept your claim, we will also pay the reasonable cost:

- ✓ to find the source of the leak; and
- ✓ to repair only that section of your building which needs to be removed to repair the leak.

We will not cover:

- ✗ water seeping through a wall or floor;
- ✗ damage if the cause of the water or other liquid escaping was a deliberate act by you, or your family or another person with your express or implied consent to cause damage;
- ✗ costs to fix the leak;
- ✗ costs of lost water;

Insured event

- ✘ the costs to repair or replace any defective part or item that caused the damage or the loss of water as a result of a leak;

For example, we will not pay for a new dishwasher hose that broke.

- ✘ damage by erosion or earth movement occurring more than seventy two (72) hours following the event;
- ✘ damage which is the result of gradual processes;

For example, we will not pay for damage:

- from condensation or rising damp, or
- splashing, or
- where more damage has occurred over time because the fault was not remedied immediately.

- ✘ damage to swimming pools or similar structures caused by hydrostatic pressure;
- ✘ damage which is the result of grouting;
- ✘ any additional costs towards replacing undamaged property so as to create a uniform appearance;

For example, we will only pay the cost of replacing tiles damaged in finding the source of the leak. If the tiles to match your bathroom walls or floor are not readily available, replacement of undamaged tiles are at your cost.

- ✘ to fix a defect in the design or construction of a system;
- ✘ to repair or replace a defective part;
- ✘ damage if your building has not been properly maintained.

You should regularly clean your gutters of leaves and other debris, particularly before the expected onset of rain.

Insured event

Collision

We will cover:

- ✓ damage to your building and/or your contents caused from collision by a part of:
 - an aircraft;
 - a spacecraft, satellite or space debris,
 - a train,
 - a vehicle, trailer or caravan,
 - a watercraft,
 - a hovercraft.

We will not cover:

- ✗ damage caused by wheels or tyres to paths, driveways or underground services;
- ✗ damage caused by any other items or objects.

Falling tree, branch or aerial

We will cover:

- ✓ damage to your building and/or your contents caused by a falling tree, branch, television or radio aerial or satellite aerial;
- ✓ the costs to remove the fallen tree or branch from the inside of your building to the nearest permissible dumping ground so that the damage can be dealt with. We will only pay these costs where the falling object has caused damage to your building or contents;
- ✓ the reasonable cost of felling, pruning or stump removal when your building has been damaged.

We will not cover:

- ✗ damage to your building and/or your contents caused by tree lopping or felling by you or done with your consent;

Insured event	
	<ul style="list-style-type: none"> ✗ the costs for repairing: <ul style="list-style-type: none"> ○ a television, radio or satellite aerial, or ○ the fittings or masts, that caused the damage.
Damage by animals	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused from collision by an animal or bird that is not kept in your building or at the site. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ damage caused by eating, chewing, clawing, pecking, scratching, soiling or fouling or any other way of polluting your home.
Riot	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by riot, civil commotion, industrial or political demonstration.
Storm, rain or flood	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ damage to your building and/or your contents caused by storm, rain or flood. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ water damage to your building caused by storm or rain seeping or otherwise entering your building unless the water entered through an opening in the wall or roof that had been made directly by the storm or rain or as a direct result of it; ✗ damage caused by water penetrating or entering your building or as a result of a design fault, structural defect or because of defective workmanship; ✗ damage caused by water entering your building through an opening in the wall or roof made for the purpose of alterations, additions, renovation or repair;

Insured event

For example, if, as part of renovations made to your home an opening is made to your building we will not continue to insure you against any storm, rain or flood damage unless the builder covers this opening with a tarpaulin in a workmanlike way at every possible opportunity.

- ✘ damage caused by storm, rain or flood to:
 - gates and fences which have been fitted to the site and constructed of corrugated fibrous materials and do not have a supporting frame except where installed to manufacturers specifications,
 - timber gates and fences more than fifteen (15) years old,
 - privacy screens or retaining walls,
 - shade-cloth, shade-sails, PVC blinds or umbrellas,
 - spa or swimming pool covers, solar covers or plastic liners (including vinyl);
- ✘ damage caused by water to external paintwork, treated surfaces or finishes, if that is the only damage done to that part of your building;
- ✘ damage caused by any residue deposited by the rain on your building;
- ✘ damage to your swimming pool or spa if the damage is as a result of hydrostatic pressure;
- ✘ damage caused to electrical or mechanical equipment left in the open air, unless the equipment is designed to be weather proof;
- ✘ damage caused by the seas or high tide;

Insured event

- ✘ damage caused by erosion or earth movement occurring more than seventy two (72) hours after the event;
- ✘ damage caused by lightning or thunderbolt.

Cover for lightning or thunderbolt is provided under insured event 'Lightning or thunderbolt'.

Power surge

We will cover:

- ✓ loss or damage to your building and/or contents caused by a power surge.

Glass breakage

We will cover:

- ✓ glass that is accidentally broken which forms part of your building if this Policy insures your building;
- ✓ glass that is accidentally broken which forms part of your contents if this Policy insures your contents;
- ✓ glass that forms part of the building when you are a tenant, but only if you are responsible for that glass under your lease if this Policy insures your contents.

We will not cover:

- ✘ glass that is part of a glass house or conservatory.

Limit:

Maximum \$500 towards replacement of an oven door, stove door or cooking surfaces.

✓ = covered

✘ = not covered

Legal liability

If this Policy insures your building, we will cover:

- ✓ your legal liability as an owner or occupier if you or your family become legally liable for:
 - bodily injury or death to another person,
 - loss or damage to another person's property,

arising from an incident occurring during the period of insurance at your building or at the site, and

- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

If this Policy insures your contents at the site and is your primary place of residence, we will cover:

- ✓ your legal liability anywhere in the world if you or your family become legally liable for:
 - bodily injury or death to another person,
 - loss or damage to another person's property,

arising from an incident occurring during the period of insurance that is not related to the ownership or occupancy of your building, and

- ✓ all legal costs reasonably incurred with our written consent arising from a claim for which you or your family are insured under this section.

Limit of Liability:

We will pay:

- ✓ the reasonable cost of the harm or damage for which there is liability; or
- ✓ the amount awarded by a court;

up to the limit of liability shown on the Policy Schedule for our total liability under this section in respect of all claims arising from an incident or series of related incidents, including costs, charges, expenses and legal costs.

We will not pay:

- ✗ more than the limit of liability shown on your Policy Schedule if both your building and your contents are insured by this Policy and this Policy insures you and your family for the same liability.
-

We will not cover legal liability for:

- ✘ bodily injury or death to:
 - you or your family, or
 - an employee arising out of or during the course of their employment with you or your family,
 - ✘ which there is an entitlement to claim an amount or benefit under Workers' Compensation or accident compensation legislation;
 - ✘ loss or damage to property that is owned or in the possession, custody or control of you or your family except when you are a tenant and you or your family cause loss or damage to your landlord's property;
 - ✘ loss or damage arising from or in connection with a business, profession or occupation, except where you let your building for domestic purposes, or baby sitting on a casual basis;
 - ✘ fines or penalties (including interest and costs);
 - ✘ punitive, aggravated or exemplary damages (including interest and costs);
 - ✘ loss or damage arising from an agreement unless you or your family would have been liable in the absence of the agreement;
 - ✘ financial or consequential loss;
 - ✘ loss or damage arising from a reckless act or a deliberately harmful or damaging act by:
 - you or your family,
 - a person with the express or implied consent of you or your family,
 - ✘ loss or damage arising from a breach of a statutory provision;
 - ✘ loss or damage arising out of you or your family owning or occupying land or a building other than the site or your building;
 - ✘ loss or damage arising from or connected with the ownership or use of:
 - ✘ a power driven vehicle other than:
 - a wheel chair,
 - an unregistered battery powered single person vehicle,
 - an unregistered garden appliance,
 - an unregistered golf buggy,
-

- a battery powered children's toy,
- an unregistered motorcycle up to 125cc engine capacity,

which is not required to be registered;

- a power craft, or a watercraft exceeding four (4) metres in length, other than a:
 - > surf ski,
 - > surfboard,
 - > one to four person canoe,
 - > powercraft with an engine of no more than ten (10) horsepower,
- a personal watercraft;
- an aircraft or aerial device, other than a:
 - > kite;
 - > model aircraft or model glider;
- a caravan or trailer;
- a hovercraft;
- ✘ loss or damage arising from or connected with vibration or interference with the support of land, buildings or other property;
- ✘ loss or damage connected with the construction, alteration or repair of your building exceeding:
 - \$50,000 where you are the owner builder, or
 - \$100,000 where a registered builder or contractor is doing the work.

Important note: Where you are an owner builder you should organise special contract works insurance. If a registered builder is doing the work, you should ensure that your name is noted as principal on the builder's policy.

- ✘ loss or damage arising from libel, slander, defamation or malicious falsehood;
 - ✘ loss or damage arising from or connected with the supply of drugs or alcohol;
 - ✘ loss or damage arising from or connected with the existence of asbestos;
 - ✘ loss or damage arising from or connected with contamination or pollution of the land, air or water;
 - ✘ loss or damage arising from the ownership or use of any motor vehicle other than under the cover given by 'Motor vehicle liability' (see page 44).
-

Motor vehicle liability

If this Policy covers your contents in your primary place of residence, we will cover:

- ✓ you or a member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:
 - the death of, or bodily injury to, any person;
 - the loss of, or damage to property,
 arising from the ownership, custody or use of:
 - any vehicle which is a type that is not required to be registered by law;
 - any motorised wheelchair;
 - any domestic trailer not attached to any vehicle,
 resulting from an occurrence during the period of insurance;
- ✓ you or any member of your family against claims for:
 - death or bodily injury caused by you or your family solely as a result of you or your family being passengers in a registered vehicle;
 - death or bodily injury caused by any registered vehicle if the occurrence causing the death or bodily injury takes place at the site,
 during the period of insurance.

We will not cover:

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

Committee member of a social or sporting club

If this Policy covers your contents in your primary place of residence, we will cover:

- ✓ you or a member of your family against any claim for compensation or expenses which you or the member of your family become legally liable in Australia to pay for an alleged or actual act or omission arising out of your position as a committee member of a sporting club or social club.

We will not cover:

- ✗ any liabilities arising from:
 - any act or omission for which you or your family receive reimbursement from the sporting or social club, or
 - any act or omission which is committed or alleged to have been committed prior to the period of insurance commencing or after it has ended,
- ✗ a claim under this standard benefit if you receive any payment or remuneration of any kind for holding this position.

Limit:

\$10,000 any one (1) period of insurance.

Standard benefits

This Policy also insures you for standard benefits set out in this section.

We pay these standard benefits as part of the sums insured for building or contents depending on the type of cover you have chosen unless otherwise stated.

Benefit	Description
Building sum insured safeguard	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ up to 30% more than your building sum insured to repair or replace your building if we agree that the cost to repair or replace your building is greater than your building sum insured due to: <ul style="list-style-type: none"> ○ the increased cost of repairing damage to your building was caused directly by a catastrophic event, or ○ you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building. <p>This benefit applies only if:</p> <ul style="list-style-type: none"> ✓ this Policy insures your building; and ✓ your building is so damaged by an event that is insured by this Policy that it is considered by us to be a total loss; and ✓ the cost to repair or replace your building is greater than your building sum insured because either: <ul style="list-style-type: none"> ○ the increased cost of repairing damage to your building was caused directly by a catastrophic event. This applies where the resultant catastrophic event damage in the vicinity of your property is so extensive and

Benefit	Description
	<p>widespread that there is a surge in demand for materials and labour, leading to an increase in repair costs.</p> <p>Your building must be replaced in the area affected by the catastrophic event whilst building costs remain elevated for this benefit to apply,</p> <p>or</p> <ul style="list-style-type: none"> ○ you correctly used the QBE Home Building Calculator on the QBE website to calculate your building sum insured and the calculator estimated an inadequate sum insured for your building, provided: <ul style="list-style-type: none"> › that you can provide a copy of the QBE Home Building Calculator report or otherwise demonstrate that you correctly used the QBE Home Building Calculator to determine and set your building sum insured, and › at the time of the loss your building is substantially the same as when you used the QBE Home Building Calculator (for example, you have not added to nor extended your building), and › you have not reduced any sum insured that we have offered on any renewal invitation since you used the QBE Home Building Calculator, and › you have used the QBE Home Building Calculator and not the QBE Home Building Quick Building Insurance Calculator or the Home checklist.

Benefit	Description
	<p>It is not necessary for the total loss to be caused by a catastrophic event for the Building safeguard standard benefit to apply when you have correctly used the QBE Home Building Calculator.</p> <p>Catastrophic event means a major, suddenly occurring natural disaster covered by this Policy.</p> <p>This benefit only relates to the building. It does not apply to any other insurance property, Policy section, standard benefit or other Policy feature.</p>
<p>Environmental upgrades to your building</p>	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ costs incurred by you to improve your home to become more environmentally friendly following a claim accepted by us for a total loss to your building. <p>For example, installation of a rain water tank, skylight or insulation.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ costs in addition to your building sum insured for replacement of items or equipment already installed in or on your building; ✗ costs incurred if your building is not a total loss. <p>Limit:</p> <p>\$2,500 per period of insurance.</p>

Benefit	Description
Environmental upgrades to your contents	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ additional costs that you have incurred to improve the environmental rating of your appliances following a claim for loss or damage to the item which we have paid. <p>For example, replacing a two (2) star energy rated washing machine with a three star energy rated washing machine.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any costs where there has not been a claim accepted and paid by for loss or damage to the item. <p>Limit:</p> <p>\$500 per item up to a maximum of \$2,500 per period of insurance.</p>
Accommodation cost	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs you incur for similar accommodation while your building is being rebuilt, repaired or replaced if you live in your building; or ✓ the actual rent you lose or would have lost up to the time your building is built repaired or replaced if you leased out your building or can show that you would have leased it out; <p>if we have accepted a claim following damage to your building and we agree that your building is not fit to live in.</p>

Benefit	Description
	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable costs that you incur for similar accommodation or lost rent while your home is being rebuilt, repaired or replaced if: <ul style="list-style-type: none"> ○ your home is a strata title unit that you own and live in at the time of damage, or ○ you are a tenant and you are required to continue to pay rent under your lease, <p>if we have accepted a claim following damage to your contents and we agree that your home is not fit to live in.</p> <p>Limit:</p> <p>The maximum we will pay for temporary accommodation or lost rent is the highest of:</p> <ul style="list-style-type: none"> • the time it would take to repair or replace your building (or home) provided work commences as soon as practicable after the incident, or • 10% of the sum insured, or • if this Policy insures your building and you elect not to replace your building, the time it would have taken to repair or replace your building had you elected to do so. <p>This benefit is in addition to the sum insured.</p>

Benefit	Description
Contracting purchaser	<p>If this Policy insures your building, and you have entered a contract to sell the home, we will cover the purchaser from:</p> <ul style="list-style-type: none"> ✓ when they become liable for any damage to the home until the contract is settled or terminated, or ✓ until the purchaser insures the home, <p>whichever happens first.</p>
Inflation adjustment	<p>If this Policy insures either your building or your contents, we will:</p> <ul style="list-style-type: none"> ✓ increase your building and/or contents sum insured as shown on your Policy Schedule by 0.4% per month until the next renewal date.
Mortgage discharge	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the legal costs to discharge any mortgage on your building and the site if your building has been completely destroyed. <p>Limit:</p> <p>These legal costs will be paid by us in addition to the sum insured for your building and paid as part of your claim for your building.</p>
Extra costs of reinstatement	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ the extra costs necessary to meet the requirements of any statutory authority in connection with rebuilding or repairing your building at the site if your building is damaged as a result of an insured event under this Policy.

Benefit	Description
	<p>We will not cover:</p> <ul style="list-style-type: none"> ✘ any extra costs for requirements of any statutory authority in connection to undamaged parts of your building; ✘ any extra costs which resulted from any notice which a statutory authority served on you before your building suffered loss or damage.
Legal defence costs	<p>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your legal fees, costs and expenses which you reasonable incur in legal proceedings initiated against you by a third party (and defended by you) but only where the proceedings are commenced in Australia during the period of insurance. <p>We will not cover any costs for proceedings or claims:</p> <ul style="list-style-type: none"> ✘ relating to fines, penalties, punitive damages; ✘ by family members including spouse, ex-spouse, partner or ex-partner; ✘ for or relating to divorce, separation, child visiting, maintenance, property disputes; ✘ for or relating to defamation or slander; ✘ for or relating to dishonesty, intentional violence, misconduct; ✘ relating to facts or occurrences, occurring prior to the commencement of the Policy which you knew or ought to have known at the time of commencement of this Policy, would, or might, give rise to a claim;

Benefit	Description
	<ul style="list-style-type: none"> ✘ initiated, threatened or commenced prior to the commencement of this Policy; ✘ under or relating to any workers compensation legislations, industrial award or agreement, or statutory accident compensation scheme or compulsory third party insurance; ✘ which could have been made under the section 'Legal liability' if you had chosen to insure your building (if you own it) or contents. <p>Limit:</p> <p>The maximum we will pay is \$5,000 for any one claim or series of claims arising from the same cause or event.</p>
Taxation audit	<p>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs for accountants fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office. <p>We will not cover any costs for:</p> <ul style="list-style-type: none"> ✘ any fines, penalties or shortfall in the amount of tax payable; ✘ any audit conducted in relation to criminal activity; ✘ any audit not commenced during the period of insurance; ✘ any fees incurred outside any statutory time limit; ✘ any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by you or on your behalf to a taxation officer which:

Benefit	Description
	<ul style="list-style-type: none"> ○ is false or misleading in a material particular, and ○ can be attributed to deliberate evasion of recklessness as stipulated in income tax ruling IT2517; ✘ any audit conducted in relation to any facts or circumstances of which you were aware, prior to the commencement of this Policy which were likely to lead you to your making a claim under this Policy; or ✘ any fees incurred in relation to any enquiries from the Australian Taxation Office which are not related to an identified intention to conduct an audit. <p>Limit:</p> <p>Up to a maximum of \$5,000 for any one (1) audit.</p>
Fusion of electric motors	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ the cost to repair a household electric motor if: <ul style="list-style-type: none"> ○ the motor has been burnt out by fusion, and ○ the motor is part of a machine or appliance which is part of your building and/or contents insured by this Policy. <p>If it is not economical to repair your motor we will:</p> <ul style="list-style-type: none"> ✓ pay to replace the motor, or ✓ pay you the amount it would cost us to replace the motor.

Benefit	Description
	<p>Depreciation:</p> <p>Where the motor is older than ten (10) years, depreciation will be applied to the cost of repairs at a rate of 20% per year for each additional year. In no case will your contribution exceed 90% after applying the excess.</p> <p>We will not pay:</p> <ul style="list-style-type: none"> ✘ for motors more than fifteen (15) years old from the date of purchase when new or more than fifteen (15) years old from the date of rewinding; ✘ the cost of retrieving, removing or replacing the pump section of pool or pressure pumps or the cost of retrieving submersible pumps or their driving motors; ✘ the cost of hiring a replacement machine or appliance; ✘ for the cost of repair or replacement of additional parts or service items, including worn or broken bearings or switches; ✘ for leakage of refrigerant driers; ✘ electronic controllers or other electronics; ✘ for lighting elements; <p>For example, light bulbs or fluorescent tubes, heating elements, solenoids, fuses or protective devices.</p> <ul style="list-style-type: none"> ✘ to repair or replace electrical contacts at which sparking or arcing occurs in ordinary working; ✘ to repair or replace motors under manufacturers' guarantee or warranty.

Benefit	Description
<p>Forced evacuation by government authority</p>	<p>If this Policy insures either your building as your primary residence or contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ any increase in your living expenses up to sixty (60) days that is necessary and reasonable to maintain your household's normal standard of living following a forced evacuation by a government authority who prohibits you from using the site. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ if the evacuation and prohibition of the site was not a direct result of damage to neighbouring premises that would be classed as insured damage under this Policy. <p>Limit:</p> <p>Sixty (60) days.</p>
<p>Trees, shrubs and plants</p>	<p>If this Policy insures your building as your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage to a tree, shrub or plant caused directly by an insured event other than storm, or other events connected to weather or any event that is not sudden and unforeseen that results in the tree, shrub or plant being so damaged that they die, are permanently disfigured or not recovered after being stolen. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any loss or damage to grass or lawn. <p>Limit:</p> <p>We will pay up to \$500 per tree, shrub or plant and up to \$3,000 in total in any one (1) period of insurance.</p>

Benefit	Description
External door locks	<p>If this Policy insures either your building or contents, we will cover:</p> <ul style="list-style-type: none"> ✓ costs to re-key or replace the locks in your home when the keys to these locks have been stolen following an incident of theft. <p>Limit:</p> <p>\$2,500 any one (1) claim.</p>
Essential temporary repairs	<p>We will cover:</p> <ul style="list-style-type: none"> ✓ any essential temporary repairs to your building and/or contents which are necessary following damage by an insured event. You are able to proceed with essential temporary repairs up to the limits stated below without obtaining our agreement beforehand. <p>For example, placing a tarpaulin over your roof if it was damaged in a storm exposing the house to further damage would be considered essential.</p> <p>Limit:</p> <p>\$500 any one (1) claim.</p>
Modifications to the building due to paraplegia or quadriplegia	<p>If this Policy insures either your building as your primary residence or your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs incurred to modify your building or relocate to a suitable building if you or a member of your family normally living with you permanently become a paraplegic or quadriplegic as a direct result of an insured event occurring at the site for which we agree to pay a claim. <p>Limit:</p> <p>\$10,000 any one (1) period of insurance.</p>

Benefit	Description
	<p>Conditions:</p> <p>By the terms 'paraplegic' and 'quadriplegic' we mean where the paraplegic or quadriplegic condition has existed for twelve (12) months and the prognosis made by a registered medical practitioner confirms the condition is expected to last indefinitely.</p>
Compensation for death	<p>If this Policy insures your contents in your primary residence, we will pay:</p> <ul style="list-style-type: none"> ✓ \$10,000 to the legal representative of the deceased person in the event of death of you or a member of your family normally living with you, which occurs as a direct result of: <ul style="list-style-type: none"> ○ physical injury caused by an insured event at the site, and ○ if the insured event that caused the death also caused damage to which we agree to pay a claim. <p>Limit:</p> <p>\$10,000 any one (1) period of insurance.</p>
Building materials awaiting installation	<p>If this Policy insures your building as your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ unfixed building materials intended to be used for repair, alteration or additions to your building that are lost or damaged at the site due to an insured event covered by this Policy. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ loss or damage caused to: <ul style="list-style-type: none"> ○ soil, ○ sand, ○ gravel, ○ bark, or ○ mulch or similar materials;

Benefit	Description
	<ul style="list-style-type: none"> ✘ loss or damage to any gas or electrical appliances unless they are in a locked and fully enclosed building at the site where those items are not visible from the outside of the building; ✘ where the building is not residentially occupied at the time of the loss. <p>Limit:</p> <p>\$2,000 any one (1) period of insurance.</p>
Building costs	<p>If this Policy insures your building, we will cover:</p> <ul style="list-style-type: none"> ✓ costs to temporarily protect your building; ✓ costs to remove debris from the site; ✓ reasonable architecture or surveyor fees; ✓ demolition costs; ✓ costs to comply with statutory notice that relates to that part of your building which is damaged and is served after the damage occurred; <p>as part of your sum insured following damage to your building.</p> <p>Conditions:</p> <p>We will only pay if these costs are necessary to replace, repair, rebuild or preserve your building.</p> <p>We will not cover any:</p> <ul style="list-style-type: none"> ✘ portion of these costs that relate to the undamaged parts of your building except in respect to the temporary protection of your building.

Benefit	Description
Cover when you move sites	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents at both your current site and at your new address when you are moving into a new building within Australia for up to thirty (30) days. <p>Limit:</p> <p>The portion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites up to a maximum of thirty (30) days.</p> <p>Conditions:</p> <p>Your new address must be where you are moving to live instead of your current site.</p> <p>You will need to advise us of your new address to continue cover beyond thirty (30) days.</p> <p>You may need to pay us additional premium if we ask for this and comply with any conditions we impose.</p>
Contents being conveyed to your new residence	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents for damage while they are in a vehicle being used to convey your contents if the damage was as a direct result of: <ul style="list-style-type: none"> ◦ theft from the conveying vehicle involving the use of a violent force, ◦ fire on the conveying vehicle, or ◦ collision and/or overturning of the conveying vehicle, <p>while your contents are in transit by road to:</p> <ul style="list-style-type: none"> ◦ your new primary place of residence within Australia, or

Benefit	Description
	<ul style="list-style-type: none"> ○ a storage facility within Australia at which your contents or some of your contents will be temporarily located pending conveyance to your new primary place of residence. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ for removal to any residence other than one intended to be occupied by you as your primary residence; ✗ for damage to china, glass, earthenware or any other item of a brittle nature; ✗ for damage caused by scratching, denting, bruising or chipping; ✗ outside Australia. <p>Limit:</p> <p>\$10,000 per period of insurance.</p>
Food spoilage	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ the reasonable cost to replace food and medicines that are contained in your fridge or freezer which are damaged and need to be thrown out following: <ul style="list-style-type: none"> ○ failure of the electricity supply, ○ mechanical or electrical breakdown. <p>We will not pay if the damage was a result of:</p> <ul style="list-style-type: none"> ✗ an accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent; ✗ a deliberate act of the power supply authority or company; ✗ a strike.

Benefit	Description
Accessories, appliances or spare parts	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ accessories, appliances or spare parts used for motor vehicles (including motor cycles or motor scooters), caravans, trailers and watercraft not fitted to, or contained within a motor vehicle, caravan, trailer or watercraft. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ motor vehicle keys, remote locking or alarm devices as accessories whether they are fitted, in or on the motor vehicle; ✗ re-coding of any devices or changing vehicle locks; ✗ these items whilst fitted to, or contained within a motor vehicle, caravan, trailer or watercraft. <p>Limit:</p> <p>\$1,000 per item up to a maximum of \$2,000 in total for any one claim.</p>
Guests property	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ loss or damage as a result of an insured event to contents that belong to your guests, provided their stay with you does not exceed thirty (30) days. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ items covered by any other insurance policy. <p>Limit:</p> <p>\$10,000 in total for any one claim.</p>

Benefit	Description
Your contents temporarily removed from your home	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ your contents whilst temporarily removed to: <ul style="list-style-type: none"> ○ Australia or New Zealand, ○ the rest of the world for a period of up to ninety (90) days, in any one period of insurance. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ contents in transit during a permanent removal from the site (other than as described in the standard benefit 'Contents being conveyed to your new residence' (see page 60); ✗ contents permanently removed from the building (other than as described under the standard benefit 'Cover when you move sites' (see page 60); ✗ aircraft, aerial devices or equipment normally associated with them; ✗ any of the following items and their accessories or spare parts while they are contained in or on or attached to a tent, vehicle, watercraft, aircraft or in the open air: <ul style="list-style-type: none"> ○ canoes, surfboards, surf skis, sailboards or any other watercraft; ○ ride on golf buggies and ride on mowers. ✗ motor vehicles (including motor cycles and scooters), caravans and trailers and their spare parts and accessories; ✗ contents used in connection with a profession, trade or business;

Benefit	Description
	<ul style="list-style-type: none"> ✘ theft from a motor vehicle left unattended (except when in a locked garage) unless the theft is a result of forced entry into the locked motor vehicle; ✘ when the item is misplaced or disappears if you cannot establish the cause; ✘ electrical or mechanical breakdown or over-winding; ✘ theft of a bicycle left unattended in a public place unless secured by a padlock chain or a cable to a fixed object, bicycle rack or a motor vehicle carry rack; ✘ sporting equipment accidentally lost or damaged while physically in use or play; ✘ bicycles accidentally lost or damaged while physically in use or play; ✘ any motorcycle apparel lost or damaged while being worn; ✘ scratching, denting; ✘ power surges caused by anything other than lightning. <p>Limit:</p> <p>The maximum amount we will pay is subject to the limits described under 'How much you are covered for', except for the following items when the maximum we will pay is \$3,000 per item and \$12,000 in total:</p> <ul style="list-style-type: none"> • jewellery, gold or silver articles, furs, watches or personal effects; • collections of any kind; or • mobile phones, portable electronic equipment.

Benefit	Description
	<p>Important note: You can increase the limit on these items by taking out the specified valuables optional benefit (see page 70). For a quote, just contact your financial institution.</p>
<p>Loss or theft of credit or transaction card</p>	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs you have to pay caused by the fraudulent use of your lost or stolen credit or transaction card. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ any costs unless you have advised the bank of the loss immediately as soon as you became aware of it, and have complied with the conditions of your card; ✗ any card that does not belong you or your family; ✗ any gift or credit vouchers; ✗ any costs if the unauthorised user of the card is someone living at the site. <p>Limit:</p> <p>\$5,000 any one (1) claim.</p>
<p>Veterinary expenses</p>	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable veterinary expenses incurred by you if your domestic cat or dog, normally kept at the site, is accidentally injured as a result of a road accident, fire, lightning or earthquake. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ costs or expenses resulting from the physical loss, theft or death of an animal including but not limited to postmortem, disposal or cremation;

Benefit	Description
	<ul style="list-style-type: none"> ✘ routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing; ✘ for treatment of any pre-existing conditions; ✘ for treatment of injury or illness arising from or connected with a sporting event, cat or dog show, business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding, hire or renting out of the animal; or ✘ if the injured cat or dog was not registered and/or micro-chipped as required by any law or regulation made by any Government or public authority. <p>Limit:</p> <p>\$750 any one (1) period of insurance.</p>
Identity theft	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ costs and expenses incurred to restore your identity from its unauthorised use when your identity is stolen by someone knowingly using your personal details without lawful authority for fraudulent use and/or financial gain. <p>Our liability under this standard benefit is limited to:</p> <ul style="list-style-type: none"> ✓ legal expenses for defence against a business or its collection agency from which goods or services have been purchased fraudulently; ✓ legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on your consumer credit report;

Benefit	Description
	<ul style="list-style-type: none"> ✓ loss of wages up to \$2,000 per week up to \$5,000 in total that would have been earned but were not, solely because it was necessary for you to rectify records in relation to your true name or identity; ✓ loan application fees incurred as a result of re-applying for loans because you have been allotted incorrect credit information due to fraud; ✓ costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement and/or financial institutions; ✓ reasonable legal fees and court costs, if incurred with our approval. <p>We will not cover:</p> <ul style="list-style-type: none"> ✗ where the identity theft is caused by: <ul style="list-style-type: none"> ○ you or your collusion, ○ your family or their collusion, ○ an ex-partner, ○ someone who normally lives with you; ✗ where the identity theft arises out of: <ul style="list-style-type: none"> ○ you or your family committing an illegal or dishonest act, ○ you breaching any security requirements or conditions imposed by any financial institution, such as in relation to your password or personal identification number or personal access number, ✗ any claims for business interruption in relation to any business;

Benefit	Description
	<ul style="list-style-type: none"> ✘ re-payment of any loans or other amounts fraudulently procured in your name; ✘ any fines or any infringements or penalties imposed; ✘ any costs that are or could be reimbursed from another party. <p>For example, a financial institution.</p> <p>Conditions:</p> <p>Claims are only payable under this standard benefit if:</p> <ul style="list-style-type: none"> • you are an Australian resident, and • the identity fraud occurs within Australia, and • all losses and expenses are incurred within Australia. <p>Limit:</p> <p>Up to \$5,000 per period of insurance.</p>
Monitored alarm attendance after theft	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable costs incurred by you for the security firm that monitors your burglar alarm to attend your building during or immediately after an actual or attempted theft from your building or site if: <ul style="list-style-type: none"> ○ there is evidence of forcible or violent entry, and ○ the theft or attempted theft is not committed by any person who is living at the site, and ○ you report the incident to police as soon as possible and in any event, no more than twenty four (24) hours after the theft or attempted theft occurred.

Benefit	Description
	<p>We will not cover:</p> <ul style="list-style-type: none"> ✗ costs incurred by you for false alarms; ✗ where there is no evidence of a theft or an attempted theft. <p>Limit:</p> <p>Up to \$1,250 any one (1) period of insurance.</p>
Replacement of documentation	<p>If this Policy insures your contents in your primary residence, we will cover:</p> <ul style="list-style-type: none"> ✓ reasonable costs to replace the following documentation directly damaged by an insured event that has caused a claim we have agreed to pay: <ul style="list-style-type: none"> ○ Title Deeds, ○ Birth Certificates, ○ a Marriage Certificate, ○ Passports, ○ Drivers Licences, ○ Proof of Age Card or equivalent. <p>Limit:</p> <p>Up to \$1,000 per claim.</p>
Strata title home owners	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures that you have installed for your own use if you live in your home as a strata title home owner.
When you are a tenant	<p>If this Policy insures your contents, we will cover:</p> <ul style="list-style-type: none"> ✓ fixtures that you have installed for your own use; ✓ landlords fixtures that you are responsible for under your lease; <p>if you live in your home as a tenant.</p>

Benefit	Description
Waiver of excess	<p>If this Policy insures either your building and/or your contents, we will:</p> <ul style="list-style-type: none"> ✓ waive the excess applicable if we agree to pay a claim as a result of damage that renders your building beyond economic repair or contents a total loss.

Optional benefits

All optional benefits if selected and accepted by us will be shown on your Policy Schedule. These optional benefits will result in an additional premium payable.

You can add these optional benefits to your Policy at any time by contacting us on 1300 734 728, however any added optional benefits cannot be backdated.

Option	Description
Specified valuables	<p>If this Policy insures your contents in your primary residence, for an additional premium we will cover:</p> <ul style="list-style-type: none"> ✓ jewellery, gold or silver articles, furs, watches or personal effects; ✓ collections of any kind; ✓ mobile phones, portable electronic equipment; <p>where specified on your Policy Schedule while they are temporarily removed from your building:</p> <ul style="list-style-type: none"> • anywhere in Australia or New Zealand; and • anywhere in the world for up to a maximum of ninety (90) days in any one period of insurance; <p>against loss, theft or damage.</p>

Option	Description
	<p>We will not cover any:</p> <ul style="list-style-type: none"> ✘ cash, negotiables or financial transaction cards; ✘ unset precious or semi-precious stones; ✘ items being cleaned, repaired or restored, or on exhibition away from the site. <p>Limit:</p> <p>Up to the sum insured shown on your Policy Schedule.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> ✘ theft from a motor vehicle left unattended (except when in a locked garage) unless the theft is a result of forced entry into the locked motor vehicle; ✘ when the item is misplaced or disappears if you cannot establish the cause; ✘ electrical or mechanical breakdown or over-winding; ✘ theft of a bicycle left unattended in a public place unless secured by a padlock chain or a cable to a fixed object, bicycle rack or a motor vehicle carry rack; ✘ sporting equipment accidentally lost or damaged while physically in use or play; ✘ bicycles accidentally lost or damaged while physically in use or play; ✘ any motorcycle apparel lost or damaged while being worn; ✘ scratching or denting; ✘ power surges caused by anything other than lightning.

Option	Description
Domestic workers' compensation	<p>If this Policy insures your contents in your primary residence, this option may be available to you for an additional premium.</p> <p>Important note: If you employ a domestic worker on a casual basis or otherwise, you may be required by law to provide that person with workers compensation insurance. If you fail to do so and your employee is injured in the course of their employment with you, you may be liable to compensate them.</p> <p>We will cover:</p> <ul style="list-style-type: none"> ✓ statutory domestic workers compensation cover according to the legislation in your State or Territory. <p>Limit:</p> <p>The amount required by your State or Territory's legislation.</p> <p>By law, this option is only applicable in States or Territories where domestic workers compensation can be offered in conjunction with a home contents policy.</p> <p>If you have chosen this optional benefit it will be shown on your Policy Schedule.</p>
<p>✓ = covered</p> <p>✗ = not covered</p>	

General exclusions

These general exclusions apply to all sections of this Policy.

You are not insured under any section of this Policy if the incident arises from or is connected with:

- ✘ lawful seizure, repossession or other operation of law;
- ✘ invasion, war, civil war or rebellion;
- ✘ nuclear weapons, nuclear fuel, waste or material;
- ✘ acts of terrorism where such an act is directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination;
- ✘ a deliberate act by you, your family or another person with your express or implied consent to cause the item to be lost or damaged;
- ✘ wear and tear, depreciation, deterioration;
- ✘ damage caused by atmospheric conditions, mould, mildew, insects, vermin, action of light, rot or inherent defect;
- ✘ a process of cleaning, repairing, restoring or altering.

You are not insured under any section of this Policy for:

- ✘ financial or consequential loss.

For example, consequential loss could be when business records are stolen and you suffer financially because of this.

Sanctions limitation and exclusion clause

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.

General conditions

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

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

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

Assistance and co-operation

At all times when you deal with us you must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that's abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We won't pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- Prevent damage to property insured, as well as to others and their property
- Minimise the cost of any claim under your Policy
- Comply with all laws.

Changes to your circumstances

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Examples include:

- should you move address;
 - changes in the occupancy of your home;
-

- additions or renovations to your building (you will need to revise your building sum insured to ensure you are adequately insured);
- purchasing new items which increase the value of your contents (you will need to revise your contents sum insured to ensure you are adequately insured);
- purchasing a high risk item worth more than the stated limit as set out in 'How much you are covered for - High risk items with limits'.

We may require you to pay an additional premium as a result of these changes. You must pay the additional premium before these changes come into effect.

If you move and don't tell us

You must notify us when you change your place of residence.

This insurance and premium payable is based on the address you have provided, which is shown on the Policy Schedule. You may have to pay an additional premium as a result of changing your address. If you change address and you do not inform us you will have no insurance at the new address except under 'Your standard benefits - Cover when you move sites', if this Policy insures your contents.

Other interests

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

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy.

Other party's interests

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

Claims

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

What you must do	
✓	Prevent further loss or damage by taking all reasonable steps to reduce the loss or damage and prevent any further loss or damage.
✓	Inform the Police immediately following theft or vandalism.
✓	Call us on 1300 734 728 as soon as possible when you discover that an incident likely to result in a claim has occurred. We'll explain the claims process so you can understand what you need to do next. The person calling to notify us of a claim must be a person listed as an insured person on the Policy. If the person calling is not a listed insured person, we must obtain written authority from the listed insured before calling.
✓	Complete a claim form , if we require it. Generally we do not require claim forms, however we may require you to complete a claim form for complex claims.
✓	Provide information that we request to support your claim including letters, documents, valuations, receipts or proof of ownership, otherwise we cannot process the claim.
✓	Assist us with your claim. Before we will pay anything under this Policy, you and any relevant family member must have complied with all the requirements of this section and given us information and assistance which we have requested.
✓	<p>Provide proof of ownership or value.</p> <p>Where this Policy insures your contents, whether you have specified them on the Policy Schedule or not, or if this Policy insures your valuables, we will require proof of ownership for each item.</p> <p>For more information on what we require for proof of ownership or value, please see page 78.</p>
✓	Pay your excess - Refer to page 80 for more information on your excess.

What you must do

- ✓ **Provide every notice or communication from another party.** You and any relevant family member must provide us as soon as possible with every notice or communication received concerning a claim by another person or concerning any prosecution, inquest or other official inquiry arising from the incident.

What you must NOT do

- ✗ **Admit guilt or fault** (except in court or to the Police).
- ✗ **Offer or negotiate to pay a claim.**
- ✗ **Admit liability.**
- ✗ **Dispose of any damaged items** without first seeking our approval.
- ✗ **Authorise repairs.**
Except for essential temporary repairs under standard benefit 'Essential temporary repairs' you are not authorised to commence repairs without our approval. Refer to page 57 for more information.
- ✗ **Do not delay contacting us.**
Whenever possible you must notify us of an incident which could lead to a claim on this Policy. You may have to contribute towards your claim if your late notification results in higher costs for us or harms our investigation opportunities.
- ✗ **Provide us with false or misleading information.**
We may deny part or all of your claim if you or your family are not truthful and frank in any statement you make in connection with a claim or if a claim is fraudulent or false in any respect. We will report any suspected fraudulent act to the Police for further investigation.

Contribution

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

GST

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

Preventing our right of recovery

If you've agreed not to seek compensation from any person liable to compensate you for loss, damage or liability covered by your Policy, we won't cover you for that loss, damage or liability.

Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- receipts;
 - a recent valuation provided by an Australian qualified valuer;
 - instruction manuals;
 - guarantee or warranty certificate;
 - catalogues;
 - make, model and serial number;
 - photographs or video film of the item.
-

Proof of valuation - Jewellery, gold or silver articles

Jewellery, gold or silver articles, regardless of whether they are specified contents or specified valuables, must have the valuation as listed in the table below. If the evidence required by us is not provided, your claim will not be processed.

Item value	Required proof of ownership
Less than \$1,499	No valuation required, only proof of ownership at the time of a claim.
\$1,500 up to \$14,999	A valuation dated prior to the date of loss required to be provided at the time of lodging a claim on the item.
\$15,000 up to \$24,999	<p>A valuation dated prior to the Policy inception, or one more current replacing a prior valuation, to be provided at the time of making a claim.</p> <p>Important note: You will be required to acknowledge that a valuation of the item exists at the time of specifying it on your Policy Schedule.</p>
More than \$25,000	A valuation must be sighted by QBE prior to the item being specified on your Policy Schedule.

Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, provided you agree to pay market price.

Subrogation, recovery action & uninsured loss

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under your Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action

we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

Excesses

An excess is the amount you must pay each time you make a claim. We deduct the excess from the amount of your claim. If we agree to pay a claim, the excess applied will be either the excess set out in your Policy Schedule or the excess applicable to the section of this Policy you are claiming under.

Excess types	
Basic excess	<p>This excess applies to all claims in respect to building and contents unless otherwise stated.</p> <p>The amount of this excess is shown on your Policy Schedule.</p> <p>You have the option to adjust your basic excess. Doing so will also adjust your premium. Refer to section 'Ways to reduce your premium' on page 7 for more information.</p> <p>Any change of excess you make cannot be backdated.</p>
Earthquake and tsunami excess	<p>All claims for earthquake or tsunami have a minimum excess of \$500.</p> <p>If your basic excess is lower than \$500, the higher amount will be deducted for any claim for earthquake or tsunami.</p> <p>For example, Basic excess: \$400 Earthquake excess: Minimum \$500 Excess required for earthquake claim if your basic excess is \$400 : \$500</p>

Excess types

<p>Imposed excess</p>	<p>We may impose an additional excess that applies in addition to other excesses. Any imposed excess will be shown as an imposed excess on your Policy Schedule.</p> <p>For example, Basic excess: \$400. Imposed excess: \$400. Excess payable in the event of a claim: \$800.</p>
<p>Specified valuables excess</p>	<p>If you have selected and paid for the specified valuables optional benefit, the excess amount for all claims under this section of the Policy will be shown separately on your Policy Schedule.</p>

How your excess is paid

If you make a claim on your Policy we will deduct the excess from the amount of your claim.

Where a limit is applicable, the excess will be applied to the claim prior to applying the limit.

For example,

Value of a ring to be insured: \$5,000

High risk item limit: \$2,500

Excess to be applied: \$400

Excess will be applied to: \$5,000

If the ring is unspecified the amount payable for claim: \$2,500 (Jewellery high risk item limit).

If the ring was specified as either specified valuables or specified contents, the amount payable for a claim: \$4,600 (\$5,000 less \$400 excess).

One excess per event

Where we pay a claim on more than one cover from the same incident, you will only have to pay one excess. Whichever combination of insurance is provided by this Policy, the excess applicable will always be the highest excess amount.

For example,

You have: building and contents insurance.

Building basic excess: \$500.

Contents basic excess: \$400.

Claim: fire causes damage to both your building and your contents in the same event.

The excess required when making a claim would be one payment of \$500 (being the highest excess amount of each Policy).

Repairer information

We have the right to nominate the repairer or supplier to be used.

After we have paid a claim

If we pay a claim for the total sum insured

- your Policy with us ends, and
- is deemed to have been fulfilled, and
- there is no refund of any premium, or
- if you have been paying your premium by instalments we will deduct any unpaid instalment amount up to your Policy renewal date from the total sum insured.

If we pay a claim for less than the total sum insured

- your sum insured remains the same as it was before the claim.

For example, if your contents sum insured is \$40,000 and we pay a claim for theft of contents for \$8,000 your sum insured remains at \$40,000. Likewise, if your building sum insured is \$120,000 and we pay a claim for \$30,000 for a fire in your kitchen, your sum insured remains at \$120,000.

If we pay a claim on miscellaneous valuables

If we pay a claim on miscellaneous valuables for less than the total sum insured, your sum insured remains the same as it was before the claim.

If we pay a claim on specified valuables

If we pay a claim on specified valuables for the total specified sum insured, then that item is no longer insured under this Policy. Any replacement item must be added to this Policy for it to be insured and an extra premium paid to us.

Important note: Following a claim on a specified item you should make sure that the replacement item is added to your Policy Schedule.

Salvage

We are entitled to any salvage value on recovered items and damaged items that have been replaced.

Contribution

Where the incident insured by this Policy is also insured under another policy elsewhere and we have paid more than our reasonable share of your claim, we may exercise our right to seek contribution from the other insurer or insurers.

How we settle your claim

Your building

What we pay

If this Policy insures your building and we accept your claim, at our option we will pay for the reasonable cost of:

- repairing,
- rebuilding, or
- replacing,

your building at the site to its condition when new or to its condition when last renovated, altered or restored.

We will only pay for damaged parts

If we accept a claim, we will only pay for the part of the building that has been damaged. We will not pay for undamaged parts of the building in order to achieve a uniform appearance.

We will repair up to the nearest archway, doorway or similar entry and exit point. We will not pay for undamaged materials in any adjoining rooms.

How much we will pay

The maximum we will pay is:

- the sum insured shown in the Policy Schedule, plus
- the other benefits we have agreed to pay, less
- your excess.

We will not pay:

- ✘ for the portion of these building costs which relate to the undamaged parts of your building;
- ✘ to upgrade your building if it is over insured;
- ✘ to modify your building to rectify a fault that is causing loss or damage to your building under this Policy.

Matching materials

When we pay to repair or rebuild your building we will match the existing materials, however where these materials are unavailable locally or it is not possible to match them we reserve the right to pay for the nearest equivalent or similar materials.

Delays in rebuilding

We will only pay if you start rebuilding on the site within six (6) months from the date when the loss or damage occurred otherwise we will only pay what it would have reasonably cost to repair, rebuild or replace your building at the time of the incident.

We will give special consideration for any exceptional circumstances beyond your control if you cannot commence rebuilding within six (6) months.

Mortgagee's rights

If a mortgagee is named on the Policy Schedule and we are settling the claim on a cash basis, we reserve the right to pay all or part of the proceeds to the mortgagee.

The amount we pay to the mortgagee will be:

- the amount outstanding under the mortgage, with any balance being paid to you, or
- the amount we agree to pay in settlement of the claim.

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

Your contents and/or specified valuables

What we pay

If this Policy insures your contents or your specified valuables and we accept your claim, at our option we will pay for the reasonable cost of:

- repairing,
- replacing, or
- pay you what it would cost us to repair or replace your contents.

How much we will pay

Item	What we pay
Repairing	Where we choose to repair damaged contents, we will pay the reasonable cost of repairing the item that can be economically repaired. If the item is a high risk item we will only pay the reasonable cost to repair the item up to the limit stated in the table 'High risk items with limits' on page 29. If the item is a specified contents item or a specified valuables item, we will pay up to the specified limit.
Replacing	If an item cannot be economically repaired we will replace the item with a new one substantially the same, regardless of the age of the item.
But if the item is:	
High risk items	<ul style="list-style-type: none"> • we will only replace the item with one worth up to the limit shown in the table 'High risk items with limits' on page 29 for that item; if the item is a specified contents item, we will replace the item with one worth up to the sum insured for that item listed on the Policy Schedule.
Specified valuables	<ul style="list-style-type: none"> • we will replace the item with one worth up to the sum insured for that item listed on the Policy Schedule.
Carpet	<ul style="list-style-type: none"> • we will only replace the carpet in the room, hallway or passageway where the loss or damage occurred.

Item	What we pay
Computer equipment	<ul style="list-style-type: none"> • whether insured either as your contents or as your specified valuables, we will not replace it if it is over ten (10) years old but we will pay the market value.
Jewellery	<ul style="list-style-type: none"> • where there is a claim for loss or damage to the stone we will not pay for any reshaping or reclawing required to reset the stone in position that it was in before the loss or damage occurred.
Monetary settlement	<p>When the item cannot be replaced</p> <p>If we agree that the item cannot be replaced, we will pay the lesser of:</p> <ul style="list-style-type: none"> • the retail value of the item, or • if the item is a high risk item, the limit shown in the table 'High risk items with limits' on page 29 pertaining to that item, or • if the item is a specified contents item, the sum insured for that item listed on the Policy Schedule, or • if the item is a specified valuables item, the sum insured for that item listed on the Policy Schedule. <p>When you do not want a replacement item</p> <p>Important note: An insurance policy is designed to repair or replace items which are stolen or damaged. If you would like us to pay you instead of replacing the item we will only pay you the amount you would have received if you had sold the item.</p> <p>If you do not want us to replace the item, we will pay the price you would have received for that item from a licensed second-hand dealer.</p>

Item	What we pay
	<p>If the item is a high risk item listed in the table 'High risk items with limits' on page 29 with a retail value exceeding the stated limit and it was not listed on your Policy Schedule as specified contents, we will pay only the price a licensed second-hand dealer would have paid you for the item had you wanted to sell it, assessed on the basis that it had a retail value of the high risk item limit (shown in the table 'High risk items with limits' on page 29).</p> <p>For example, if you bought a high risk contents item for \$2,000 but did not specify it to us for inclusion as specified contents on the Policy Schedule and the item has a Policy limit of \$1,000, we will treat this item as if it was one bought retail for \$1,000.</p>
Pairs, sets and collectibles	<p>If the item for which you are claiming forms part of a pair, set or collection, we will only pay the reasonable cost of replacing or repairing that item. We do not pay for any special value the item may have as part of the pair, set or collection.</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> ✘ any special value an item may have as part of a pair, set or collection; ✘ where an item is a specified item, either as a part of your contents or your valuables, we will pay no more than the proportion of the specified sum insured equal to the proportion which the item represents of the pair or set.
Sporting equipment	<p>Where an item of sporting equipment is designed to complement other items of sporting equipment and neither item is used without the other, then we will treat all items as one (1).</p>

Your building, contents and specified valuables

We will not pay:

- ✘ to upgrade your building, contents and/or specified valuables if they are over insured;
- ✘ for modifications to rectify a fault that is causing loss or damage to your building, contents and/or specified valuables under this Policy.

Multiple insured

If more than one person is insured under this Policy, we will treat a statement, act, omission or a claim by an insured person as having been made by all of them.

How claims administration and legal proceedings are undertaken

When a claim is lodged under this Policy, we have the right at our discretion to exercise all the legal rights of an insured person relating to the incident and to do so in their name.

We will take full control of the administration, conduct or settlement of the claim including any recovery or defence that we may consider necessary.

We will also report any suspected fraudulent act to the Police for further investigation.

Policy comes to an end on total loss

If you have a claim that results in QBE declaring you have a total loss, the Policy terms have been met by QBE and the Policy comes to an end.

If you paid an annual premium no refund is due to you.

If you were paying by instalments, we will deduct the premium outstanding for the period of insurance from our settlement payment to you.

Where you have both your building and contents insured under the Policy, and only either the building or contents are a total loss, the part of the Policy that is not a total loss remains in place.

Other terms

These other terms apply to how your Policy operates.

Cancelling your Policy

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we only need a request to cancel it from one of you.

We may cancel your Policy in any of the circumstances permitted by law (e.g. failure to pay the premium by the due date) by informing you in writing.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance, we'll refund you the proportion of the premium for the remaining period of insurance, less any administration fees.

Changing your Policy

Changes to this Policy only become effective when we agree to them and send you a new Policy Schedule detailing the change.

Joint and co-insureds

If more than one person is insured under your Policy, we'll treat a statement, act, omission, claim, request or direction by that person as having been made by all insured.

We only need a request from one person insured to cancel or change your Policy.

Notices

Any notice we give you will be in writing, and will be effective once it's delivered to you personally or to your last known address (including when it's an electronic one).

It's important for you to tell us of any change of address as soon as possible.

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