

**your listed events
home insurance**
product disclosure
statement and policy



STEADFAST*
group limited

Insurer



* see *inside front cover*

- * This policy is available through shareholders of Steadfast Group Limited. Steadfast Group Limited is an unlisted public company. Each shareholder is an insurance broker. Steadfast Group Limited does not issue, guarantee or underwrite this policy.

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listed events home

Preparation date: 30/03/2004

Insurer:
CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No. 238291

This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تجيد الإنكليزية، يُرجى استعمال مترجم كي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកពុំសូវចេះភាសាអង់គេសច្បាស់លាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាឲ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

Welcome to the security of CGU Insurance

This booklet is important

Important information

Cover for Section 1 Buildings and contents and Section 2 Valuables items, insurance is provided by CGU Insurance Limited Australian Business Number 27 004 478 371 Australian Financial Services Licence Number 238291.

Cover for Section 3 Workers' compensation, insurance is provided by:

- ◆ CGU Insurance Limited ABN 27 004 478 371 if your situation is in New South Wales.
- ◆ Insurance Australia Limited trading as CGU Workers Compensation ABN 11 000 016 722 if your situation is in Western Australia, Tasmania, Northern Territory or Australian Capital Territory.

Product Disclosure Statement

This Product Disclosure Statement (PDS) contains important information required under the Financial Services Reform Act 2001 and only applies to Section 1 Buildings and contents commencing on page 18 of this policy, and Section 2 Valuable items commencing on page 42 of the policy. To assist you to locate specific items in the policy wording, a table of contents is provided on page 9 and an index is provided at the back of this booklet.

Introduction

Who is the insurer

CGU Insurance Limited is the insurer of the insurance policy. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this booklet the insurer is called 'we', 'us' or 'our'.

How to contact us

You may contact us by any of the following ways:

- ◆ In person at any CGU Insurance office.
- ◆ By telephone on 13 15 32.
- ◆ By writing to us at CGU Insurance, GPO Box 9902 in your capital city.
- ◆ By email on our website www.cgu.com.au

The purpose of this PDS

This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated. You still need to read the policy wording which commences on page 12 for a full description of the terms, conditions and limitations of the insurance policy.

General Insurance Code of Practice

CGU Insurance proudly supports the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry. Details about the Code are shown in the policy wording under 'General Insurance Code of Practice' on page 13. Brochures on the Code are available from your nearest CGU Insurance office.

Your cooling-off period

We will refund all premium paid for cover under the insurance policy if you request cancellation of the insurance policy within 30 days of its commencement. To do this, you must advise us in writing and return the schedule to your nearest CGU Insurance office. You will not receive a refund if you have made a claim under the insurance policy. Details about the cooling-off period are shown in the policy wording under 'Money Back Guarantee' on page 13.

What to do if you have a dispute

If you have a concern about the insurance policy, our decision on your claim, our service or the service of our authorised representatives, loss adjusters or investigators, you may access our internal dispute resolution process. To do so, please contact your nearest CGU Insurance office.

In the event we are unable to resolve your concern through our internal dispute resolution process, you may then request the matter be reviewed by the General Insurance Enquiries and Complaints Scheme. This is a free service available to you by calling 1300 78 08 08. The scheme is administered by the Insurance Enquiries and Complaints Ltd (IEC) ABN 23 062 284 888. Details about the dispute resolution system are shown in the policy wording under 'Our service commitment' on page 53.

Your privacy

We treat your personal information with care. We will not release your personal information to anyone else other than another insurer, an insurance reference service or as permitted or required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers. Details about your privacy are shown in the policy wording under 'The way we handle your personal information' on page 50.

Your duty of disclosure

We rely upon the information you provide to us when you apply for insurance, and when you renew, change or reinstate your policy. You must tell us anything that you know, or should know, that could affect our decision to insure you and/or the terms on which we insure you.

Details about disclosure information are shown in the policy wording under 'What you need to tell us' on page 14 and 'What you do not need to tell us' on page 14.

How to apply for insurance

Complete our application form. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

How to make a claim

To make a claim, please contact your nearest CGU Insurance office, or call 13 15 32 when something happens that you believe you can claim for. Details about making a claim are shown in the policy wording under 'What you must do when you make a claim' on page 51, 'What you must not do when you make a claim' on page 51 and 'You give us your rights to claim from anyone else' on page 52.

Taxation information

CGU Insurance shows all taxes and charges as separate items on all schedules (e.g. stamp duty and the Goods and Services Tax). Details about the Goods and Services Tax are shown in the policy wording under 'How the Goods and Services Tax affects your claim' on page 50.

Significant features and benefits

- ◆ 24-hour emergency 'Home Support' hotline.
- ◆ New for old cover for contents.

- ◆ Optional new for old cover for buildings.
- ◆ \$20 million liability insurance Australia-wide (worldwide for 90 consecutive days).
- ◆ Valuable items are covered under contents.
- ◆ No loss sharing penalty for underinsurance.
- ◆ Pay-by-the-month instalment option.

With each cover selected, a range of additional benefits is included. These benefits are shown in the policy wording under 'Additional things we will pay for when you have insured your buildings' on pages 22 to 24, and 'Additional things we will pay for when you have insured your contents' on pages 24 to 29, and page 38.

Exclusions

Our insurance is designed to provide protection for you in the event of something happening which has been insured against.

Under some circumstances, this policy will not provide any insurance cover to you. For example, we do not pay for loss or damage caused by:

- ◆ Erosion.
- ◆ Flood.
- ◆ Rust, corrosion, gradual deterioration, depreciation, wear or tear.
- ◆ A defect in an item, faulty workmanship, structural defects or faulty design.
- ◆ Malicious damage or vandalism by tenants.

This lists some of the events that are not covered by this insurance, and for full details of all relevant policy exclusions you should read the policy wording and make yourself aware of all the exclusions that apply.

In the policy wording we state 'What are your buildings' on page 29, 'What are your contents' on pages 30 to 32, and 'What are valuable items' on page 42, we also state 'What are not your buildings'

on page 30, 'What are not your contents' on page 32, and 'What are not valuable items' on page 43. In the policy wording we show when cover is not provided under 'When we will not pay' on pages 39, 40, and 43, and 'What Section 1 and Section 2 of the policy do not cover' on pages 45 and 46. It is important that you are aware of these exclusions and so you should read them.

There are things that you must do in order for your insurance cover to apply. For example, you must pay the premium. In the policy wording we show what you need to do under 'What you are required to do for us' on page 48.

Significant risks

Cover for buildings

With building insurance, you may select to insure for replacement value or market value. Replacement value provides new for old replacement cover, and market value provides as is cover.

Adequate sum insured

In the event of a major loss, your sum insured should be sufficient to allow for replacement of your property.

Policy limits

Limits do apply to some items. For example, we will pay additional costs required to comply with government or local authority bylaws as shown on page 35. These costs do not extend the sum insured and will not be paid if the sum insured is insufficient to meet the total costs involved in rebuilding or repairing your buildings. You should read the policy wording so that you are aware of limits that may be applicable to you.

Disclosure

You have certain disclosure obligations that you need to comply with. Failure to comply with these obligations may have consequences in terms of both your insurance cover or in the event that you make a claim. Your disclosure obligations and the consequences of not complying with these obligations are outlined in the policy wording under 'What you need to tell us' on page 14 and 'What will happen if you do not tell us' on page 14.

Excesses

If you make a claim under the policy, you may be required to pay one or more excesses. The descriptions of these excesses and the circumstances in which they are applied are shown in the policy wording under 'Policy excess' on pages 34 and 35. The amount of each excess will be shown on your schedule other than the earthquake excess which is shown on page 34 of the policy wording.

In most instances you can select, at the time of your enquiry or application for insurance, the amount of policy excess you wish to pay should you have a claim. When you select a higher policy excess amount, we will normally reduce the amount of premium we will charge you.

In some instances we will impose the amount of policy excess you will need to pay should you have a claim. In deciding to impose a policy excess, we take into consideration a number of factors in setting the amount of the policy excess. These include factors relating to the type of property being insured, where the property is located, the type of construction of the property and your previous insurance and claims history. At the time of your enquiry or application for insurance, the amount of the policy excess will be advised to you.

Costs

The premium payable by you will be shown on your schedule.

The key factors that influence the premium calculation are reflected in the questions asked, and information sought, at the time of your enquiry or application for home insurance. These include factors relating to the type of property being insured, where the property is located, the type of construction of the property and your previous insurance and claims history.

Premiums are subject to Commonwealth and state taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your schedule.

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Buildings and contents

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Listed Events

Home Insurance Policy

Please read this policy before you apply for insurance.

This policy sets out the terms, conditions and limits that apply for the insurance we offer to you. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

Our agreement with you is made up of your application, this insurance policy, the schedules and endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Keep this insurance policy in a safe place. You may want to refer to it from time to time.

We recommend that you keep receipts for major items you purchase.

If you need more information about this insurance policy, please contact your insurance adviser. We are happy to give you personal attention and service in relation to this or any other insurance enquiry.

CGU Insurance Triple Guarantee

Our guarantee assures you of quality insurance and service at all times.

Service Guarantee

We will provide you with the highest standards of service.

Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

Money Back Guarantee

You have 30 days after you receive your numbered policy schedule to be sure you have the cover you require. If it is not the cover you require, you can cancel the policy. To do this, you must advise us in writing and return the schedule and policy booklet to your nearest CGU Insurance office. You will receive a full refund of the premium paid, providing nothing has occurred for which a claim is payable under the policy.

General Insurance Code of Practice



CGU Insurance proudly supports the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to improve:

- ◆ The quality, comprehension and accuracy of policy documents and other information provided to consumers.
- ◆ Employee and representative training and supervision.
- ◆ Claims handling and dispute resolution.

Brochures on the Code are available from your nearest CGU Insurance office.

Your policy

What you need to tell us

You must tell us anything that you know, or should know, could affect our decision to insure you and/or the terms on which we insure you. You must do this when you apply for a policy, renew your policy or when you change or reinstate your policy. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by the policy answers all questions in this way. These requirements are part of the Insurance Contracts Act 1984.

What you do not need to tell us

You do not need to tell us anything that:

- ◆ Reduces our risk.
- ◆ Is of common knowledge.
- ◆ We know, or as an insurer should know.
- ◆ We indicate that we do not want to know.

What will happen if you do not tell us

If you withhold relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your policy as if it never existed.

When you are insured

Your insurance begins when we accept your application. The commencement date of your insurance will be shown on the schedule we will send you.

We will not cover your buildings and your contents for a period of 48 hours from the time of the commencement of your insurance for damage or loss caused by:

- ◆ bushfire or grassfire; or
- ◆ a named cyclone.

We will provide cover however if:

- ◆ This insurance commences directly after another insurance policy covering the same property expired without a break in cover.
- ◆ You have entered into a contract of sale to purchase the property.
- ◆ You have entered into a contract to lease the property.

The insurance applies for the period for which you have paid us (or agreed to pay us) the premium. You may pay your premium by cash, cheque or credit card. If your cheque or credit card is dishonoured by your financial institution, you are not insured.

You can also pay your premium by instalments direct from a financial institution account or from your credit card. You cannot make a claim under this policy if you owed us more than one month's premium when the event you want to claim for happened.

If you pay your premium by instalments and you are more than one month behind, we can cancel your policy without notice.

If you have a total loss, we shall deduct the instalments for the remaining period of insurance from the amount we pay you.

Who is insured under this policy

The person whose name is set out in the schedule is insured. The following people are also insured, as long as they normally live with that person named in the schedule.

- ◆ That person's partner.
- ◆ Unmarried children of that person.
- ◆ Unmarried children of that person's partner.
- ◆ That person's parents.
- ◆ That person's partner's parents.

In this policy all these people are called 'you' or 'your'.

Who is the insurer

CGU Insurance Limited is the insurer under Section 1 Buildings and contents and Section 2 Valuable items. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291.

CGU Insurance Limited is the insurer under Section 3 Workers' compensation if your situation is in New South Wales. Our Australian Business Number is 27 004 478 371.

Insurance Australia Limited trading as CGU Workers' Compensation is the insurer under Section 3 Workers' compensation if your situation is in Western Australia, Tasmania, Northern Territory or Australian Capital Territory. Our Australian Business number is 11 000 016 722.

In this policy the insurer is called 'we', 'us' or 'our'.

Words that have a special meaning

In this policy there are words that have a special meaning. These words are listed below. If the meaning of a word is not shown below, we tell you on what page the meaning is printed.

Your buildings	This is on page 29 under 'What are your buildings'.
Your contents	This is on pages 30 to 32 under 'What are your contents'.
Excess	This is the amount of money you will pay if you have a claim. We will reduce the amount we pay you for your claim by the amount of your excess. The amount of your excess is shown on your schedule and the earthquake excess is shown on page 34.
Schedule	This is the document we give you which sets out the details of your insurance cover. You receive a schedule when you first take out your insurance and again when the policy is renewed or changed.
Situation	This is the place where the building and/or contents are located. We will show this place on all schedules we give you.
Valuable items	This is on page 42 under 'What are valuable items'.

Section 1

Buildings and contents

Cover 1 - Listed Events

What is insured

Your buildings and/or your contents as set out in your schedule are insured if they are destroyed, lost or damaged. They are insured only if you own them, or are liable for them.

If you only insure your buildings, the cover provided for destruction, loss or damage does not apply to your contents.

If you only insure your contents, the cover provided for destruction, loss or damage does not apply to your buildings.

Your buildings and your contents are insured while at your situation. Cover for your contents while away from your situation is not provided unless we say so.

We will cover your buildings and your contents for the events listed below. There must be damage or loss from one of these events, to your buildings or your contents, for you to make a claim.

- ◆ Fire or explosion.
- ◆ Lightning or thunderbolt.
- ◆ Earthquake.
- ◆ Burglary or housebreaking or an attempt at either. This cover does not include burglary or housebreaking by a tenant.
- ◆ Theft. This cover does not apply if the theft is from any part of your buildings which you share with another person who is not insured under this policy. This cover does not include theft by a tenant.

- ◆ Theft of money or negotiable documents is covered only when force is used by someone to enter the buildings. This cover does not include theft by a tenant.
- ◆ Malicious damage, including vandalism. This cover does not apply if the malicious damage or vandalism is done by a tenant.
- ◆ Deliberate or intentional acts. This cover does not apply if the deliberate or intentional act is done by a tenant.
- ◆ Liquid that escapes from:
 - A fixed pipe or something attached to a pipe, fixed gutter, fixed tank or a drain.
 - A bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes.
 - A washing machine or dishwasher.
 - An aquarium.
 - A waterbed.

We will pay the cost of finding from where the liquid escaped. We will also pay the cost of repairing any damage that has been done in finding from where the liquid escaped. We will not pay for repairing the defective item that caused the escape of liquid.

- ◆ An electric motor burning out. If an electric motor burns out, we will repair, reinstate or replace it. We decide which one we will do. We will do this if the electric motor is 15 years old or less.

In the event of a loss, your contribution towards the total cost of repair or replacement including labour charges is as follows:

Motors up to 10 years old - no contribution, other than any applicable excess. For each additional year after 10 years - any applicable excess, plus 20 per cent of the cost of repair or replacement, including labour charges, per year

up to a maximum contribution of 80 per cent of the cost of repair or replacement, including labour charges, plus any applicable excess.

- ◆ Accidental breakage. This cover applies when the item is fractured or chipped through its entire thickness.

Items covered for accidental breakage are:

- If you have insured your buildings, any fixed glass in your buildings, including any window tinting or shatter proofing material attached to the glass. It also includes fixed shower bases, basins, sinks, spas, baths and toilets.
- If you have insured your contents, any mirrors, glassware, crystal, crockery or any glass in furniture. It does not include glass that is part of a television, or a computer screen or computer monitor. Mirrors, glassware, crystal, crockery or china are not covered while they are being used, cleaned or carried by hand.
- If you have insured your contents and you are living in a rented property, you are covered for accidental breakage of fixed shower bases, basins, sinks, spas, baths and toilets. This cover only applies when your rental agreement makes you responsible for these items.
- ◆ Riots, civil commotions, industrial or political disturbances.
- ◆ Impact by an aircraft, spacecraft or satellite, or anything dropped from them.
- ◆ Impact by a falling tree or part of a tree. We also pay the cost of removing and disposing of the fallen tree or part of a fallen tree and the treatment of the stump to prevent regrowth. We will not pay if the damage is caused when you cut down or remove branches from a tree or you have someone do it for you.
- ◆ Impact by a falling television or radio antenna, mast or dish.

- ◆ Impact by any animal or bird that is not kept at your situation. This does not include any animal or bird eating, chewing, clawing or pecking your buildings or contents.

- ◆ Impact by vehicles or watercraft.

- ◆ Where you have entered a contract to sell your home, we will extend cover under the policy to the purchaser from when that person or entity becomes liable for any damage to the home until the contract is settled or terminated, or until the purchaser insures the home, whichever happens first.

- ◆ If you have insured your contents, we will pay for storage charges necessarily and reasonably incurred to protect them from further loss or damage following a claim by fire, storm or rainwater.

- ◆ Storm, rainwater or wind.

This includes storm, rainwater or wind damage to gates, fences or walls that are entirely or partly at the situation.

We will not pay for storm, rainwater or wind damage:

- Where water enters your buildings because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
- Where water enters your buildings through an opening made for any building, renovation or repair work.

We do not provide cover for damage by flood. Flood is when water from a river, creek, lake swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), overflows onto normally dry land. Water that escapes from an irrigation canal is not flood. We also regard any rainwater on your property;

- that cannot run off into a river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), because it is overflowing in flood, and/or
- that mixes with the floodwater coming from the river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified);

as water coming from a flood.

- ◆ Landslide or subsidence. Cover only applies when the landslide or subsidence occurs within 72 hours after one of the following listed events.

- Storm, rainwater or wind.
- Earthquake.
- Explosion.
- Liquid that escapes from a fixed pipe or something attached to a pipe, fixed gutter, fixed tank or a drain.

This cover also applies to any gates, fences or retaining walls that are entirely or partly at the situation.

Additional things we will pay for when you have insured your buildings

The following will be paid in addition to the sum insured. These will only be paid when they relate to damage or loss from a listed event.

- ◆ If you are unable to live in your buildings after damage or loss has occurred, we will pay for you to rent another property. We will pay an amount equal to the amount that your buildings could have been rented out for each week if

you had not had a loss. We will also pay the costs of alternate accommodation for your pets. We will pay this for up to 12 months. The most we will pay under this section is 20 per cent of your buildings sum insured.

We will reduce this payment, or stop paying you, if:

- you receive any payment for rent from another source, or
- you do not need to rent another property.
- ◆ We will pay your legal costs to discharge your mortgage if your claim is for a total loss.
- ◆ We will pay the reasonable costs of demolishing and removing any buildings debris when damage or loss occurs.
- ◆ We will pay the reasonable costs of architects, surveyors and legal fees when damage or loss occurs.
- ◆ We will pay to make modifications to your buildings if you are injured as a result of damage or loss to your buildings. We will only pay for modifications if the injury results in permanent paraplegia or permanent quadriplegia. The most we will pay is \$10,000.
- ◆ If a key to an external door lock of your buildings, or a key to an external window lock of your buildings, is stolen, we will pay the reasonable and necessary costs of replacing the external lock, key or cylinder with a similar item. We decide which one we will do. The most we will pay is \$1,000.
- ◆ If any trees, plants or shrubs are:
 - stolen;
 - burnt;
 - maliciously damaged;
 - damaged by a vehicle,

we will pay to replace the trees, plants or shrubs. The most we will pay is \$1,000 any one tree, plant or shrub but subject to a maximum amount of \$5,000 in any one period of insurance. **We will not pay for any loss or damage to a lawn.**

- ◆ If you have a loss, we will increase your sum insured by the amount the Consumer Price Index (all groups) has increased since you took out your policy or last renewed it.
- ◆ You are fully insured again for your buildings for the amount shown in your schedule following a claim. This does not apply when your claim is for a total loss as your cover for your buildings will end then.
- ◆ We will pay the costs necessary to meet the requirements of any statutory authority in connection with rebuilding or repairing the buildings at the situation. We will not pay any costs which resulted from any notice which a statutory authority served on you before loss or damage to your buildings was suffered. The most we will pay in any one period of insurance is \$10,000.
- ◆ We will pay the cost of any damage caused to a television/radio antenna or mast. The most we will pay is \$500.
- ◆ We will pay to replace the Certificate of Title to your home if it is destroyed or damaged. The most we will pay is \$2,000.

Additional things we will pay for when you have insured your contents

The following will be paid in addition to the sum insured. These will be paid when they relate to damage or loss from a listed event.

- ◆ If your freezer breaks down, we will pay for the loss of any frozen food.

- ◆ If any of your credit cards are misused after they are stolen, we will pay up to \$5,000 in total to the financial institutions that issued them. We will only pay if you complied with the terms on which the credit cards were issued.
- ◆ We will pay the reasonable costs of alternate accommodation that you may incur after you have had a loss. We will pay this amount for up to 12 months. The most we will pay is 10 per cent of your contents sum insured. We will only pay for this when, and only for the period for which, your buildings are unable to be lived in after damage or loss has occurred.

We will reduce this payment, or stop paying you, if:

- We pay you for rent following damage to your buildings.
- You receive any payment for rent or accommodation from another source.
- You do not need to pay for alternate accommodation.
- ◆ If you are unable to live at your situation after damage or loss has occurred, we will pay the reasonable costs to remove and store your contents while your situation is being repaired. We will pay this for up to 12 months. We will also cover your contents while they are in storage. We will only pay for this when you are unable to live at your situation.
- ◆ If guests or visitors to your situation bring their own contents with them, we will regard those contents as belonging to you. The most we will pay is \$5,000 if these contents are lost or damaged. This cover is subject to the items and limits shown on pages 30 to 32 under 'What are your contents'. **We will not pay if these contents are already insured.**

- ◆ If money or negotiable instruments belonging to guests or visitors are lost or damaged, we will regard that money as belonging to you. The most we will pay is \$750. **We will not pay if the money or negotiable instrument is already insured.**
- ◆ If employees working at your situation bring their own contents with them, we will regard those contents as belonging to you. We will only pay if the employees are doing domestic work for you. The most we will pay is \$5,000 if these contents are lost or damaged. This cover is subject to the items and limits shown on pages 30 to 32 under 'What are your contents'. **We will not pay if these contents are already insured.**
- ◆ If a key to an external door lock of your buildings, or a key to an external window lock of your buildings, is stolen, we will pay the reasonable and necessary costs of replacing the external lock, key or cylinder with a similar item. We decide which one we will do. The most we will pay is \$1,000.
- ◆ We will pay the reasonable costs of removing any contents debris when damage or loss occurs.
- ◆ We will pay the reasonable costs you have to pay a security firm to attend your home in response to your monitored burglar alarm system.

We will only pay these costs when there is:

- A burglary.
- An attempted burglary.

We will not pay these costs when there is:

- A false alarm.
- No evidence of an attempted burglary.

The most we will pay is \$1,000.

- ◆ If you have a loss, we will increase your sum insured by the amount the Consumer Price Index (all groups) has increased since you took out your policy or last renewed it. This increase does not apply to any special contents you have insured.
- ◆ You are fully insured again for your contents for the amount shown in your schedule following a claim. This does not apply when your claim is for a total loss as your cover for contents will end then.

The following will be paid in addition to the sum insured.

- ◆ We will pay to reinstate, reproduce or restore your documents if they are damaged while contained in the buildings or in a bank vault. This includes the information contained on the documents.
- ◆ We will pay for the fees that you must pay to an accountant. We will pay these fees when your personal financial affairs are audited by the Federal Commissioner of Taxation. You must advise us of any such audit prior to the fees being incurred. The most we will pay during any one period of insurance is \$5,000.

We will not pay claims for:

- Any audit that relates to a criminal prosecution.
- Fees where the final assessment of your taxable income for the period being audited is 20 per cent, or more, higher than your original declaration.
- Fees for work performed outside the time limits allowed by the Federal Commissioner of Taxation.
- Any fines, penalties or adjustments of taxation.

- ◆ We will pay for veterinary expenses if your pet is injured as a result of a road accident. The most we will pay is \$500.
- ◆ We will pay legal costs and expenses you are liable to pay following legal proceedings brought by you, or against you, in Australia. You must advise us of any legal proceedings brought by you, or against you. We will only pay claims notified to us during the period of insurance shown on your most recent schedule. We will only pay the legal costs and expenses incurred with our prior written consent. The most we will pay during any one period of insurance is \$5,000.

We will not pay legal costs and expenses relating to:

- Spouse or partner disputes including, but not limited to, divorce, child maintenance, or custody and property disputes.
- Claims for death, bodily injury to, or disease of, any person.
- Claims where cover is available by a standard form of motor vehicle, homeowners or householders, motorcycle, caravan or boat insurance.
- Any criminal charge or prosecution brought against you.
- Any road traffic offence or boating offence committed by you.
- Any matter arising out of your business or profession.
- Any matter arising out of any insurance cover required by legislation.
- Any award of damages made against you.
- Any penalties, fines or awards of aggravated, exemplary or punitive damages made against you.

- ◆ We will pay for aggravated theft of your wallet, handbag or other personal items if you are robbed of these items anywhere in Australia by virtue of violent physical assault and when supported by a police report. The most we will pay is \$750.
- ◆ We will pay the costs of the legal representative of the deceased person in the event of death of you or a member of your family normally living with you as a direct result of physical injury caused by an insured event within the buildings at the situation. The most we will pay in any one period of insurance is \$10,000.

What are your buildings

- ◆ Residential buildings you live in including any professional offices or surgeries in those buildings.
- ◆ Domestic outbuildings.
- ◆ Fixed coverings to walls, floors and ceilings. These do not include fixed carpets, curtains or internal blinds.
- ◆ Services, which include the supply of electricity, water, etc.
- ◆ Items built in, or fixed to, or on, the buildings.
- ◆ Blinds or awnings on the outside of the buildings.
- ◆ Landscaping, paved terraces, paved pathways and paved driveways, retaining walls, fences and gates entirely or partly on the site.
- ◆ Anything permanently built, permanently constructed or permanently installed on your property for domestic purposes.

What are not your buildings

- ◆ Property that a tenant is liable for under the terms of a rental agreement.
- ◆ Plants, shrubs, trees or grass.

What are your contents

- ◆ Household goods that are not used for earning income.
- ◆ Goods that you use for earning your income while they are at your situation. You would normally receive a taxation deduction for these. We will pay up to \$5,000 in total for these items. This does not include office and surgery equipment.
- ◆ Office and surgery equipment that you use for earning your income while it is at your situation. You would normally receive a taxation deduction for these. We will pay up to \$20,000 in total for these items.
- ◆ Carpets, curtains and internal blinds.
- ◆ Furniture and furnishings that are not built in.
- ◆ Portable domestic appliances that are not built in.
- ◆ Swimming pools, saunas and spas that are not permanently installed.
- ◆ Accessories for any swimming pools, saunas or spas.
- ◆ Clothing and personal effects.
- ◆ Valuable items - see page 42 for 'What are valuable items'.

We will pay up to:

- \$2,000 for any one item, pair, set, collection or system of valuable items.
- \$3,000 for any one item, pair, set, or collection of sporting equipment.
- \$1,500 per item for any valuable item able to be powered by battery.

We will pay up to 25 per cent in total of, and subject to, the contents sum insured, for valuable items.

- ◆ Items thinly covered with gold or silver that are not jewellery or watches.
- ◆ Paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art.
- ◆ Projectors and screens.
- ◆ Equipment for developing and enlarging photographs.
- ◆ Processed film, slides and prints. We will only pay the value of these items as unprocessed material, and the cost of processing them. However, if they were processed when you purchased them, we will pay the cost of replacement. **We will not pay the costs of recreating any event.**
- ◆ Tapes, cassettes, cartridges and discs, including computer software. We will only pay the value of these items when blank unless they were pre-recorded when you purchased them.
- ◆ Data stored on any computer, computer disk or computer tape (including the cost of restoring the data). We will pay up to \$500 in total for this.
- ◆ Money and negotiable documents. We will pay up to \$750 in total for these.
- ◆ Accessories and spare parts for the following: motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, wheelchairs, surfboards, sailboards, surf skis and canoes.
We will not pay if the accessories and spare parts are in, or on, motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, wheelchairs, surfboards, sailboards, surf skis and canoes. We will pay up to \$1,000 in total for these items.

- ◆ Landlords' fixtures and fittings that you are liable for under the terms of a rental agreement. [We will not cover these fixtures and fittings if the body corporate has them insured.](#)
- ◆ Fixtures and fittings that you have installed for your own use if you are a tenant, or the owner of a strata title unit. [We will not cover these fixtures and fittings if the body corporate has them insured.](#)
- ◆ Watercraft no more than four metres long and which do not require registration under state or territory legislation.
- ◆ Motorised golf buggies, ride-on mowers, wheelchairs and motorcycles up to 125cc capacity and which do not require registration.
- ◆ Surfboards, sailboards, surf skis and canoes.
- ◆ Special contents which are listed on your schedule.

What are not your contents

- ◆ Unset precious and semi-precious stones.
- ◆ Plants and trees growing outdoors. This does not include plants and trees growing in pots or tubs.
- ◆ Animals, including birds and fish.
- ◆ Pedal cycles while they are used for racing or pacemaking.
- ◆ Motor vehicles, motorcycles exceeding 125cc capacity, caravans, trailers or aircraft other than model or toy aircraft.
- ◆ Watercraft more than four metres long.
- ◆ Watercraft less than four metres long that require registration under state or territory legislation.
- ◆ Jet skis.

Cover for your contents in the open air at your situation

We will insure your contents while they are in the open air at your situation. Your contents are in the open air when they are not in a building that is fully enclosed. If they are damaged by storm, rainwater, wind or are stolen, we will pay up to \$2,000 in total. [This limit does not apply to any swimming pools, saunas or spas.](#)

Cover for your contents away from your situation

Your contents are insured while they are away from your situation, but still in Australia.

[Your contents are not insured if they:](#)

- ◆ [Are on the way to, or from, or in, commercial storage.](#)
- ◆ [Have been away from your situation for more than a continuous period of 180 days, other than sporting equipment that is locked within a clubroom.](#)
- ◆ [Are in transit during a permanent removal.](#)
- ◆ [Have been removed permanently from your situation.](#)

Cover for storm, rainwater, wind or impact by vehicle:

- Only applies when your contents are in a residential building, boarding house, motel, hotel, club, nursing home or hospital where you are staying, or for sporting equipment stored within a clubroom.
- [Does not apply while your contents are in a tent, vehicle, caravan, trailer, aircraft or watercraft.](#)

[Cover for theft does not apply while your contents are away from your situation.](#)

The following items of your contents are not covered while away from your situation:

- ◆ Accessories and spare parts for the following: motor vehicles, motorcycles, mini-bikes, caravans, trailers, watercraft, golf buggies, surfboards, sail boards, surf skis and canoes.
- ◆ Goods that you use for earning your income.
- ◆ Office and surgery equipment that you use for earning your income.

Moving your contents to a new situation

If you are moving permanently to a new situation within Australia, we will cover your contents at the situation shown on your schedule and at your new situation. The most we will pay in total is the sum insured shown on your schedule. We will only cover your contents at your new situation for 30 days.

This cover will commence from when you first start to move your contents to your new situation. **We do not provide cover for your contents while they are being moved.** You must tell us about permanently moving your contents to a new situation within 30 days from the day you first start to move.

Paying claims

Policy excess

For each claim for your buildings and your contents, we will reduce the amount we pay you for your claim by the amount of the excess. The amount of your excess is shown on your schedule.

Your excess will be increased by \$250 for any claim for damage or loss arising from an earthquake. This damage or loss must occur within 72 hours of the earthquake.

When a claim is paid for damage to, or loss of, your buildings and your contents, the excess amount will only be applied once.

When a claim is paid under only 'Additional things we will pay for when you have insured your buildings', or 'Additional things we will pay for when you have insured your contents', your excess will not apply.

The most we will pay for your buildings or your contents

The most we will pay for any claim for your buildings or your contents is the sum insured shown on your schedule. This does not apply to amounts payable under 'Additional things we will pay for when you have insured your buildings', or 'Additional things we will pay for when you have insured your contents'.

How we pay a claim for your buildings

When damage or loss occurs to your buildings, we will pay the cost of rebuilding your buildings or repairing the damaged portions to the same condition as when they were new. We will only do this when your schedule shows "including replacement benefit". If your schedule does not show "including replacement benefit" and there is damage or loss to your buildings, your claim will be settled as shown on the inside of the back cover of this policy booklet.

We will also pay any additional costs required for your buildings to comply with government or local authority bylaws. We will not pay these additional costs if you were required to comply with these bylaws, and had not done so, before the damage or loss occurred.

Rebuilding or repairing your buildings must commence within six months of the damage or loss occurring. If it does not commence within six months, we will do one of the following:

- ◆ Reinstall or repair your buildings to the condition they were in just before the damage or loss occurred.
- ◆ Pay you the cost of reinstalling or repairing your buildings to the condition they were in just before the damage or loss occurred.
- ◆ Pay you the value of the land and your buildings just before the damage or loss occurred. We will reduce this payment by the value of your land and your buildings after the damage or loss occurred.

We decide which one we will do.

We will pay for the damaged portion of fixed coverings to walls, floors and ceilings only in the room, hall or passage where the damage occurred.

We will try to match any material used to repair your buildings with the original materials. If we cannot, we will use the nearest equivalent available to the original materials. **We will not pay any costs for replacing undamaged property.**

If the damage was caused by liquid that escaped from a bath, basin, sauna, spa, shower base or shower wall, we will pay the costs to repair your buildings. **We will not pay the costs to repair or replace the bath, basin, sauna, spa, shower base or shower wall.**

How we pay a claim for your contents

When damage or loss occurs to any contents item, we will do one of the following:

- ◆ Replace the property with the nearest equivalent new property.
- ◆ Repair the property to the condition it was in when new.
- ◆ Pay you the cost of replacement or repair.

We decide which one we will do.

We will pay for carpets; wall, floor and ceiling coverings; and internal blinds and curtains; only in the room, hall or passage where the damage or loss occurred.

When an item is part of a pair, set, system or collection, we will only pay for the value of the item itself. The most we will pay is the value that the item has as a proportion of the combined pair, set, system or collection. We will only pay the cost of replacing the item even though the pair, set, system or collection to which it belongs is less valuable because it is incomplete.

Liability

We will pay the amount you are liable to pay following an accident if your liability arises from any of the circumstances shown below. The accident that results in the claim must occur during the period of insurance. We also pay any legal costs you have to pay in relation to the accident. This includes costs awarded against you. The most we will pay, including costs, for any single accident, or series of accidents arising out of the same event, is the amount shown in your schedule.

When we will pay

- ◆ If you have insured your buildings, we will pay the amount you have to pay as owner or occupier of your buildings.
- ◆ If you have insured your contents and live in a rented building, we will pay the amount you have to pay as owner of your contents, or occupier of the building.
- ◆ If you have insured your contents and you own part of a building that has been subdivided, we will pay the amount you have to pay as owner of your contents or occupier of your part of the building. **We will not pay for an accident that happens in any common areas of the building.**

- ◆ If you have insured your contents, we will pay the amount you have to pay for any accident that happens:
 - Anywhere in Australia.
 - Anywhere in Australia in connection with your position as a committee member of a sporting or social club. **We will not pay if you receive more than \$1,000 per year for holding the position.**
 - Anywhere in the world. Cover away from Australia is limited to 90 consecutive days and starts from the time you leave Australia.

This does not include the amount you have to pay because you are the owner or occupier of your buildings.

- ◆ If you have insured your contents, we will pay for any accident that happens anywhere in Australia arising out of the use of watercraft. We will only pay if the watercraft is less than four metres long and does not require registration under state or territory legislation. This does not include jet skis.

Additional things we will pay for when you have insured your contents

We will pay the amount you are liable to pay following an alleged or actual act or omission. We will only pay for your liability in connection with your position as a committee member of a sporting or social club. **We will not pay if you receive more than \$1,000 per year for holding this position.**

Any claim made against you must occur within the period of insurance stated in the schedule. The most we will pay, including costs, during any one period of insurance is \$10,000.

When we will not pay

We will not pay claims arising from:

- ◆ Penalties, fines or awards of aggravated, exemplary or punitive damages made against you.
- ◆ Use of a motor vehicle, motorcycle, mini-bike, aircraft or watercraft, other than:
 - Unregistered motorised golf buggies, ride-on mowers and wheelchairs.
 - Model or toy aircraft.
 - A surfboard, sailboard or surf skis.
 - Watercraft that are described on page 32.
- ◆ Use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motorcycle.
- ◆ Personal injury to you, or any member of your family who normally lives with you, or any other person who normally lives with you.
- ◆ Personal injury to any person you employ and that injury arises from their employment with you.
- ◆ Damage to or loss of property that belongs to you, or any member of your family who normally lives with you, or any other person who normally lives with you.
- ◆ Damage to or loss of property that belongs to any person you employ and that damage or loss arises from their employment with you.
- ◆ Damage to or loss of property that is in your control, or the control of any member of your family who normally lives with you, or any other person who normally lives with you.
- ◆ Any disease that is transmitted by you, or any member of your family who normally lives with you.

- ◆ Any business, profession, trade or occupation carried on by you. This does not include being a committee member of a sporting or social club provided that you do not receive more than \$1,000 per year for holding this position.
- ◆ Alterations, repairs, renovations or additions to your buildings that cost more than \$75,000.
- ◆ Any agreement or contract you enter into. We will pay for your liability if you would have been liable without the agreement or contract.
- ◆ The use, removal of or exposure to any asbestos product or products containing asbestos.
- ◆ Gaining a personal profit or advantage that is illegal.
- ◆ A conflict of duty or interest.
- ◆ Any act or omission that is dishonest, fraudulent, criminal, wilful or malicious.
- ◆ Any loss that can be reimbursed by your sporting or social club.
- ◆ Any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the policy.

Strata title mortgagee protection

This section of the policy only applies when your schedule shows that you have requested cover for mortgagee protection. It applies when you own part of a building that has been subdivided, usually into strata title units, and you have a mortgage on that part of the building.

We will cover the part of the building that you own for damage or loss on the same basis as set out in 'Section 1 - Buildings and contents'.

We will pay up to the amount you owe on your mortgage but no more than the sum insured shown on your schedule. We will pay this to your mortgagee when you are required to pay your mortgage in full following a loss. We will only pay this when the body corporate has not insured the buildings, or it has not insured the buildings for damage that you can claim for under this policy.

Section 2

Valuable items

This section of the policy only applies when your schedule shows that you have requested cover for valuable items.

What are valuable items

- ◆ Jewellery and watches.
- ◆ Items that contain gold or silver.
- ◆ Furs.
- ◆ Collections of stamps, money or medals.
- ◆ Items able to be powered by battery as listed:
 - Cassette players.
 - Electronic diaries.
 - Portable computers.
 - Record players.
 - Televisions.
 - Video recorders or cameras.
 - Mobile or portable phones.
 - Radios.
 - Tape recorders.
 - Compact disc players.
- ◆ Equipment for taking photographs, including accessories and unprocessed film. These are not covered while they are being used to earn income.
- ◆ Sporting equipment designed to be used in a leisure activity that involves some element of physical activity or competition. This does not include pedal cycles. Sporting equipment is not covered while it is being used.
- ◆ Special valuable items which are listed on your schedule.

What are not valuable items

- ◆ Unset precious and semi-precious stones.
- ◆ Items thinly covered with gold or silver.
- ◆ Motor vehicles, motorcycles, caravans, trailers, aircraft or accessories or spare parts of any of these items.
- ◆ Watercraft more than four metres long.
- ◆ Watercraft less than four metres long that require registration under state or territory legislation.
- ◆ Jet skis.

When we will pay

Your valuable items are insured for any accidental damage or accidental loss, provided that the accidental damage or accidental loss happens within Australia or New Zealand. If the accidental damage or accidental loss happens outside Australia or New Zealand, cover away from Australia or New Zealand is limited to 90 consecutive days and starts from the time you leave Australia.

When we will not pay

We will not pay if the accidental damage or accidental loss is caused by the following:

- ◆ Rust, corrosion, gradual deterioration, depreciation, wear or tear.
- ◆ A defect in the item.
- ◆ Rats, mice or insects.
- ◆ Processes of cleaning involving the use of chemicals other than domestic household chemicals.
- ◆ Mechanical or electrical breakdown other than an electric motor burning out. We will pay for any resultant damage following mechanical or electrical breakdown.

Paying claims

How we pay a claim for a valuable item

When damage or loss occurs to a valuable item, we will do one of the following:

- ◆ Replace the item with the nearest equivalent new item.
- ◆ Repair the item to the condition it was in when new.
- ◆ Pay you the cost of replacement or repair.

We decide which one we will do.

When a valuable item is part of a pair, set, system or collection, we will only pay the value of the item itself. The most we will pay is the value that the item has as a proportion of the combined pair, set, system or collection. We will only pay the cost of replacing the item even though the pair, set, system or collection to which it belongs is less valuable because it is incomplete.

We will reduce any payment for damage to, or loss of, an item under this section by the amount we pay you for the same item under your contents insurance.

Limit for valuable items

The most we will pay for any one item, pair, set, collection or system is:

- ◆ \$2,000 for valuable items.
- ◆ \$3,000 for sporting equipment.
- ◆ \$1,500 per item for any valuable item able to be powered by battery.

We will pay up to 25 per cent in total of, and subject to, the contents sum insured, for valuable items.

You can insure items, pairs, sets, collections or systems that are worth more than the above limits for their actual value as 'special valuable' items. To do this you must advise us and the items will be listed on your schedule. The most we will pay in total for all valuable items is the amount shown on your schedule.

What Section 1 and Section 2 of the policy do not cover

We will not pay claims for loss, damage or liability arising from:

- ◆ War or warlike activity. War does not have to be declared. We do not provide cover for theft following this.
- ◆ Hostilities, rebellion, insurrection or revolution. We do not provide cover for theft following these events.
- ◆ Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.
- ◆ Lawful destruction or confiscation of your property.
- ◆ Anything nuclear or radioactive.
- ◆ Damage to a heating element. We will pay for any resultant damage following damage to a heating element.
- ◆ Mildew, atmospheric or climatic conditions.
- ◆ Mould or fungi.
- ◆ Damage, loss or injury that you or anyone acting for you deliberately caused.
- ◆ Flood, storm surge, the action of the sea, tidal wave, high water, tsunami or erosion.
- ◆ Landslide or subsidence except as detailed on page 22.
- ◆ Any event that does not occur within the period of insurance.

- ◆ Failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any data or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any data. We will pay for any resultant loss or damage that is covered by this policy, other than resultant loss or damage to any frozen food, computer equipment or computer software.

Section 3

Workers' compensation

This section of the policy only applies when your schedule shows that you have requested cover for workers' compensation.

If you have employees, in some circumstances workers' compensation cover is compulsory. If you are unsure, check with your local Workers' Compensation Authority.

We will pay the amount you are liable to pay if a person you employ is injured while working for you. We will only pay if the person is doing domestic work for you. We will not pay if the person is working for you in your business, profession, trade or occupation.

The amount we will pay is subject to the relevant workers' compensation legislation in your state or territory.

Please refer to page 16 under 'Who is the insurer'.

Important information

When your insurance cover does not apply

Your insurance for your buildings, your contents and valuable items will not apply if, for a continuous period of 90 days or more, no one has lived at your situation.

You can ask us to provide cover if no one is going to be living at your situation for more than 90 days. If we agree to provide cover, we will advise you in writing.

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

What you are required to do for us

- ◆ You must pay us the premium for this insurance.
- ◆ You must tell us as soon as possible of anything that changes the facts or circumstances relating to your insurance.
- ◆ You must take reasonable precautions to prevent anything which could result in a claim under this policy.
- ◆ You must make sure that anyone doing anything on your behalf obeys all laws.
- ◆ You must comply with the conditions of this policy.

Cancelling your policy before the due date

You can cancel this policy at any time. To do this you must ask us in writing. The policy will end when we receive your request.

We can cancel this policy if you do any of the following:

- ◆ Make a misleading statement to us when you apply for your insurance.
- ◆ Fail to tell us anything you should tell us when you apply for this policy, renew this policy and when you change or reinstate this policy.
- ◆ Fail to comply with the conditions of this policy.
- ◆ Fail to pay the premium for this insurance.
- ◆ Are not fair and open in your dealings with us.
- ◆ Make a claim during the period of this policy that is not true. The claim does not have to be under this policy and can be with us or another insurance company.

We may cancel this policy if you fail to notify us of a change in the circumstances of the risk during the period of insurance.

If we cancel this policy, we will advise you in writing. To do this, a notice will be delivered or posted to you.

Return of premium if your policy is cancelled before the due date

If your policy is cancelled before the due date:

- ◆ We will keep the premium for the period that the policy was in force.
- ◆ We will return to you the premium for the period from the date the policy ended to the due date of the policy.

How the Goods and Services Tax affects your claim

Where we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.

The law that applies to this policy

Any disputes arising from this policy will be determined by the courts, and in accordance with the laws, of the state or territory of Australia where this policy is issued.

The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products, services, and processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers.

If you wish to update or access the information we hold about you, contact us.

How to make a claim

Please contact your nearest CGU Insurance office when something happens that you believe you can claim for.

What you must do when you make a claim

You must make your claim as soon as possible after you suffer a loss. If you do not make it within 30 days, we may reduce what we pay you by an amount to take account of any disadvantage we suffer by the delay.

You must also:

- ◆ Take all reasonable steps to stop any further loss from occurring.
- ◆ Advise the nearest police station if your property is lost or stolen, vandalised or maliciously damaged. We may ask you to give us a written report from the police.
- ◆ Keep the property that has been damaged so we can inspect it.
- ◆ Tell us about any prosecution or inquest that may be held.
- ◆ Send us any document relating to your claim within 72 hours of you receiving the document.

What you must not do when you make a claim

You must not do any of the following:

- ◆ Repair or replace any damaged property without our consent.
- ◆ Pay, promise to pay, or offer payment, or admit responsibility for a claim.

You give us your rights to claim from anyone else

If you have a right to claim against someone else for a claim you made under this policy, you give us your rights to make that claim. You also give us your rights to conduct, defend or settle any legal action and to act in your name.

You must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

Our service commitment

CGU Insurance is proud of its service standards and supports the General Insurance Code of Practice. In an unlikely event that you are not satisfied with the way in which we have dealt with you, as part of our commitment to customer service, we have an internal dispute resolution process in place to deal with any complaint you may have.

If you are not satisfied with any of the following, please contact your nearest CGU Insurance office.

- ◆ One of our products.
- ◆ Our service.
- ◆ The service of our authorised representatives, loss adjusters or investigators.
- ◆ Our decision on your claim.

Our staff will help you in any way they can. If they are unable to satisfy you, they will refer the matter to the appropriate manager who will immediately deal with the matter. If the manager cannot resolve the matter, the manager will escalate the matter to our internal dispute resolution staff.

Our internal dispute resolution staff will review the matter and will try to reach a satisfactory outcome. Once their review has been completed, they will advise you of our final decision within 15 working days. If they need longer, they will contact you and explain the reasons why. Our internal dispute resolution process is a free service to you.

If you do not agree with our final decision, the matter may be reviewed through the General Insurance Enquiries and Complaints Scheme. The scheme is administered by Insurance Enquiries and Complaints Ltd (IEC) ABN 23 062 284 888.

The scheme is an external body that is independent of this Company. It will investigate the matter and make its decision at no cost to you.

Brochures outlining our internal dispute resolution process are available from your nearest CGU Insurance office.

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How we pay a claim for your buildings when your schedule does not show “including replacement benefit”

When damage or loss occurs to your buildings, we will do one of the following:

- ◆ Reinststate or repair your buildings to the condition they were in just before the damage or loss occurred.
- ◆ Pay you the cost of reinstating or repairing your buildings to the condition they were in just before the damage or loss occurred.
- ◆ Pay you the value of the land and your buildings just before the damage or loss occurred. We will reduce this payment by the value of your land and your buildings after the damage or loss occurred.

We decide which one we will do.

We will pay for the damaged portions of fixed coverings to walls, floors and ceilings only in the room, hall or passage where the damage occurred.

We will try to match any material used to repair your buildings with the original materials. If we cannot, we will use the nearest equivalent available to the original materials. We will not pay any costs for replacing undamaged property.

If the damage was caused by liquid that escaped from a bath, basin, sauna, spa, shower base or shower wall, we will pay the costs to repair your buildings. We will not pay the costs to repair or replace the bath, basin, sauna, spa, shower base or shower wall.



Insurer
CGU Insurance Limited
ABN 27 004 478 371
An IAG Company

Claims and enquiries

New South Wales and ACT

Level 8 10 Spring Street Sydney NSW 2000
GPO Box 244 Sydney NSW 2001
Tel. (02) 8224 4300 Fax (02) 8224 4019
Claims Fax (02) 8224 4010

Victoria

485 La Trobe Street Melbourne VIC 3000
GPO Box 390D Melbourne VIC 3001
Tel. (03) 9601 8252 Fax (03) 9601 8242

Queensland

Level 3 50 McDougall Street
Milton QLD 4064
PO Box 1495 Milton QLD 4064
Tel. (07) 3212 7740 Fax (07) 3212 7744

South Australia and NT

Level 4 150 Grenfell Street
Adelaide SA 5000
GPO Box 9902 Adelaide SA 5001
Tel. (08) 8405 6440 Fax (08) 8405 6429

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73-75 St John Street Launceston TAS 7250
PO Box 867 Launceston TAS 7250
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PO Box 7018 Cloisters Square Perth WA 6850
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* see inside front cover



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