

Defence Service Homes

Insurance Scheme



Product Disclosure Statement
and Home Contents

Insurance Policy



Australian Government
Department of Veterans' Affairs



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

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

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

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

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

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

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

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

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

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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.

Information in this PDS might change. If the change is adverse then we'll issue a supplementary PDS or a new PDS at renewal. You can get an up-to-date paper copy of all updates (whether adverse or not adverse) at no charge by us, simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact Defence Service Homes Insurance. Their contact details are set out in the financial services guide they give you and on your Policy schedule.

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

About QBE

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

About Defence Service Homes Insurance

Defence Service Homes Insurance has a strong heritage and has been insuring homes of Australian Veterans for over 100 years. Defence Service Homes Insurance understands the needs of homeowners and has developed a contents insurance policy which complements its own home building insurance policy.

Important Information

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

Significant risks

Your sum insured may not be adequate

The Policy provides replacement or reinstatement conditions for contents which means that claims are settled without contribution for age, depreciation or wear and tear. It is important that the sums insured you select cover the cost of replacing your contents on a new for old basis. The sums insured that you select must make allowance for GST and any additional benefits that are included in the sum insured such as removal of debris.

It is important that you read the section 'Contents with limits' and the terms and conditions for items such as works of art, items of jewellery and collections. If you have any of these items that will cost more than the maximum limit to replace, then you will need to specify them.

For example, there is a maximum limit on jewellery of \$5,000 per item, and in total, 25% of the unspecified contents sum insured. If it would cost more than this to replace your jewellery as new, then you must specify your jewellery item(s) to ensure that you are covered for your jewellery's full value.

The cost of this Policy

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

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

- where the contents are located,
- the sum insured, and
- your previous insurance and claims history.

Some rating factors do not affect all components of the premium calculation. For example, age discounts, retiree discounts, no claim bonus and loyalty discounts do not apply to the parts of the premium paid for liability or flood cover.

Cooling off period

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

To cancel your Policy within the cooling off period, contact Defence Service Homes Insurance.

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

General Insurance Code of Practice

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

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

Privacy

We take the security of your personal information seriously.

We'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 ways we could use it. To get a copy at no charge by us, 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.

Complaints

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

Step 1 – Talk to us

Your first step is to get in touch with the team looking after your Policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

Step 2 – Customer Care

If your complaint isn't resolved by the team looking after your Policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

Step 3 – Internal Dispute Resolution

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

Step 4 – Still not resolved?

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

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

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 happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's Customer Care Unit, 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

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

How to contact APRA

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

Policy Wording

This Policy is 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.

Paying your premium

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

- in one (1) annual payment to your appointed financial services provider according to their business practices, or
- in monthly instalments by direct debit from your credit card or from your account with your financial institution which facility can be arranged by your financial services provider.

Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to you to let you know when this will happen.

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 to allow us to process the change in time.

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 will deduct the missed instalment from your claim.

At renewal

If you pay by instalments, and you 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.

If you don't want to renew, you must tell us at least seven days before your Policy's end date so that we can arrange for the direct debit to stop in time.

Adjustment of premium on renewal

If we invite you to renew your Policy, we will send you a renewal invitation. If you make any changes to your Policy after we send you our renewal invitation, and we agree to continue to insure you, we'll send you an updated renewal invitation and you'll need to pay us any additional premium, if applicable, to ensure your cover is not affected.

If 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.

If you had no knowledge or were otherwise unaware of the circumstances surrounding the claim during the previous period of insurance until after the renewal date, then no additional premium increase will be applied to that renewal term.

If your payment details change

If the direct debit details you use to pay us change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date to allow us to process the change in time.

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

Word or expression	Meaning
Flood	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> • A lake (whether or not it has been altered or modified) • A river (whether or not it has been altered or modified) • A creek (whether or not it has been altered or modified) • Another natural watercourse (whether or not it has been altered or modified) • A reservoir • A canal • A dam.
Home	<p>The dwelling used entirely or primarily as a place of residence at the site shown on the Policy Schedule but does not include a hotel, motel, nursing home, boarding house, caravan (whether fixed to the site or not) or any building used for any business or trade, except for a dwelling used principally for as a place of residence that is also used as an office or surgery.</p>
Model aircraft or drone	<p>A micro or very small, remotely piloted aircraft that's a toy, or flown solely for hobby, leisure, sport or recreational purposes, provided that it:</p> <ul style="list-style-type: none"> • isn't a kite; • is registered, if required by law; • isn't used for anything other than the purpose for which it was originally designed; • has a wingspan of no more than 150 centimetres; • weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and • costs no more than \$1,500 when new including anything in, on or attached to it. <p>A model aircraft or drone does not include anything that is ever used in connection with or in relation to any commercial purpose or earning any income.</p>
Negotiables	<p>Treasury notes, savings certificates, stamps, money orders, gift certificates and any other negotiable instruments.</p>
Open air	<p>Anywhere at the site not fully enclosed by walls and a roof.</p>
Period of insurance	<p>The period shown in the Policy Schedule that is in force.</p>

Word or expression	Meaning
Policy Schedule	The document we give you which sets out the details of your cover which are personal to You. It forms parts of the Policy. It shows the cover and any options that you have selected. When your Policy is changed or renewed, we will give you a new Policy schedule. The information on your schedule can modify the terms set out in this Policy.
Power surge	An unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit. Also known as a power swell, brown out, voltage variation or power spike
Reasonable cost, reasonable additional cost	<p>If we arrange the repair, rebuild, replacement or work for which a cost is incurred: the actual cost that we incur.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred with our prior consent: the actual cost as set out in a valid tax invoice.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent because of an emergency and you act reasonably in:</p> <ul style="list-style-type: none"> • making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or • arranging repairs, rebuild or replacements at market rates that are necessary to restore your property to a condition no better than when new; or • taking proportionate steps to protect your property from further damage: <p>the actual cost as set out in a valid tax invoice.</p> <p>If you arrange the repair, rebuild or replacement or work for which a cost is incurred without our prior consent because of an emergency and you do not act reasonably: the cost that you would have incurred if you had acted reasonably.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent and there is no emergency: the cost we would have incurred if you had obtained our prior consent and we had made the arrangements.</p> <p>In this definition, when we say ‘work’ this includes services such as temporary accommodation.</p> <p>In this definition, when we say ‘act reasonably’ this means acting prudently, as if you did not have insurance.</p>
Site	The address shown on your Policy Schedule where your contents are kept.
Storm surge	The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a storm.

Word or expression	Meaning
Total loss	<p>Your property is a total loss when:</p> <ul style="list-style-type: none"> • we pay the total sum insured or item limit; or • your contents, Specified Contents items or Specified Valuables are lost or destroyed.
Unliveable	<p>The home is unliveable if, due to an incident:</p> <ul style="list-style-type: none"> • it is unsafe to live in; or • the disabled access and/or mobility handles and rails required by you and/or your family are damaged to the extent that they are no longer fit for purpose; or • it is not furnished such that it is comfortably habitable; or • it does not contain a functioning refrigerator and cooking appliance; or • it does not have functional bathroom facilities; or • it is not connected to the electricity supply; or • it is not connected to hot and cold running water.
Unoccupied	<p>A property is unoccupied in a period of 100 consecutive days if, during that period, the following did not happen:</p> <ul style="list-style-type: none"> • you, your family, or someone with your consent slept and ate there for at least two consecutive nights in that 100 day period, and • on those two nights the property: <ul style="list-style-type: none"> ○ was furnished such that it is comfortably habitable; and ○ contained at least one usable bed/mattress; and ○ contained at least one table or bench and a chair; and ○ contained a functioning refrigerator and cooking appliance; and ○ was connected to the electricity supply; and ○ was connected to hot and cold running water. <p>You may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes we might ask for other evidence of occupancy.</p>
We, our, us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Your family	Any member of your family who lives permanently with you, including your partner.
You, your	The person(s), companies or firms named on the current Policy Schedule as the 'Insured'.

Section 1: What 'Contents' means

Your Policy Schedule indicates your contents sums insured.

The total contents sum insured consists of:

- a sum insured for unspecified contents, and
- a sum insured for specified contents.

Specified contents are items of particular value that you have individually listed as specified items and that are listed on the Policy Schedule under 'Contents, specified items'.

What 'contents' means

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

Contents are:

- (a) all household goods (including carpets whether fixed or not), personal effects, cash, coins and negotiables.
- (b) articles of special value which you have listed on the Policy Schedule under 'Contents specified items',
- (c) if you live in a strata title building, the internal paintwork, wallpaper and any fixture or structural improvement within or attached to that residence which the Body Corporate is not required by law to insure,
- (d) if you are a tenant, landlord's fixtures and fittings for which you are legally liable and fixtures and fittings installed by you for your own use,
- (e) motorised wheelchairs or any of the following equipment if it does not require registration:
 - › golf buggies,
 - › motorcycles up to 125cc engine capacity,
 - › garden equipment.
- (f) canoes, kayaks, surfboards, surfskis or sailboards, and any other watercraft up to:
 - › four (4) metres (which is approximately thirteen (13) feet) in length, and
 - › ten (10) horsepower.

This means that if the watercraft is not a canoe, kayak, surfboard, surf-ski or sailboard and it is either longer than four (4) metres, or, is powered by a motor or engine that is greater than ten (10) horsepower, it is not covered.

A watercraft motor:

- › no more than ten (10) horsepower, and
- › not attached to a watercraft,
- › at the site,

will be treated by us as a watercraft accessory. If it is over ten (10) horsepower, it is not covered by this Policy.

- (g) furniture and equipment of an office or surgery used by you or your family in your own business in the home and tools and equipment used for earning income by you or your family.

Contents with limits

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

Contents where a maximum limit applies	Maximum limit
(a) Works of art, pictures, tapestries, rugs.	\$20,000 per item and in total 25% of the sum insured for unspecified contents.
(b) Items of jewellery, gold or silver articles, furs, watches.	\$5,000 per item and in total 25% of the sum insured for unspecified contents.
(c) Collections of any kind.	\$10,000 per collection and in total 25% of the sum insured for unspecified contents.
(d) Office or surgical equipment used by you or your family in your or their own business in the home.	\$15,000 in total.
(e) Other equipment used by you or your family for earning income.	\$5,000 in total including a maximum of \$2,000 for business stock temporarily stored inside the home for a maximum period of thirty (30) days.
(f) Accessories, or spare parts of motor vehicles, caravans, trailers and watercraft not in or on the motor vehicle, caravan, trailer, or watercraft. We include motor vehicle keys, remote locking or alarm devices as accessories while they are not in or on the motor vehicle but we do not pay for any re-coding of devices or changing of vehicle locks.	\$1,250 per item up to \$2,500 in total.
(g) Cash, coins, negotiables or bullion.	\$1,200 in total
(h) Storm damage to or theft of contents in the open air. Please see 'Words with special meanings' for the Open air definition.	The greater of: <ul style="list-style-type: none"> • \$5,000, or • 8% of your unspecified contents sum insured, for damage to contents in the open air; but this limit does not apply to spas or above ground swimming pools that are full.

Note: Where an item could be classified under more than one (1) of the above maximum limits, (a) through to (h), the lower or lowest limit applies. For example, a piece of gold jewellery may be considered to be a work of art, however the jewellery limit would be applied.

What 'contents' does not mean

'Contents' does not include:

- (a) fish, birds or animals of any description,
- (b) trees, shrubs and any other plant life including grass or lawns (other than pot plants),
- (c) any caravan or trailer,
- (d) motorised vehicles other than those listed in point (e) under the heading 'What contents means',
- (e) watercraft other than those listed in point (f) under the heading 'What contents means',
- (f) aircraft or their accessories (other than a non-pilotable model aircraft or drone),
- (g) accessories or spare parts, keys or remote locking alarm devices of motor vehicles, (including motorcycles or motor scooters) caravans, trailers, aircraft or watercraft while they are in or on the motor vehicle, caravan, trailer, aircraft or watercraft,
- (h) photographic and video equipment and musical instruments or musical equipment used for earning any income,
- (i) any property:
 - › illegally in your possession,
 - › stored in a dangerous and illegal way, or
 - › any equipment connected with growing or creating any illegal substance.
- (j) commercial or retail trade stock other than business stock temporarily stored inside the home for a maximum period of thirty (30) days,
- (k) your home or any part of your home.

Section 2: Cover for your Contents – Insured Events

What you are insured against, and what you are not

You are insured for loss or damage which occurs to your contents while they are at the site, if caused directly by any of the ‘insured events’ set out in the left column of the following table (except to the extent indicated in the right column of the table).

There are also some limits and exclusions described under ‘Contents with limits’ and ‘Section 6: General Exclusions’, which you must read.

Some more extensive cover for contents in your home can be selected if you purchase the ‘Accidental damage extension’ option under ‘Options you can choose for an additional premium’.

You are insured against loss or damage caused directly by the following insured events	But not
<p>(a) Damage caused by:</p> <ul style="list-style-type: none"> › fire › charring, melting or scorching as a result of heat from a fire; › smoke, ash or soot from a fire; and › explosion 	<p>Charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as:</p> <ul style="list-style-type: none"> • an electrical or gas appliance intended to produce heat for example a toaster, kettle, clothes iron, heater or cooking appliance; or • smoking items for example cigarettes, cigars or pipes. <p>Damage to an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a fireplace, a clothes iron or a cooking or heating appliance, where that’s the only damage that occurs.</p> <p>Damage deliberately caused by:</p> <ul style="list-style-type: none"> • you or your family; or • someone with your consent or the consent of your family. <p>The cost to repair or replace the item that exploded. For example, we won’t pay to replace a hot water system, solar heater or water tank that exploded.</p>

You are insured against loss or damage caused directly by the following insured events	But not
<p>(b) Storm (including cyclone or hurricane) and/or rainwater, which may be accompanied by snow, sleet or hail, and flood and action of the sea</p>	<p>Damage caused by storm, flood, rainwater or wind or action of the sea to trees, shrubs or plants.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • water seeping through a wall or floor, • fungus, mildew, mould, algae, • atmospheric or climatic conditions other than storm, • hydrostatic pressure to swimming pools or spas. <p>Damage caused by water, rain, wind, hail or debris:</p> <ul style="list-style-type: none"> • because of existing damage, a design fault, a structural defect, faulty workmanship or lack of maintenance that: <ul style="list-style-type: none"> ○ you were aware of, or a reasonable person in the circumstances would have been aware of; and ○ you knew, or a reasonable person in the circumstances would have known may result in damage or further damage; and ○ if you are a renter, you have not advised the landlord and a reasonable person in the circumstances would have advised the landlord, or if you are a strata lot owner, you have not advised the strata body corporate and a reasonable person in the circumstances would have advised the strata body corporate, or if you own the building, you have not rectified the damage, fault or defect, • entering your home through any opening made for the purpose of alterations, additions, renovations or repairs carried out by you.

You are insured against loss or damage caused directly by the following insured events	But not
	<p>More than the greater of;</p> <ul style="list-style-type: none"> • \$5,000 or • 8% of your unspecified contents sum insured, <p>for damage to contents in the open air; but this limit does not apply to spas or above-ground swimming pools that are full.</p> <p>Please see 'Words with special meanings' for the open air definition.</p> <p>An above-ground swimming pool means one that has most of its water volume above the average ground level of the ground that the pool occupies and its immediate surrounds.</p>
(c) Damage caused by a direct lightning strike or thunderbolt	
<p>(d) Earthquake or tsunami.</p> <p>All damage caused by earthquake or tsunami, occurring within 7 days of the first damage occurring, will be regarded as damage resulting from one incident. If any earthquake or tsunami damage occurs after that, each subsequent 7 day period in which damage occurs will be regarded as a separate incident. An excess applies for each incident.</p> <p>'Tsunami' means a sea wave caused by a disturbance of the ocean floor or seismic movement.</p>	<p>The first \$250 for earthquake or tsunami damage, or the excess amount shown on your Policy Schedule, whichever is greater.</p>
(e) Theft or attempted theft	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • theft by any person who is living at the site unless there is evidence that your home has been entered forcibly and violently, or • theft of cash or negotiables, unless there is evidence that your home has been entered forcibly and violently

You are insured against loss or damage caused directly by the following insured events	But not
	<p>'forcible and violent entry' does not include:</p> <ul style="list-style-type: none"> ○ entry through a door or window that has been left open or unlocked; ○ where the home has been entered with the consent of the owner or occupier of the home. <p>More than \$1,200 for cash and negotiables (in total for any one theft) but only if there is evidence of forcible and violent entry.</p> <p>More than the greater of:</p> <ul style="list-style-type: none"> ○ \$5,000, or ○ 8% of your unspecified contents sum insured, <p>for damage to contents in the open air.</p> <p>Please see 'Words with special meanings' for the open air definition.</p>
<p>(f) Damage caused by vandalism or malicious acts</p> <p>As soon as reasonably possible after the vandalism or malicious act, you must report the incident to the police and provide details of the report to us. See 'What you must do after an incident' for more information.</p>	<p>Loss or damage intentionally caused by vandalism or malicious act by:</p> <ul style="list-style-type: none"> ● you, your family, or your family's visitors ● a tenant, or a tenant's visitors or family.
<p>(g) Riot or civil commotion</p>	
<p>(h) Escape of liquid</p> <p>Bursting, leaking, discharging or overflowing of fixed basins, shower bases, or other fixed apparatus, fixed tanks or fixed pipes used to hold or carry liquid of any kind.</p> <p>Water suddenly escaping from a waterbed, aquarium or the water catchment tray of a refrigerator.</p>	<p>Damage:</p> <ul style="list-style-type: none"> ● deliberately caused by: <ul style="list-style-type: none"> ○ you or your family; or ○ someone with your consent or the consent of your family; ● to your swimming pool or spa due to hydrostatic pressure.

You are insured against loss or damage caused directly by the following insured events	But not
<p>If a claim is accepted because damage has occurred as a direct result of the liquid escaping, we will also pay the reasonable costs of locating the cause of the damage, and the costs of reinstating the property damaged or disturbed in the course of work.</p>	<p>Damage which:</p> <ul style="list-style-type: none"> • is due to: <ul style="list-style-type: none"> ○ lack of maintenance; ○ defect or faulty workmanship; or ○ a gradual process such as condensation, rising damp or splashing; <p>that</p> <ul style="list-style-type: none"> ○ you were aware of, or a reasonable person in the circumstances would have been aware of; and ○ you knew, or a reasonable person in the circumstances would have known may result in water or other liquid damage or further damage. <p>Costs to:</p> <ul style="list-style-type: none"> • fix leaks; • repair or replace defective parts or items that caused the damage, for example we won't pay to replace a dishwasher hose that broke; or • fix defects in the design or construction of a system.
<p>(i) Impact by:</p> <ul style="list-style-type: none"> › a vehicle, an aircraft or a waterborne craft, › space debris or debris from an aircraft, rocket or satellite, › an animal, › a falling tree or part of a tree, › a mast or a television or radio aerial that has broken or collapsed. <p>'Impact' means a collision of two (2) or more objects.</p>	<p>Loss or damage caused by felling or lopping trees at the site.</p>

You are insured against loss or damage caused directly by the following insured events	But not
<p>(j) Accidental breakage of glass forming part of an item of furniture, or, domestic telephones, including tinting or shatter-proofing.</p>	<p>Damage to any property other than the broken glass set out in the insured event.</p> <p>Any item that is chipped or scratched prior to the breakage.</p> <p>Glass in a picture frame or clock.</p> <p>Glass in television sets, radios, VDUs (Visual Display Units) or any other computer or electrical equipment.</p> <p>Glassware, crystal or ornaments.</p> <p>Mobile cellular telephones.</p>
<p>(k) Fusion of an electric motor:</p> <p>Fusion is the process of fusing or melting together of the windings of an electric motor following damage to their insulating material as a result of overheating caused by an electric current.</p> <p>We will pay the cost of rewinding the motor or replacing it. For refrigerators and air conditioning units, we pay for the replacement of refrigerant gas and refrigerant dryers, only if replacement of the refrigerant gas or dryer is made necessary because of the fusion.</p>	<p>The cost of repair or replacement of additional parts or service items, including worn or broken bearings or switches.</p> <p>Leakage of refrigerant gas and maintenance of refrigerant dryers.</p> <p>Lighting elements (for example, light bulbs or fluorescent tubes) or heating elements, solenoids, fuses or protective devices (for example a fuse or circuit breaker).</p> <p>Electrical contact points where sparking or arcing occurs during ordinary use.</p> <p>The cost of:</p> <ul style="list-style-type: none"> • retrieving, removing or replacing the pump section of pool or pressure pumps; • retrieving or reinstalling submerged or underground pumps or their driving motors; or • hiring a replacement machine or appliance. <p>Repairing or replacing:</p> <ul style="list-style-type: none"> • motors under manufacturers' guarantee or warranty; • motors forming part of equipment used for earning any income by you or your family;

You are insured against loss or damage caused directly by the following insured events	But not
	<ul style="list-style-type: none"> • parts in a radio, television, computer, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels or similar device or instrument; • electronic controllers or other electronics; • transformers.
<p>(l) Spoilage of food</p> <p>We will cover 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:</p> <ul style="list-style-type: none"> › failure of the electricity supply, › mechanical or electrical breakdown. 	<p>Spoilage as a result of:</p> <ul style="list-style-type: none"> • a strike; • 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. <p>If the power supply authority or company agrees to pay you compensation for the spoilage.</p>
<p>(m) Power surge confirmed by an appropriately qualified contractor, to domestic appliances or domestic equipment directly caused by an identifiable and verifiable source outside your home including; a lightning strike, an object contacting power lines, the resumption of power following a blackout caused by a storm or unexpected interference with a power company transformer by an animal.</p>	<p>Domestic appliances or domestic equipment more than fifteen (15) years from the date of purchase when new.</p> <p>Any power surges caused at the site.</p>

You are insured against loss or damage caused directly by the following insured events	But not
<p>(n) Erosion, subsidence, landslide or earth movement but only if it is directly as a result of one of the following insured events;</p> <ul style="list-style-type: none"> › (a) explosion, › (b) storm or flood › (d) earthquake or tsunami, › (h) escape of liquid, <p>and it occurs no more than seventy two (72) hours after the insured event.</p>	<p>Any other earth movement.</p>
<p>(o) Damage caused by animals including birds</p>	<p>Damage caused by:</p> <ul style="list-style-type: none"> • your pet; • any animal knowingly allowed on to or permitted to remain on the property address by you or your family; • insects (at any stage of their lifecycle); or • vermin or rodents. <p>Damage to any contents in the open air or outside the living area of your home (for example, contents stored in a roof cavity, enclosed crawl space or storage cage) caused by an animal:</p> <ul style="list-style-type: none"> • eating • chewing; • clawing; • pecking; • scratching; • soiling; • fouling; or • polluting in any way.

Section 3: Cover for your Legal Liability

What you are covered against

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

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

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

When we insure your contents kept in your home that is a strata titled residence, we insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

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

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

In this section, we include land, trees, shrubs and other plant life in 'What contents means'.

Personal Injury means; bodily injury, shock, mental anguish or mental injury, including death. Personal injury does not include the publication or utterance of a libel or slander, any defamation of character nor invasion or breach of privacy.

Bodily Injury means physical bodily harm including sickness or disease, and any resultant required care, loss of services, loss of consortium or death.

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

Additional benefits – Liability

These additional benefits apply only when this Policy insures your contents in your primary residence.

Motor vehicle liability

What we insure you against:

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

When we do not insure you or your family

We do not insure you or your family:

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

Committee member of a social or sporting club

What we insure you against:

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

We will not pay if you receive any payment or remuneration of any kind for holding the position.

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

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

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

What you are not covered against

(applies to 'Legal Liability' and 'Additional benefits - Liability')

When we do not insure you or your family**We do not insure you or your family:**

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

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

- (a) any agreement, unless liability would have attached to you or your family if that agreement did not exist or unless the agreement is a lease agreement for your residential tenancy that complies with the relevant *Residential Tenancies Act*,
- (b) death of or personal injury to you or to any person who normally lives with you,

In this exclusion we consider that a person normally lives with you, if that person:

- › has lived with you in your home as their primary residence for sixty (60) days or more out of any ninety (90) consecutive day period (irrespective of the commencement date of the Policy) during which there is an occurrence, or
 - › has lived with you in your home and intends or intended to use your home as their primary residence for sixty (60) days or more out of any ninety (90) consecutive day period (irrespective of the commencement date of the Policy) during which there is an occurrence.
- (c) death of or personal injury to anyone employed by you or by someone who lives with you if the death or injury arises out of their employment,
 - (d) damage to property belonging to you or any person who normally lives with you or to your or their employees,
 - (e) any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme,
 - (f) the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or drone or toy kites), aircraft landing area, boat exceeding four (4) metres in length (except canoes, kayaks, surfboards, surf skis or sailboards) or motorised watercraft in excess of ten (10) horsepower,

- (g) the conduct of any activity carried on by you or your family for reward except for letting the home for domestic purposes or babysitting on a casual basis.

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

- › the babysitting is not of a casual nature,
 - › any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting,
 - › the income derived from babysitting is the primary or only source of the household's income,
 - › there is a registered business associated with the babysitting,
- (h) vibration or the weakening of, removal of or interference with support to land, buildings or other property,
- (i) building work, construction or demolition of a building, including the home if the value of the work exceeds \$100,000,
- (j) death or personal injury to any person arising out of pregnancy or the transmission of any communicable disease by you or your family,
- (k) any legal liability arising from the ownership of any land, buildings or structures,
- (l) loss, damage or injury intentionally caused by you or a member of your family or a person acting with your consent or the consent of any member of your family unless the action was reasonable and to prevent or reduce loss, damage or injury to property or persons,
- (m) the lawful seizure, confiscation, nationalisation or requisition of the property insured,
- (n) destruction of or damage to property by any government or public or local authority,
- (o) the ownership or use of any motor vehicle other than under the cover given by the 'Additional benefit – Motor vehicle liability',
- (p) any act or omission that is knowingly illegal, dishonest, fraudulent, wilful, malicious or done with reckless disregard for their consequences by you, your family or a person acting with the consent of you or your family.

What we will pay

- (a) We pay up to \$30,000,000 for any one occurrence.
- (b) We do not pay more than this amount in total under all policies we have issued to you which cover the same liability.
- (c) In addition to this amount, we pay legal costs for which we have provided prior written approval.

Section 4: Additional benefits

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

We pay additional benefits 1 to 13 as part of the sums insured for contents:

1. Temporary removal of your contents

We insure your contents while they are in a bank or safe deposit, or for a period of up to 180 consecutive days while you or your family are residing in any dwelling or residential flat, boarding house, boarding school, hotel, motel, residential club, nursing home or hospital, anywhere in Australia.

We also insure the unspecified contents that you temporarily entrust to someone else for no more than sixty (60) days, only for personal use at their address. We will not pay for claims;

- to contents that have been entrusted for more than sixty (60) days, or
- for cash, negotiables, or contents with a maximum limit under 'Contents with limits', or portable electronic equipment (such as portable computers or mobile phones) that have been entrusted.

We also insure your contents when they are being carried by you or your family anywhere in Australia, excluding any cover for theft (apart from any cover under 'Additional benefit 8 - Robbery away from home').

Under this additional benefit we do not pay for any loss or damage to:

- (a) contents in the open (including non-lockable structures) away from the site, or in a vehicle, caravan, tent, watercraft or aircraft,
- (b) property used in connection with a profession, trade or business.

We pay up to 20% of the sum insured under unspecified contents on the Policy Schedule, however the maximum limits will apply as set out under 'Contents with limits'. (Contents temporarily entrusted are not insured if a maximum limit applies).

We insure your war medals/decorations for accidental loss or damage anywhere in Australia while they are being worn or carried by you when you are attending or travelling to or from any official military or commemorative function or service, including ANZAC Day. The maximum that we will pay in total for all war medals/decorations is the lesser of \$10,000 or 25% of the unspecified contents sum insured.

Contents are not covered for loss or damage if you have permanently removed them from the home, other than as provided under 'Additional benefit 6 - Change of site'.

2. Removal of debris

If your contents

- are damaged by an insured event, and
- your claim is accepted,

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

3. Illegal use of credit card or financial transaction card

If your credit card or financial transaction card is lost or stolen, we pay up to \$5,000 towards any legal liability you incur from its unauthorised use.

We do not pay if:

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

4. Visitors' contents

We insure contents up to \$5,000 in total belonging to any visitors temporarily living with you at the site for up to thirty (30) consecutive days.

We do not pay:

- for visitors' contents that are insured under another policy taken out by someone other than you or your family, or
- for any cash or negotiables.

5. Replacement of locks and keys

We pay up to \$1,250 to replace/alter locks or keys, if:

- locks to your home are damaged, or
- keys to your home are stolen by someone breaking into your home.

6. Change of site

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

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

You must pay us any additional premium we ask for and comply with any conditions we impose.

7. Monitored alarm attendance after theft

We will pay up to \$1,250 for the reasonable costs actually incurred by you for the security firm that monitors your burglar alarm to attend your home during or immediately after an actual or attempted theft from your home if:

- there is evidence of forcible or violent entry,
- 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 after the theft or attempted theft occurred.

We do not pay:

- for any false alarms, or
- where there is no evidence of a theft or an attempted theft, or
- more than \$1,250 in any period of insurance.

8. Robbery away from home

We will insure your handbag and/or wallet and personal effects contained in them if you are assaulted and robbed of your handbag and/or wallet while you are away from your home, if:

- (a) you (or if you are hospitalised, you or someone on your behalf) report the incident to police as soon as reasonably possible, and
- (b) you can demonstrate evidence of an assault (e.g. an eye witness who makes a statement to the police or you sign a statutory declaration providing details of the assault).

The maximum we will pay under this additional benefit is:

- (a) for the handbag or wallet, up to \$300 each,
- (b) for personal effects contained in the handbag or wallet, excluding cash and negotiables, up to \$400,
- (c) for cash or negotiables contained in the handbag or wallet, up to a maximum of \$400,
- (d) a total of \$1,000 in any period of insurance.

9. Improved security measures following a burglary

If you own and live in your home as your primary residence, then we will pay up to \$500 towards the cost of purchasing and installing additional security measures if a burglary:

- is accompanied by forcible entry into the residential buildings at your site that causes damage to the property; and
- results in loss of contents items for which we pay a claim;

and the additional security measures will reduce the likelihood of a similar burglary happening again.

The additional security measures must be installed within 30 days of the date the burglary claim is accepted.

We may ask you to provide us with an invoice for the purchase and installation of the security upgrade.

10. Contents being conveyed to your new residence

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

- theft from the conveying vehicle,
- flood of the conveying vehicle,
- fire of the conveying vehicle,
- collision and/or overturning of the conveying vehicle,

while your contents are in transit by land to:

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

within Australia.

We do not insure your contents:

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

11. Veterinary expenses for domestic cats and dogs

If your domestic pet is injured by fire, lightning, earthquake or in a road accident, we pay up to \$1,000 for reasonable veterinary expenses that you actually incur treating your pet.

We pay no more than \$1,000 in any one period of insurance. By 'domestic pets' we mean dogs or cats owned by you or your family that are registered and/or micro-chipped as required by any law or regulation made by any government or public authority.

We do not pay if the cat or dog was not registered and/or micro-chipped as required by any law or regulation made by any government or public authority.

12. Documents in a bank vault

We pay up to \$1,000 to reproduce, restore or reinstate any documents that are damaged while contained in a bank vault.

We pay no more than \$1,000 in any one period of insurance.

13. Replacement of documentation

If this Policy insures your contents in your primary residence we will pay up to \$2,500 for the reasonable costs to replace the following documentation directly damaged by an insured event that has caused a claim that we pay:

- Title deeds
- Birth certificates
- A marriage certificate
- Passports
- Drivers licences
- Proof of age card

We pay additional benefits 14 to 21 over and above the sums insured for contents.

14. Loss of rent or temporary accommodation

We pay the following benefit if your home is so damaged by an insured event that it is unliveable:

We pay up to \$20,000 or 20% of the sum insured for your contents, whichever is the higher, for:

- (a) loss of rent or rentable value if the home is a strata title residence and it is tenanted or is between tenants at the time the loss or damage occurred,
- (b) additional cost of:
 - › emergency storage of your contents,
 - › reasonable costs of transporting your undamaged contents that are insured by this Policy to your temporary accommodation or any other place agreed to by us and the reasonable cost of transporting your undamaged contents back to your home once you are able to live in it again,
- (c) the additional cost of:
 - › reasonable temporary accommodation,
 - › emergency accommodation of your pets,

Forced Evacuation by Government Authority

Where you are a tenant or strata title owner permanently residing in the home, if you cannot access your home or unit because of one of the following incidents:

- damage to a home, strata title property, road or street caused by an event that is covered by this Policy;
 - a burst water main;
 - a bomb threat or bomb damage;
 - a street riot;
 - a lift malfunction at the insured address (and you have a medical certificate stating you must use a lift); or
-

- emergency services refuse you access to your home or evacuate you for safety reasons due to the immediate threat of physical damage to your contents caused by an Insured Event listed in this Policy,

then:

- if you own and live in your home or unit, we will pay the reasonable temporary accommodation costs for you and your pets that you normally keep at your insured address; or
- if you are a tenant, we will pay any reasonable extra rent costs for your temporary accommodation for you and your pets that you normally keep at your insured address

for up to 60 days from when the incident occurred.

Under this Additional benefit 14, we do not pay for:

- (a) loss of rent if the home has been untenanted for thirty (30) consecutive days immediately before the loss,
- (b) any rent lost outside the period that it cannot be tenanted because it is unliveable,
- (c) any rent lost later than twelve (12) months after the damage occurs.

15. Automatic reinstatement of sum insured

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

16. Inflation adjustment

During each period of insurance we increase the unspecified contents sum insured by 0.5 of 1% of the relevant sum insured shown on your current Policy Schedule per month until the next renewal date.

17. Compensation for death

We pay to the legal representative of the deceased person up to \$15,000 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 event at the site, if the event that caused the death also caused damage for which a claim has been accepted.

We do not pay in any one period of insurance more than \$15,000 in total under this additional benefit.

18. Taxation audit

We will pay or reimburse you for accountants fees which you reasonably incur as a result of your personal taxation affairs being audited by the Australian Taxation Office.

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

We do not pay or reimburse you for:

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

19. Legal defence costs

We will pay or reimburse you for your legal fees, costs, and expenses which you reasonably 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.

The maximum we pay is \$5,000 for any one (1) claim or series of claims arising from the same cause or event.

We do not pay or reimburse you for proceedings or claims related to:

- fines, penalties or aggravated, exemplary or punitive damages,
 - claims by family members including spouse, ex-spouse, partner or ex-partner,
 - claims relating to divorce, separation, child visiting, maintenance or property disputes,
 - dishonesty, intentional violence or misconduct,
 - defamation or slander,
 - facts or occurrences occurring before the commencement of the Policy of which you knew or ought to have known at the time of commencement of this Policy and did not disclose to us,
 - legal proceedings initiated, threatened or commenced before the commencement of this Policy,
 - any worker's compensation legislation, industrial award or agreement, statutory accident compensation scheme or compulsory third party insurance, or
 - criminal prosecution.
-

20. Modifications to the home

If as a direct result of an insured event occurring at the site for which a claim has been accepted:

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

permanently become a paraplegic or quadriplegic, we pay up to \$20,000 for the cost incurred by you in modifying your home or in relocating you to a suitable home.

In this additional benefit 'permanently and totally disabled' means paraplegia and quadriplegia that continues for a period of twelve months and for which there is a prognosis made by a qualified and registered medical practitioner that it will continue for an indefinite period.

21. Environmental upgrade benefit

If a claim has been accepted for one of the following items;

- Refrigerator
- Freezer
- Washing machine (but not clothes dryer)
- Dishwasher

it is a total loss, and it had an energy star rating of less than three (3) stars, then we will replace the item with an equivalent item that has an energy rating of at least three (3) stars.

If a claim has been accepted for a clothes dryer, it is a total loss, and it had an energy star rating of less than two (2) stars, then we will replace the item with an equivalent item that has an energy rating of at least two (2) stars.

Section 5: Options you can choose for additional premium

The following options may be obtained on application, and for an additional premium:

1. Valuables
2. Domestic Workers' Compensation
3. Accidental damage extension for your contents in the home

1. Valuables

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

- anywhere in Australia or New Zealand, and
- for up to ninety (90) consecutive days in any one period of insurance, anywhere in the world

against loss, theft or damage to unspecified or specified valuables items.

You can choose to insure your valuables as either:

- unspecified valuables, or
- specified valuables.

Your Policy Schedule indicates whether you have chosen this option and whether you have selected unspecified valuables or specified valuables. You can select unspecified valuables without having to specify individual items. If you select unspecified valuables, you are required to nominate a total unspecified valuables sum insured. Each individual item is then insured for a maximum of 25% of the total unspecified valuables sum insured.

If you select specified valuables, then you must specify each item you wish to insure as a specified valuable and provide valuations and/or receipts, if we tell you that this is required.

There are some limitations below and under 'Section 6: General Exclusions', which you must read.

What we insure

Unspecified valuables

Unspecified valuables are items of personal property, which means:

- jewellery,
 - gold or silver objects,
 - watches,
 - sporting equipment (except while in use or play),
 - camping equipment, back packs and sleeping bags,
 - photographic equipment including video equipment,
 - musical equipment,
 - battery operated sound equipment,
 - binoculars,
-

- clothing,
- wheel chairs, crutches and walking sticks,
- prams or strollers,
- luggage,
- personal mobile cellular phones, portable computers,
- hearing aids, contact lenses, eye-glasses,
- other personal belongings specifically designed to be worn or carried on the person.

Specified valuables

Specified valuables, if you have chosen to insure them, are those items shown as 'Specified valuables' on the Policy Schedule.

What we do not insure

The following items are not covered under this valuables option:

- loss or damage to sporting equipment while in use or play,
- bicycles, unless you have insured them as specified valuables. Bicycles are not covered under unspecified valuables. Where a bicycle is insured as a specified valuable, we will not cover:
 - loss of or damage while they are being used for any competition including racing, pace-making, hill climb or time trials;
 - the tyres or rims if they are damaged whilst being ridden;
 - loss or damage to the appearance of the bicycle caused whilst the bicycle is being ridden such as scratching, denting, chipping or defacing. This does not include damage that materially affects the performance of the bicycle,
- vehicles (including motorcycles and motor scooters), aircraft, aerial devices, watercraft or anything associated with these items,
- property used in connection with a profession, trade or business, or otherwise for reward,
- cash, collections of any kind or collectibles, negotiables, or financial transaction cards,
- unset precious or semi-precious stones.

How much we will pay for loss or damage

The most we'll pay is either:

- (a) if the loss or damage is to unspecified valuables, we will pay up to the total sum insured for unspecified valuables. However, for each unspecified item, we will not pay more than 25% of the sum insured for unspecified valuables on the Policy Schedule;
- (b) for specified items, we will pay up to the sum insured shown on the Policy Schedule against the item

less any applicable excess(es).

2. Domestic Workers' Compensation

(Applicable only in States or Territories where Domestic Workers' Compensation can be offered in conjunction with a Home and Contents Policy.)

Your Policy Schedule indicates whether you have chosen this option.

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 by you, you may be liable to compensate them.

Where shown on the Policy Schedule, this Policy includes statutory domestic workers compensation cover according to the legislation in your state or territory, up to the amount required by your state or territory's legislation.

When this cover is provided, the underwriter is: QBE Insurance (Australia) Limited
ABN 78 003 191 035.

3. Accidental damage extension for your contents in the home

If you have selected and paid for this option, it will be shown on your Policy Schedule

We insure you for physical loss or damage caused by accidental damage that is not listed under the Insured Events (a) to (o) listed under, 'Section 2: Cover for your Contents - Insured Events' - **What you are insured against, and what you are not**

Your contents are only insured under this option whilst they are contained inside the home.

Accidental damage means loss or damage that is accidentally, suddenly, unintentionally and unexpectedly caused by an identifiable event (other than by Insured Events (a) to (o)). Accidental damage does not include the misplacement, or failure to locate any item nor unexplained disappearance of any item.

Under this Accidental damage option, you are not insured for anything listed under the 'But not' column under 'Section 2: Cover for your Contents - Insured Events' other than the following – you are insured for accidental damage:

- caused by charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as:
 - an electrical or gas appliance intended to produce heat for example a toaster, kettle, clothes iron, heater or cooking appliance; or
 - smoking items for example cigarettes, cigars or pipes.
- caused by accidental breakage to:
 - drinking glasses or glass ornaments;
 - glass in television screens or picture tubes, VDUs, radios, clocks picture frames or hand mirrors.

Example 1: A glass ornament is accidentally knocked off the buffet and it smashes. It would be covered under this optional extension, but would not be covered if you did not have this option because ornaments are excluded in the 'But not' column of the Accidental breakage of glass Insured Event.

Example 2: The glass in your mobile phone breaks. This is not covered under this Accidental damage option, as mobile phones are excluded from this cover (under the 'But not' column, and, because mobile phones are also excluded under this option. You could insure your mobile phone under the Valuables option).

Example 3: You trip and accidentally drop a large pot of hot casserole on the carpet and lounge and they are damaged. This would be covered under this Accidental damage option, but it would not be covered if you did not have this option.

The examples are subject to the terms, conditions and applicable excesses of this Policy.

Under this Accidental damage option, we do not insure:

- cash, negotiables or documents of any kind,
 - any type of mobile telephones,
 - computers or portable electronic equipment – including laptops, notebooks, palmtops, electronic tablets such as iPads, electronic diaries, electronic notebooks, pocket personal computers, MP3 or MP4 players or any similar devices,
 - mechanical, electronic or electrical breakdown of any kind,
 - photographs, film or any image whether stored electronically or otherwise,
 - swimming pool or spa liners or covers,
 - aircraft, watercraft or vehicles, of any kind, whether they are remote controlled or not,
 - any contents lost or damaged outside the home,
 - any loss or damage caused by your tenants or boarders,
 - any malicious damage,
 - any loss or damage resulting from any building work, renovations or building alterations of any kind, however we will insure you against damage arising solely out of painting the home provided no work other than painting is being undertaken,
 - any loss or damage where the incident that caused the loss cannot be specified by you,
 - any fishing, sporting or musical equipment whilst in use or play,
 - any exclusion under 'Section 6: General Exclusions'.
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How we will pay

We will pay on the same basis as under 'How we settle your contents claim' (Under this option, occurrence means all accidental damage caused by any original source or cause.) You must pay the first \$100 of each claim that we pay for any accidental loss or damage unless your basic or imposed excess is higher than \$100, in which case you must pay that excess. The excess will be applied to each and every claim, whether or not separate instances of loss or damage are submitted at the same time.

Please note, this option only covers your contents for accidental damage within the home. If you require accidental loss or damage cover for portable contents outside the home, you should select cover under the Valuables option.

Section 6: General exclusions

Intentional, reckless or fraudulent acts

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

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

Illegal activity

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

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

Business activities at the site

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

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

Reasonable actions and precautions

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

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

Condition of your home

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

- your failure to fix:
 - a defect;
 - a structural fault;
 - a design fault; or
 - faulty workmanship
 as soon as is reasonable after you become aware of it, or a reasonable person in the circumstances would have become aware of it;
- your failure to fix damage to your property, or report damage to the owner of the property, that existed prior to the incident or occurrence as soon as is reasonable after you become aware of the damage, or a reasonable person in the circumstances would have become aware of it;
- your failure to fix or your failure to report to the owner of the property if your home is not structurally sound, watertight, secure, well maintained and in a good state of repair, as soon as is reasonable after you become aware of the issue, or a reasonable person in the circumstances would have become aware of it, for example where wind, rain or hail enters the home due to part of the roof being rusted through.

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

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

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

- wear, tear, depreciation, rust, oxidisation, corrosion, fading;
- defect, structural fault, design fault or faulty workmanship;
- rising damp, seepage, mould, mildew, rot; or
- gradual deterioration due to action of light, air, sand, sea salt, sea water, or atmospheric or climatic conditions

For example the breakdown of grouting or tile adhesive over time.

- loss or damage to sporting equipment while in use or play;
- loss of or damage to a bicycle:
 - while it is being used for any competition including racing, pace-making, hill climb or time trials;

- tyres or rims if they are damaged whilst being ridden;
- loss or damage to the appearance of the bicycle caused whilst the bicycle is being ridden such as scratching, denting, chipping or defacing. This does not include damage that materially affects the performance of the bicycle.

Construction works

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

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

If you are removing the roof, or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site, we will cancel your Policy and return any unused premium to you.

Loss or damage indirectly related to your claim

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

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

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

Other loss or damage

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

- an event occurring outside the period of insurance;
 - earth movement other than as provided in Insured Event (n);
 - hydrostatic pressure;
-

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

- mechanical, electronic or electrical breakdown with the exception of fusion to electric motors as described under insured event (k) or as the result of a lightning strike under insured event (c) or as the result of power surge to domestic appliances under Insured Event (m) however, we will cover resultant damage to the extent it's covered under the Insured Events (a) Fire and (l) Spoilage of food; (under 'Section 2: Cover for your Contents – Insured Events'),
- insects, vermin or rodents, however, we will cover resultant damage to the extent it's covered under the Insured Events (a) or (h) (under 'Section 2: Cover for your Contents – Insured Events'),

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

- roots of trees, plants or shrubs, however, we will cover resultant damage to the extent it's covered under the Insured Event (h) (under 'Section 2: Cover for your Contents – Insured Events');

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

- a process of cleaning by you or your family:
 - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
 - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- or in connection with any contagious or communicable disease;
- or in connection with:
 - an unauthorised or malicious act, software, coding or instructions
 - a threat, hoax, scam or fraud
 - programming or operator error, or
 - outage

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

Examples of what are not covered under your Policy:

- loss, damage, destruction, distortion, erasure, corruption or alteration of, or loss of access to, or interference with, data on a computer or access to an internet service, due to malicious software or a cyber-attack, including but not limited to viruses, worms, Trojan Horses, back doors, logic bombs, trap doors, denials of service, ransomware or any computer hacking
- unauthorised access to or copying of personal information via the internet or mobile phone network

- unauthorised access to, or interference with the operation of, an appliance or device via the internet, Wi-Fi or Bluetooth
- unauthorised access to your computer or device provided by means of a scam, or connection of a storage or other device affected by malicious software.

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

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

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

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

Operation of law, war, nuclear material or terrorism

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

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

Sanction limitation and exclusion clause

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

Laws impacting cover

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

Multiple causes

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

General Conditions

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

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

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

Assistance and co-operation

You must provide reasonable assistance to us, including:

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

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

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

Tell us when these things change

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

Things you must tell us
You move house
You're planning construction work including renovations, alterations, additions or repairs at the site
Your home will be unoccupied for any period longer than 100 consecutive days
The occupancy of your home changes, for example, you plan to rent all or part of it out to boarders or tenants
You start operating a business or generating a regular income from the site other than a home office or surgery taking up less than 20% of the home
Note: Doing office work in a home office, including working from home for your employer is not considered to be operating a business.
You want to increase your sum(s) insured
You want to add Specified Contents or Valuables or increase any specified limit

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

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

Changes to your cover

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

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
- you have paid the additional premium by the due date we give to you.

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

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

Changes to your circumstances

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

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

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

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

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

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

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

- you are removing the roof, or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site; or
- you start operating a business or generating a regular income from the site other than a home office or surgery taking up less than 20% of the home (doing office work in a home office, including working from home for your employer, is not considered to be operating a business); or
- the occupancy of your home changes.

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

Burglary protection

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

If any of these devices are removed, altered, or left inoperative while you are absent from the site for more than 24 hours, without our prior consent, we may have the right to:

- decline, or
- reduce

a claim to which this action contributes.

Unoccupancy

If your home is unoccupied for more than 100 consecutive days, the cover for your contents is limited to:

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

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

If we agree to continue your cover, we may impose conditions or exclusions.

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.

Interests in the Policy

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

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

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

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

Claims

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

What you must do after an incident

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

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

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

If in doubt at any time, ring us or Defence Service Homes Insurance for advice.

What you must not do after an incident

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

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

How we settle your claim

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

How we settle Contents claims

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

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

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

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

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

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

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

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

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

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

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

- our repairer's report or quote (if we were able to obtain it);
-

- our own data and experience with similar repairs;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your contents.

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

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

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

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

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

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

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

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

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

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

The most we'll pay

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

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

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

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

less any applicable excess(es).

The most we'll pay in total for your Valuables is either:

- if the loss or damage is to unspecified valuables, we will pay up to the total sum insured for unspecified valuables. However, for each unspecified item, we will not pay more than 25% of the sum insured for unspecified valuables on the Policy Schedule;
- for specified valuables, we will pay up to the sum insured shown on the Policy Schedule against the item.

less any applicable excess(es).

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

Item	What we pay
Carpets	<p>We'll pay to repair or replace up to an existing change or join in the carpet or an archway, doorway or similar opening, whichever is closest to the damage.</p> <p>We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide. This is a common width of a doorway.</p> <p>We won't pay to replace any undamaged carpet in any other adjoining rooms, hallways or stairwells.</p>
Photographs and videos	<p>We'll pay for reproducing videos and hard copy photographs you have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. We do not pay to reconstruct any circumstances or conditions.</p>
Sets or pairs	<p>If we can't repair an item which forms part of a set or pair or it can't be replaced because:</p> <ul style="list-style-type: none"> • we're unable to reasonably match it; or • the functionality of the set or pair is lost (e.g. hearing aids/sporting equipment)

Item	What we pay
	<p>you can choose to either:</p> <ul style="list-style-type: none"> • surrender the remaining item(s) to us, in which case we'll pay the replacement value of the set or pair, up to any applicable limit; or • keep the remaining item(s), in which case we'll pay the replacement value of the lost or damaged item. <p>We don't allow for any special value the item may have as forming part of a set or pair, or for any reduction in value of the remaining part(s).</p>
Software	<p>If a claim is accepted where software is lost, damaged or destroyed, we pay the cost to replace it with the nearest equivalent new software. We do not pay for any software that was acquired by you at no cost.</p>

Excesses

An excess is the amount which you may have to pay each time you make a claim. If following an incident more than one (1) excess applies, you will have to pay the total of all the excesses that apply to you. If your claim comprises of more than one (1) incident, you will have to pay the applicable excesses for each incident.

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

Where a maximum limit is applicable under 'Contents with limits', the excess will be applied to the claim prior to applying the maximum limit. For example, if a ring worth \$6,000 was stolen from the home and it has not been specified, the \$5,000 per item jewellery limit would apply. If a \$100 excess was applicable, this would be applied to the \$6,000 claim, rather than the \$5,000 limit. Therefore, \$5,000 would be payable.

If the ring had been specified for \$6,000, we would pay \$5,900 – the \$6,000 claim less the \$100 excess.

If the stolen ring was worth only \$1,000, we would pay \$900 - \$1,000 less the \$100 excess.

For earthquake or tsunami claims the excess is \$250, or the excess amount shown on your Policy Schedule, whichever is greater.

All damage caused by earthquake or tsunami, occurring within 7 days of the first damage occurring, will be regarded as damage resulting from one incident. If any earthquake or tsunami damage occurs after that, each subsequent 7 day period in which damage occurs will be regarded as a separate incident. An excess applies for each incident.

When you won't have to pay an excess

You won't have to pay an excess if a claim is accepted as a result of damage that renders your contents a total loss.

What happens after a total loss?

Contents

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

Valuables

Cover under the Valuables section of the Policy is exhausted and comes to an end:

- (i) for specified valuables, when we pay your claim; or
- (ii) when we pay your claim for all your valuables on the Policy that are assessed as a total loss (or not being recovered).

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

Your premium after a total loss

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

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

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

How claims administration and legal proceedings are undertaken

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

When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

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

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

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

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

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

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

What can affect a claim

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

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

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

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

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

Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy.

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

Lender's rights

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

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

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

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

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

Claim payments and GST

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

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

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

Preventing our right of recovery

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

Providing proof of ownership and value

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

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

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

Other information we may need to process your claim

Make sure you keep things like:

- any cleaning or repair quotes or receipts;
- receipts for expenses deducted from the bond money or security bond; and
- records of commissions payable to your estate agent or a holiday rental platform.
- lease agreements or details of booking confirmations and payments received;
- receipts for cleaning fees;
- records of cancellations.
- bond receipts or details of the security bond, booking fees and deposits;
- rent receipt records.

If you rent your property out through a holiday rental platform, you should keep a record of any cancelled bookings just in case the holiday rental platform doesn't retain or provide you with access to these records.

Salvage

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

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 may rely on a request from one insured to cancel your Policy.

We may cancel your Policy as permitted by law, for example if you do not pay us your premium or if you told us something that you knew to be incorrect or untrue during your application for cover.

We can also cancel your Policy if your circumstances change and no longer fall within our underwriting rules. See 'Tell us when these things change'.

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

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

When there is more than one insured

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds. We may rely on a request from one insured to change or cancel your Policy or tell us where a claim payment should be paid.

Sending you documents

We may send letters, policy and other related documents to you. If we email them to you, we'll consider the email to be received by you 24 hours after we send it.

Please make sure we have your current email and mailing address on record and let us know as soon as these change.

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Contact any of the Defence Service Homes
Insurance offices on **1300 552 662** or
email: insurance@dva.gov.au

Postal address:
GPO Box 9998,
Brisbane QLD 4001

Visit the DSHI website (www.dsh.gov.au) or
phone us on **1300 552 662** for details of our
flexible payment options.

