

Place your phone here to get a quote and see how much you can save. Australian Government

Defence Service Homes (DSH) Insurance

Home insurance for serving and former serving members of the Australian Defence Forces

Standard dish.gov.au/insurance

d dsh@dva.gov.au

1300 552 662

RAGIL

What we do

Competitive home building insurance and claims support tailored to all serving Australian Defence Force (ADF) members and veterans with at least one-day of service (including reservists and widow(er)s of those ADF members).

Resilient in our approach and humane with our service, DSH Insurance is driven by policyholders, not profit.



DSH Insurance is the recipient of Roy Morgan General Insurer of the year Award 2022, Australia wide. This is our fourth award in last 10 years for providing exceptional customer service - thank you to all our current serving members and veterans.

We have you covered

Congratulations! As a result of your DHOAS subsidy loan approval, you can now also take advantage of government-owned DSH Insurance Scheme



Part of the strong and resilient Defence community



Government-owned



Seamless claims process



Access to DVA Support Services such as Open Arms





Over 100 years of insurance expertise

Proudly locally based – operating from Melbourne and Brisbane





Home building insurance

No excess on claims (other than for earthquake and some accidental damage)

Automatic flood cover, flexible payment options at no additional cost, ensuring savings for you

Cover includes:

- Events such as fire, earthquake including automatic flood cover
- Accidental damage (up to \$5,000)
 - Fusion of electric motors irrespective of the age of your motor
- Temporary accommodation should your home become unliveable while being repaired

Get comprehensive building insurance quotes at **online.dsh.gov.au**



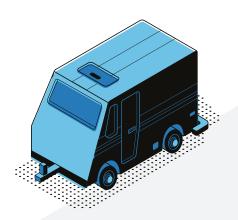
Home Contents Insurance – 30 days free cover (new contracts)*

Cover includes:

- Flood Cover
- New for old replacement
- Fusion of electric motors
- Liability Cover \$30,000,000
- Nil Standard Excess with Flexible excess options

* 30 day free cover only applies to new contracts of insurance, conditions, limits and exclusions apply – access here: dsh.gov.au/ insurance/contents





Motor Insurance

From sedans and station wagons, to four wheel drives and utilities

Cover includes:

- Comprehensive
- Third Party only
- Third Party, Fire & Theft

Caravan and Trailer Insurance

Cover for your caravan and trailer, whether on the road, at the caravan park or at home.

Cover includes:*

- Cost of alternative accommodation*
- Fusion of caravan/mobile home contents
- Towing costs following an accident
- Tyre replacement
- Legal liability cover up to \$32.5 million
- Lifetime repair guarantee

*Following benefits only apply if the customer took out Comprehensive cover

Looking for Motorcycle insurance?

Check out our range of cover options: dsh.gov.au/ insurance. *This benefit has a limit of \$3,000, the customer's vehicle is more than 150km from its normal parked address or point of departure and excludes emergency medical transportation



Landlord Insurance

Covers your investment property and, if it's furnished, your contents too.

Cover includes:

- Malicious Damage or theft by tenants or visitors
- Accidental damage
- Fire, storm, rainwater, lightning, earthquake and more
- Fusion of an electric motor up to 15 years old
- Accidental breakage of fixed glass
- Legal liability cover up to \$30 million
- Removal of debris if the home is damaged by an insured event
- Flexible payment options

 (annually or monthly at no extra cost)

*Conditions, limits and exclusions apply *QBE underwriter

Drop us a line anytime

To learn more about any of the above insurance products and to access their respective Product Disclosure Statements and Target Market Determinations please visit our website

☆ dsh.gov.au/insurance

(d) dsh@dva.gov.au

() 1300 552 662

Disclaimer

The Home Contents, Landlords, Motor, Caravan and Trailer insurance products are issued and underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE). Defence Service Homes Insurance Scheme ABN 97 191 187 638, Authorised Representative number 269008 (DSHI) is an authorised Representative of QBE and is authorised to distribute the Home Contents, Landlords, Motor insurance, Caravan and Trailer insurance products on behalf of QBE acting under its own AFSL. Any advice provided is general only and has been prepared without taking into account your objectives, financial situation or needs and may not be right for you. To decide if any of these products are right for you, please read the relevant Product Disclosure Statement (PDS), Target Market Determination (TMD) and Financial Services Guide (FSG) relating to either the Home Contents, Landlords, Motor, and or Caravan and Trailer insurance products available on our website.