Supplementary Product Disclosure Statement Edition 1

This Supplementary Product Disclosure Statement (SPDS) Edition 1 was prepared on 27 November 2015 and is issued by WFI Insurance Limited (ABN 24 000 036 279, AFSL 241461) of level 9, 309 Kent Street, Sydney NSW 2000.

The information in this SPDS updates and should be read with, Coles Landlord Insurance Product Disclosure Statement (PDS) version COLPDS950060615 prepared on 19 June 2015.

This SPDS should be read with the PDS, any other applicable SPDS you received from us and your Policy Schedule.

This SPDS will apply to policies with a commencement date or renewal date on or after 4 January 2016.

Duty of Disclosure (page 5)

Your PDS is amended by the deletion of the Duty of Disclosure notice.

Supplementary Product Disclosure Statement Edition 2

This Supplementary Product Disclosure Statement (SPDS) Edition 2 was prepared on 1 June 2016 and is issued by WFI Insurance Limited (ABN 24 000 036 279, AFSL 241461) of level 9, 309 Kent Street, Sydney NSW 2000.

The information in this SPDS updates and should be read with, Coles Landlord Insurance Plus Product Disclosure Statement (PDS) version COLPDS950060615 prepared on 19 June 2015.

This SPDS should be read with the PDS, any other applicable SPDS you received from us and your Policy Schedule.

This SPDS will apply to policies with a commencement date or renewal date on or after 29 June 2016.

Protecting your privacy (pages 7 - 11)

The wording under heading ‘Protecting your privacy’ on pages 7 to 11 in the PDS is deleted and replaced by the following wording:

We are committed to meeting our privacy obligation to you under the Privacy Act 1988 (Cth) which provides for information to be collected, used, disclosed and held according to the Australian Privacy Principles (APPs).

We and Coles Financial Services (Pty Ltd ABN 94 169 156 165 and its associated entities ‘Coles companies’); collect your personal information directly from you or through others including entities listed in our WFI Privacy Policy and the Coles
Privacy Statement (Privacy Policies). These can include; other insurers, your credit institute (eg the bank you have your loan with), another party involved in a claim, investigators, our legal advisers.

You agree that we may collect, use disclose and hold your personal information set out in the Privacy Policies.

How we use your personal information

We and Coles companies and the parties listed in the Privacy Policies will use your personal information for the purposes it was collected for. That usually includes providing you with assistance, a product or service you requested.

Your personal information may also be used for other purposes that are set out in the Privacy Policies. You may choose to not give your personal information, however, not giving your personal information may affect our or Coles companies ability to provide you with a product or service, including processing an insurance claim.

Further information

We and Coles companies may disclose your personal information to:

• related entities
• flybuys program partners
• service providers – which includes some service providers that may be based overseas, and
• other organisations as set out in the Privacy Policies.

The Privacy Policies provide more information about how your personal information is collected, from whom it is collected and how we hold, use and disclosure your information. The Privacy Policies also provide information about how you can:

• access your personal information
• ask us to correct your personal information,

or make a complaint about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how we will deal with your complaint.

If you'd like more details about the WFI Privacy Policy, correct your personal information, or opt out of receiving materials we send, please contact us on 1300 265 374.

Coles Landlord Insurance
Issued by WFI Insurance Limited
(ABN 24 000 036 279 AFSL No 241461)
PO Box 16042, Collin St West
Victoria 8007 Australia

You can also view a copy of the WFI Privacy Policy on our website www.wfi.com.au/privacy or contact Customer Relations at:

Email: customer.relations@iag.com.au
Mail: Customer Relations, Reply Paid 62759
Sydney NSW 2000
Free post (no stamp required)

You can also view a copy of the Coles Privacy Statement on the Coles website at financialservices.coles.com.au/privacy-policy.
Welcome and thank you for choosing Coles Insurance. We believe landlord insurance doesn’t need to be complicated or expensive, which is why we offer real quality, great value insurance that costs less.

Coles Landlord Insurance is underwritten by WFI Insurance Limited (WIL). WIL is part of Insurance Australia Group Ltd, Australia’s leading insurance group. Only WIL as insurer can issue, vary, or cancel Coles Landlord Insurance policies. WIL will also assess and pay claims.

This document contains all of the information you need to understand your insurance policy. If you would like further information on any of the topics covered, please contact us on 1300 265 374.

What this booklet contains

This booklet contains:

• a Product Disclosure Statement, and
• the Coles Landlord Insurance policy terms and conditions.

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IMPORTANT INFORMATION

Code of Practice

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

• to commit Us to high standards of service;
• to promote better, more informed relations between Us and You;
• to maintain and promote trust and confidence in the general insurance industry;
• to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and
• to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you:

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code.

Duty of Disclosure

Your duty of disclosure for a new policy

The Insurance Contracts Act 1984 (Cth) requires that any information that we seek must be collected by a specific question.

When answering our questions, you must be honest and you have a duty under the Insurance Contracts Act 1984 (Cth) to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy and on what terms. It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the policy.

Your duty of disclosure before you renew, extend, vary or reinstate your policy

You have a duty, under the Insurance Contracts Act 1984 (Cth), to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

PRODUCT DISCLOSURE STATEMENT

WIL is the issuer of and is responsible for this Product Disclosure Statement (PDS). It was prepared on 19 June 2015.

Purpose of this Product Disclosure Statement

This document includes the Product Disclosure Statement and the policy terms and conditions for Coles Landlord Insurance. It’s been designed to help you make an informed choice before deciding to buy this insurance policy. If you buy this insurance, this document and the policy schedule forms the agreement between us.

Who we are

WIL (ABN 24 000 036 279, AFS License No. 241 461) of Level 9, 309 Kent Street Sydney NSW 2000 is the insurer providing cover under your policy. WIL is an insurance company supervised by the Australian Prudential Regulation Authority and is subject to the prudential requirements of the Insurance Act 1973 (Cth).

WIL holds an Australian Financial Services License and is authorised to issue, vary and cancel general insurance products and provide financial product advice in relation to general insurance. In relation to your insurance WIL only provides general product advice.

What our words mean

This policy uses words that have special meanings. To make sure you are aware of these words and their meanings, please read the section ‘what our words mean’ on pages 73-75.

How to contact us

You can phone us on 1300 265 374

or write to us at:
PO BOX 16042
Collins Street West, Victoria 8007

You can also contact us via email on landlordinsurance@colesfinancialservices.com.au

or obtain more information from our website www.coles.com.au/insurance
Your duty however does not require disclosure of a matter:
• that diminishes the risk to be undertaken by us,
• that is of common knowledge,
• that we know or, in the ordinary course of our business, ought to know,
• where compliance with your duty is waived by us.

When answering any questions, you must be honest.

We will use the information you disclose in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

**Consequence of non-disclosure**

If you fail to comply with your duty of disclosure for a new policy, or before you renew, extend, vary or reinstate your policy, we may be entitled to reduce our liability under the policy in respect of a claim or we may cancel your policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the policy from its commencement.

**Complaints**

To access our Complaints Handling Procedures, contact the Coles Insurance Contact Centre on 1300 265 374. If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us.

You should first contact the person who made the decision, requesting a resolution and then he or she then has one business day to resolve it. If that person cannot resolve the dispute he or she must refer it to a manager who has a further five business days to resolve the matter. If the manager cannot resolve the matter you may ask him or her to refer it to an internal dispute resolution (IDR) officer who will provide you with a determination within 15 business days.

Details of our IDR procedures are set out in our IDR brochure and in our ‘Privacy Policy’. You can contact us or go to our website [www.coles.com.au/insurance](http://www.coles.com.au/insurance) to obtain a copy of these brochures.

If we are unable to resolve your complaint through our IDR processes you may take your complaint to the Financial Ombudsman Service Limited (FOS) which is an independent external dispute resolution service approved by the Australian Securities and Investments Commission free of charge to you. We are bound by the FOS’ jurisdiction, but you are not so bound. You have two years from our final decision letter to apply to the FOS. You may access the FOS’ services by contacting them at:

**Financial Ombudsman Service**

- Telephone: 1300 780 808
- Post: GPO Box 3, Melbourne, Victoria 3001
- Website: [www.fos.org.au](http://www.fos.org.au)
- Email: info@fos.org.au

**Protecting your privacy**

We are committed to meeting our privacy obligation to you under the *Privacy Act 1988* (Cth) which provides for information to be collected, used, disclosed and held according to the Australian Privacy Principles (APPs).

You agree that we may collect, use, disclose and hold your personal information as set out below.

**Collection of personal information**

Coles Insurance is issued by WFI Insurance Limited (WIL, we, us, our). We collect information about you to: process, assess and verify your application for insurance and any claims you make; administer and manage the products and services that we provide; for customer and market satisfaction research and to develop and identify products and services that maybe of interest to you. We collect information only by lawful and fair means.

We also collect your information so that we and our related companies and business alliance partners can understand your interests, behaviour and suitability for services and products that we believe may be of benefit to you.

Our privacy policy also explains how we treat personal information that we hold about you. You should read our privacy policy together with this privacy statement. (at [www.colesinsurance.com.au](http://www.colesinsurance.com.au)).

We collect information about you (such as your name and contact details) and other people you’ve asked us to include under your insurance policy, details of the risk you’ve asked us to insure, information about your previous claims or losses, details of your previous insurances and insurers, the status of any loan you have in relation to the risk we’ve insured and any matters we need to make a decision about whether to offer or provide insurance to you.

Wherever it’s reasonable and possible for us to do so, we’ll only collect personal information about you directly from you. There may be instances where we need to collect it from a third party. This may include other insurers, related entities, your credit institution (e.g. the bank you have your loan...
We may also use and disclose your information so that we and our related companies and business alliance partners can offer you services and products that we believe may be of interest to you. We will also use your personal information for customer data analysis and marketing purposes and may contact you about offers not related to insurance.

**Indirect collection**

When you provide information about other individuals you must make them aware of the disclosure and the use to which their personal information will be put.

We will only collect personal information about an individual from that individual unless it is unreasonable or impractical to do so.

**Overseas recipients of personal information**

Some of the organisations we use to assist us in providing you with our products and services are located overseas. If we share your personal information with an organisation that’s located outside of Australia we’ll ensure its handled in accordance with our privacy policy and the Privacy Act 1988 (Cth). We may disclose your personal information to a call centre in South Africa, information technology centres in India and a customer survey service in New Zealand.

The location of our overseas service providers may vary from time to time. We give you notice of these changes by updating our online privacy policy which you can access at www.colesinsurance.com.au

**Access and correction to personal information**

You can ask us for access to the personal information we hold about you at any time. You can also ask us to correct this information where you think it is inaccurate, incomplete or out of date. You can find more information about our processes in our Privacy Policy.

If we correct information we’ll confirm this with you. If we decide not to amend our records, we’ll give you reasons for our refusal and details of how you can access our internal dispute resolution (IDR) process.

We will take such steps as are reasonable in the circumstances to ensure the personal information we collect is accurate, up to date, complete and protected from unauthorised access, misuse, modification, interference or loss.
Complaints

You can contact us if you have a complaint about how we manage your personal information. For details about how we handle complaints please refer to our brochure, A Guide to Resolving Complaints or our Privacy Policy. If you have a complaint regarding our management of your privacy you may access our internal dispute resolution (IDR) process by contacting us. In the first instance you should contact us requesting a resolution. The person contacted has one business day to resolve your complaint and if he or she cannot do so must refer the complaint to a manager. The manager has a further five business days to resolve the matter. If the manager cannot resolve the matter you may ask him or her to refer it to the Lumley IDR Committee which then has 15 business days to make a decision. When we make our decision we will also inform You of Your right to take this matter to the Office of the Australian Commissioner (OAIC) together with contact details and the time limit for applying to the OAIC. In addition if you have not received a response of any kind to your complaint within 30 days, then you have the right to take the matter to the OAIC.

The OAIC is the statutory body given the responsibility of complaint handling under the Act. The OAIC is independent and will be impartial when dealing with your complaint. The OAIC will investigate your complaint, and where necessary, make a determination about your complaint, provided your complaint is covered by the Act. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC. The contact details of the OAIC are:

Office of the Australian Information Commissioner
GPO Box 2999
Canberra
ACT 2601
Telephone: 1300 363 992
Website: www.oaic.gov.au
Email: enquiries@oaic.gov.au

You also have a right in limited circumstances to have your privacy complaint determined by the Financial Ombudsman Service (FOS). The FOS can determine a complaint about privacy where the complaint forms part of a wider dispute between you and us or when the privacy complaint relates to or arises from the collection of a debt. The FOS is an independent dispute resolution body approved by the Australian Securities and Investments Commission. We are bound by FOS’ determinations, provided the dispute falls within the FOS’ Terms of Reference, but you are not so bound.

You have two years from the date of our letter of decision to make an application to the FOS for a determination. You can access the FOS dispute resolution service by contacting them at:

The Financial Ombudsman Service
GPO Box 3
Melbourne
Victoria 3001
Telephone: 1300 780 808
Website: www.fos.org.au
Email: info@fos.org.au

Need help or more information?

If you have any concerns about the information we hold, would like to view your file, make a complaint, or would like more information about the privacy of your personal information please contact us:

WFI Insurance Limited
PO Box 16042
Collins St West
Victoria 8007
Telephone: 1300 265 374
Email: landlordinsurance@colesfinancialservices.com.au
HOW THIS INSURANCE WORKS

This policy provides cover for your building or contents or both in Australia. These are explained on page 13. This approach gives you flexibility as you can arrange your insurance to meet your particular needs.

Before you choose, you need to understand the significant benefits of each of the cover types, when benefits will be provided to you, and how. To do this, please read this document to understand:

- the difference between the types of cover (page 13),
- the benefits of each type of cover (Buildings pages 38-39 and Contents pages 46-47),
- what is covered and what is not (pages 22-31),
- the optional benefits that you can choose from (Buildings page 38, Contents page 46 and all cover types pages 48-56), and
- what will happen in the event of a claim (pages 67-72).

If you do buy this insurance, there are also a number of things which:

- you need to tell us (page 61),
- you need to do (page 61), and
- you should know (page 63).

It is important for you to know that we may refuse to pay, or may reduce the amount we pay, under a claim if you:

- do not comply with the terms and conditions of this policy,
- do not answer our questions truthfully and accurately, or
- make a fraudulent claim.

There are other things which we need to tell you. These are set out on page 64.

Where our words have a particular meaning, we have explained these words on pages 73-75. We have used capital letters to indicate sections of the document which contain relevant information, such as Types of Cover or General Exclusions. A detailed table of contents is provided on pages 2-3 and will help you locate these sections.

Types of cover

The types of cover you can choose from are:

- Buildings, or
- Contents, or
- Buildings and Contents.

This insurance policy booklet has a section for Buildings cover and a section for Contents cover. If you choose Buildings and Contents cover combined, both sections apply.
Summary of cover

The summary of cover below is subject to the terms, conditions and exclusions of the policy. You should read the wording of this product disclosure statement and policy wording to determine the scope of cover and whether it is suitable for you.

Buildings cover

Building insurance provides cover for loss or damage to the building noted on the schedule. It does not provide cover for any of your contents.

If you choose Building and Contents cover, we also include Contents insurance cover.

Contents cover

Contents insurance provides cover for loss or damage to the contents inside the building noted on the schedule. It does not provide cover for the building.

If you choose Building and Contents cover, we also include Building insurance cover.

Buildings and Contents cover

Building and Contents insurance provides cover for loss or damage to the building that is noted on the schedule. It also provides cover for loss or damage to the contents inside this building.

The policy continues for the period of insurance and covers you only for events that occur during that period. We provide cover only up to the amounts, limits and sums insured specified in the policy, less any applicable excess.

We do not cover you for anything that is the subject of exclusion. An exclusion may be:
- in the relevant section itself,
- in the general exclusions on pages 58-59,
- in the schedule, and
- as an endorsement to the policy.

Summary of Insured Events & Optional Benefits

The table shows a list of insured events as well as a number of additional benefits included at no extra cost.

You can also choose to pay more and add Optional Benefits to increase your cover. These benefits are summarised in the table.

<table>
<thead>
<tr>
<th>Insured Events</th>
<th>Building</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Flood</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Storm</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Accidental Glass Breakage</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Lightning and Thunderbolt</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Theft or Attempted Theft</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Earthquake</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Impact</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Bursting, Leaking, Discharging or Overflowing</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Vandalism and Malicious Acts</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Animal Damage</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Explosion</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Riots or Civil Commotion</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Benefit</th>
<th>Building</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Removal of debris</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Professional fees</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Keys &amp; lock replacement</td>
<td>✓</td>
<td>❌</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional Benefit</th>
<th>Building</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motor burn out</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>Damage caused by tenants</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>Tenant’s rent default cover</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>Loss of rent cover</td>
<td>Optional</td>
<td>Optional</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Legal liability Cover</th>
<th>Building</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>In connection with you owning your building</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>In connection with you owning your contents</td>
<td>❌</td>
<td>✓</td>
</tr>
</tbody>
</table>
Cost of this Insurance

If you decide to buy this insurance, you will need to pay a premium. This can be paid in advance, for the period of insurance or monthly, in instalments (refer page 64). You may also need to pay an excess if you make a claalm.

How we calculate the premium

We rely upon you to give us complete and accurate information about you, your building and, if necessary, your contents when we calculate the premium. In calculating your premium, we consider:

- the type(s) of cover requested,
- the construction of your building and/or type of contents,
- the type of building in which you live,
- the age of your building,
- the sum insured,
- the location of your building and/or contents,
- the age of the policy holder, and
- your previous insurance history.

For Buildings cover we also consider:
- whether your building is multistorey.

For Contents cover we also consider:
- the level of security of your building, and
- the story level of your home if you live in a multistorey building.

The choices that you make in selecting your options will also affect your premium. These include:

- the type of cover you have chosen (refer page 13),
- any Optional Benefits that you have chosen (refer Buildings page 38, Contents pages 46 and all cover types page 48-56),
- the level of excess you have chosen (refer page 17), and
- whether you have chosen to pay your premium in instalments (refer page 64).

The factors mentioned above do not cover all the factors we may take into account.

We also calculate and include compulsory government charges such as Goods and Services Tax (GST), Fire and Emergency Services Levy (NSW).

We show the sum of the premium and government charges as the premium on your schedule, which we will send to you within 5 business days of the purchase of your policy.

Your excess

You may need to pay an excess. An excess is the amount you must contribute towards each claim you make arising out of a single incident. The excesses apply to Buildings, Contents and Buildings and Contents cover, Damage caused by tenants cover, Tenant rent default cover and Loss of rent cover.

The excesses that apply to your policy will be shown on your schedule.

If you have Building and Contents cover and make a building and contents claim for the one incident, you only have to pay one excess being the higher excess of the building or contents section.

When a claim is made for more than one incident, you will need to pay any excesses that apply for each separate incident that we have identified.

We show the excesses that apply to your policy and the amount of each excess on your schedule.

For details on when your excess is to be paid, please refer to page 72.

The excesses are:

**Standard excess**
A Standard excess applies to your policy. The Standard excess applies when we accept a claim from you.

**Voluntary excess**
You may choose to pay an additional excess amount if we offer it to you. This Voluntary excess will reduce your premium. The Voluntary excess applies in addition to the Standard excess when we accept a claim from you.

**Damage caused by tenants excess**
This excess applies when you make a claim for damage caused by tenants. If you pay the Damage caused by tenants excess you do not have to pay the Standard excess or any Voluntary excess you may have chosen.

**Tenant rent default excess**
This excess applies when you make a claim for tenant rent default. If you pay the Tenant rent default excess you do not have to pay the Standard excess or any Voluntary excess you may have chosen.

**Loss of rent excess**
This excess applies when you make a claim for loss of rent. If you pay the Loss of rent excess you do not have to pay the Standard excess or any Voluntary excess you may have chosen.
OUR AGREEMENT WITH YOU

If you pay the premium as set out on the schedule by the due date, we will insure your Buildings, Contents or both, in accordance with the terms and conditions in this document, for the period of insurance as set out in your schedule.

When you buy this insurance, we give you this Product Disclosure Statement and Insurance policy booklet. This booklet, together with your schedule and the information you provided to us when you bought this insurance, form the contract of insurance between you and us.

You should keep this booklet and your schedule in a safe place because you may need to refer to them from time to time.

Updating our Product Disclosure statement (PDS)

From time to time, we will need to update this PDS. If the change results in a material change from the PDS you hold, we will send you another PDS or a supplementary PDS. You may request a copy of a PDS free of charge at any time by contacting us.

Claim payment examples

The following examples are designed to illustrate how a claim payment might typically be calculated and what amount you may be required to pay. The examples are for guidance purpose only, do not cover all scenarios or benefits, and do not form part of the policy terms and conditions.

The excesses applicable to your policy may vary from those set out in the examples below. You should check your schedule for the precise amount of the excesses and not rely on the amount of the excesses set out in the examples below.

Claim example – loss or damage to building and loss of rent

The building has been insured for $300,000. You have chosen to purchase the optional benefit of loss of rent with the weekly rental amount of $400 shown on your schedule. A total excess of $500 applies to your building and an additional excess of $500 for loss of rent cover. Vandals break into the building and cause extensive damage which leaves the building unfit for occupation by your tenant. We assess the cost of repairs to the building is $50,000 (inclusive of GST). The building will be unfit for occupation for a period of 4 weeks while the repairs

BOND MONEY

We will reduce the amount we will pay for loss or damage to your building or contents, rent default or legal expenses by any bond money that you are entitled to use to pay for or reduce the cost of any loss or damage, rent default or legal expenses.

BEFORE WE PROCEED

You must decide

If you choose to buy this insurance cover, and we agree to accept the risk, you need to make a few decisions about the insurance cover that you want. Please read this document in full, to understand the cover – especially the options that you have to choose from and the limitations and exclusions that apply. If there is anything you don’t understand, please contact us.

It is important that you decide whether this insurance is right for you. Any advice which we might provide is general advice only and does not take into account your personal circumstances. You should read the details on policy cover, benefits and options contained in this document in full before proceeding further.

Answering our questions

When answering our questions, you must answer for yourself and for any other person who will be insured under this policy. You must also give us complete and accurate information to allow us to decide whether to insure you and the terms on which we will insure you. If you do not do so, we may be entitled to reduce or deny any claim that you make, or even to cancel your policy.
are carried out. The rent you collect from the tenant is $400 per week. The lease is not due to expire for 6 months and the tenant’s payment of rent is up to date. We will pay the following amounts:
$49,500 (inclusive of GST) to the repairer of the building, and request you pay the $500 total excess directly to the repairer. $1,600 for loss of rent less the loss of rent excess of $500 making a net payment to you of $1,100.

Claim example – loss or damage to contents
You are covered for contents only with a sum insured of $20,000 and an excess of $500. Someone steals a washing machine worth $1,500 from your rental property. The amount we will pay you is: $1,500 less the total excess of $500 giving a net claim payment to you of $1,000.

Claim example – tenant’s rent default
You have chosen to purchase the optional benefit of tenant’s rent default. The tenant’s rent default cover has a total excess of $500. Your tenant leaves the site without notice 8 weeks before the expiry of the lease. Your tenants’ bond amounts to 4 weeks rent. The site is re-tenanted 8 weeks after the tenant departs. The rent you were collecting from the tenant was $400 per week. Your allowable re-letting expense amounts to $400. We will pay you:
$3,200 (being the rent lost in the period between your tenant departing and the site being re-tenanted) less
$1,200 (being the tenant’s bond less $400 for your allowable re-letting expenses) less
$500 (being the total excess). This results in a net claim payment to you of $1,500.

YOUR COVER
This policy provides insurance cover for your building, or contents or both.
Your schedule will indicate whether you have chosen insurance cover for your building or your contents or building and contents combined. To understand the difference between the three Types of Cover, please refer to page 13.
Your schedule will also show:
• any Optional Benefits you have chosen (Building refer to page 38, Contents pages 46 and all cover types 48-56),
• what the sum insured is,
• the details of your home,
• the details of your building if you have chosen Building or Building and Contents cover,
• the details of your contents if you have chosen Contents or Building and Contents cover,
• the excess level you have chosen, and any other excesses which may apply (refer to page 17), and
• any other terms and conditions which apply to your policy.
This section sets out the events which this insurance policy provides cover for. It also describes what is not covered. In addition, there are General Exclusions which apply. These are described on pages 58-61.

If your schedule shows that you have Buildings or Buildings and Contents cover, your buildings are covered for loss or damage caused by these events. For details of what is included as part of your buildings, please refer to page 34.

If your schedule shows that you have Contents or Building and Contents cover, your contents are covered for loss or damage caused by these events. For details of what is included as part of your contents, please refer to page 40.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Earthquake</strong></td>
<td>We will not cover you for loss or damage:</td>
</tr>
</tbody>
</table>
| We will cover you for loss or damage caused by an earthquake including subsidence and landslip that immediately follows the earthquake. | • caused by high tide, tidal wave, tsunami or other actions of the sea, or  
• sustained more than 72 hours after the earthquake. |
| **Explosion**                            | We will not cover you for loss or damage:                |
| We will cover you for loss or damage caused by an explosion. | • to the item that exploded, or  
• caused by any flammable substance kept at or brought onto your home or site if this is in breach of statutory regulations. |
| **Lightning and Thunderbolt**            | We will not cover you for loss or damage:                |
| We will cover you for loss or damage caused by lightning or thunderbolt. | • scorching, burn marks or melting where there has been no flame, or  
• heat, soot, smoke or ash unless your building or contents have caught on fire. |
| **Fire**                                 | We will not cover you for loss or damage caused by:      |
| We will cover you for loss or damage caused by burning with flames. | • a heater, or  
• dryer, or  
• cooking appliance, or  
• an iron,  
if the item ignites or combusts. |
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Flood and Storm</strong></td>
<td>We will not cover you for loss or damage caused by:</td>
</tr>
<tr>
<td><strong>Flood</strong></td>
<td>• water entering your home through an opening that was not created by the storm or flood,</td>
</tr>
<tr>
<td>We will cover you for loss or damage caused by flood.</td>
<td>• water entering through an opening resulting from poor maintenance or defective workmanship, construction or design,</td>
</tr>
<tr>
<td></td>
<td>• water entering your home due to Building alterations, additions or renovations,</td>
</tr>
<tr>
<td></td>
<td>• gradual deterioration from rainwater, or</td>
</tr>
<tr>
<td></td>
<td>• high tide, tidal wave, storm surge, tsunami or other actions of the sea.</td>
</tr>
<tr>
<td><strong>Storm</strong></td>
<td>We will not cover you for loss or damage to any of the following:</td>
</tr>
<tr>
<td>We will cover you for loss or damage caused by:</td>
<td>• soil, gardens and pot plants,</td>
</tr>
<tr>
<td>• violent wind or thunderstorm (including a tornado or cyclone),</td>
<td>• outbuildings not adequately secured to their foundations,</td>
</tr>
<tr>
<td>• heavy rain, hail, or snow.</td>
<td>• compacted earth, gravel or pebbles on paths or driveways,</td>
</tr>
<tr>
<td></td>
<td>• retaining or freestanding walls,</td>
</tr>
<tr>
<td></td>
<td>• seawalls, wharves, jetties or pontoons,</td>
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<tr>
<td></td>
<td>• the surface of a tennis court,</td>
</tr>
<tr>
<td></td>
<td>• swimming pool covers, spa covers or plastic/vinyl pool liners (this includes liners used in ponds and/or water features),</td>
</tr>
<tr>
<td></td>
<td>• textile awnings, blinds, external shade cloth or solar covers, or</td>
</tr>
<tr>
<td></td>
<td>• external paintwork where there is no other damage to that part of your building.</td>
</tr>
<tr>
<td></td>
<td>We will not pay for:</td>
</tr>
<tr>
<td></td>
<td>• the cost of clearing debris or mud from tanks, spas or pools, or</td>
</tr>
<tr>
<td></td>
<td>• damage to retaining walls, paths, driveways, tennis court surfaces and paved or concrete outdoor surfaces.</td>
</tr>
<tr>
<td>What is covered</td>
<td>What is not covered</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| **Theft or Attempted Theft**                | We will cover you for loss or damage caused by a theft or attempted theft.  
We will not cover you for theft or damage caused by:  
- you or anyone who lives at the site, or  
- anyone who entered your site with your permission or the consent of anyone who lives at the site.  
We will not cover you for theft or attempted theft:  
- from any common property or public area,  
- by tenants (unless the optional cover - "Damage caused by tenants" is purchased. Refer to page 48),  
- by roomers, boarders or paying guests and their visitors,  
- from unlocked garages, common areas or storage areas of residential flats, units and the like, or  
- if the security devices or mechanisms you told us about were not installed, not in working order or not connected. |
| **Impact**                                  | We will cover you for loss or damage resulting from impact caused by:  
- a falling tree or branch,  
- an external flagpole, mast, aerial or satellite dish which breaks and collapses,  
- an aircraft, watercraft, motor vehicle or attached trailer,  
- debris from space, an aircraft, rocket or satellite, or  
- falling towers, power or communication lines or poles.  
We will not cover you for loss or damage caused by you, your family or someone acting with your consent from:  
- tree felling,  
- tree lopping, or  
- tree cutting.  
We will not cover you for loss or damage caused by:  
- the roots of trees, plants or shrubs.  
We will not cover you for the cost of:  
- removing any potentially dangerous trees which have not caused damage to your home, or  
- removing any tree stump from the ground. |
| **Riot, Civil Commotion and Industrial unrest** | We will cover you for loss or damage caused by a riot, civil commotion or industrial unrest.  
We will not cover you for loss or damage arising after 72 hours from the commencement of any riot, civil commotion or industrial unrest.  
We will not cover you for loss or damage caused by you or by someone who:  
- lives at your site with your consent, or  
- has entered your site with your consent or that of a person who lives at your site. |
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bursting, leaking or overflowing</strong></td>
<td>We will not cover you for loss or damage caused by:</td>
</tr>
<tr>
<td>We will cover you for loss or damage caused by the sudden and unexpected escape of liquid from:</td>
<td>• seepage or slow escape of liquid over time,</td>
</tr>
<tr>
<td>• a domestic appliance,</td>
<td>• a leaking or faulty shower recess or base,</td>
</tr>
<tr>
<td>• an aquarium holding more than 60 litres of water,</td>
<td>• condensation,</td>
</tr>
<tr>
<td>• fixed heating or cooling systems,</td>
<td>• watering systems or hoses,</td>
</tr>
<tr>
<td>• basins, sinks, toilets, baths or spa baths,</td>
<td>• escape of water from a storm water pipe off the site,</td>
</tr>
<tr>
<td>• drainage or sewerage systems, or</td>
<td>• storm water channel or canal, or</td>
</tr>
<tr>
<td>• taps, fixed pipes, water mains, fixed gutters, fixed guttering, fixed water tanks or fixed tanks.</td>
<td>• an inadequate drainage or sewerage system.</td>
</tr>
<tr>
<td>We will not cover you for loss or damage caused to retaining walls.</td>
<td>We will not cover loss or damage caused to retaining walls.</td>
</tr>
<tr>
<td>We will not pay the cost of:</td>
<td>We will not pay the cost of:</td>
</tr>
<tr>
<td>• repairing or replacing the item that the liquid escaped from,</td>
<td>• repairing a leaking or faulty shower recess or base, or</td>
</tr>
<tr>
<td>• repairing a leaking or faulty shower recess or base, or</td>
<td>• locating the cause of the damage unless it is causing permanent damage and we have agreed to the costs beforehand.</td>
</tr>
<tr>
<td>• locating the cause of the damage unless it is causing permanent damage and we have agreed to the costs beforehand.</td>
<td></td>
</tr>
<tr>
<td><strong>Accidental breakage of glass</strong></td>
<td>We will not cover:</td>
</tr>
<tr>
<td>If your schedule shows that you have Buildings cover we will either replace or pay the reasonable cost of replacing:</td>
<td>• any glass which was already damaged or in an imperfect condition,</td>
</tr>
<tr>
<td>• any glass which is a fixed part of your building, or</td>
<td>• glass forming part of a conservatory or glass house,</td>
</tr>
<tr>
<td>• any shower screen, shower base, sink, basins, bath or toilet,</td>
<td>• light globes,</td>
</tr>
<tr>
<td>which is accidentally damaged.</td>
<td>• a tiled shower base,</td>
</tr>
<tr>
<td>Or</td>
<td>• any part of a ceramic or glass cooking surface of any kind, oven doors, heaters,</td>
</tr>
<tr>
<td>If your schedule shows that you have Contents cover we will either replace or pay the reasonable cost of replacing:</td>
<td>• any damage where the breakage is not through the entire thickness of the glass or the shower screen, shower base, sink, basin, bath or toilet,</td>
</tr>
<tr>
<td>• any glass which forms part of your furniture, or</td>
<td>• contents items such as hand mirrors, crockery, china, glassware, porcelain, crystal, vases, ornaments, glass in pictures,</td>
</tr>
<tr>
<td>• any hanging wall mirror,</td>
<td>• breakage of visual display units, clocks, watches, radios, televisions, or</td>
</tr>
<tr>
<td>which is accidentally damaged.</td>
<td>• any damage which occurred while the item was outside your home.</td>
</tr>
<tr>
<td>What is covered</td>
<td>What is not covered</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------------------</td>
</tr>
<tr>
<td><strong>Vandalism &amp; Malicious Acts</strong>&lt;br&gt;We will cover you for loss or damage caused by vandalism or a malicious act.</td>
<td>We will not cover you for loss or damage caused by:&lt;br&gt;- accidental damage or accidental loss,&lt;br&gt;- tenant neglect, carelessness, poor housekeeping or unhygienic living habits,&lt;br&gt;- damage occurring during maintenance carried out by the tenant or anyone acting on their behalf,&lt;br&gt;- damage as a result of repairs, or attempted repairs, carried out by the tenant or anyone acting on their behalf,&lt;br&gt;- damage caused by the failure of your tenant to control their children,&lt;br&gt;- damage caused by pets belonging to your tenant, or&lt;br&gt;- scratching, denting, chipping, rubbing or chaffing.&lt;br&gt;We will not cover you for loss or damage by:&lt;br&gt;- you or any person who is living with you at the site,&lt;br&gt;- tenants (unless the optional cover - “Damage caused by tenants” is purchased. Refer to page 48),&lt;br&gt;- roomers, boarders or paying guests and their visitors, or&lt;br&gt;- any person who has entered your site with your consent or the consent of a person who lives in your home.&lt;br&gt;We will not cover you for vandalism and malicious acts if the security devices or mechanisms you told us about were not installed, not in working order or not connected.</td>
</tr>
<tr>
<td><strong>Actions of Animals</strong>&lt;br&gt;We will cover you for loss or damage caused by the actions of animals or birds.</td>
<td>We will not cover you for loss or damage caused by:&lt;br&gt;- vermin, rodents, insects (including termites), or&lt;br&gt;- any other animal or bird belonging to your tenant.&lt;br&gt;If your buildings are insured, we will not cover you for loss or damage caused by any animal or bird pecking, biting, chewing, clawing, tearing or soiling the exterior of any buildings or the interior of buildings which are not completely enclosed.&lt;br&gt;If your contents are insured, we will not cover loss or damage caused by any animal or bird pecking, biting, chewing, clawing, tearing or soiling any contents in the open air or the interior of buildings which are not completely enclosed.</td>
</tr>
</tbody>
</table>
Legal Liability Cover

This policy provides additional cover for legal liability.

**What is covered**

Legal Liability cover insures you against the costs of paying compensation for death or bodily injury to other people or for loss or damage to their property.

If your schedule shows you have Buildings cover, we cover your legal liability for an incident during the period of insurance:
• at the site, and
• in connection with you owning the building.

If your schedule shows you have Contents cover, we cover your legal liability for an incident during the period of insurance:
• at the site, and
• in connection with you owning the contents.

The most we will pay for all claims arising from any one incident is $20 million. This amount includes GST and all legal and defence costs we have agreed to pay.

**What is not covered**

We will not cover liability for personal injury or property damage arising from, or in connection with directly or indirectly from:
• any of the General Exclusions on pages 58-61, or
• any incident that did not occur during the period of insurance, or
• the use of any aircraft, other than model aircraft with a wingspan less than 1.5 metres,
• the use of any watercraft other than canoes, surfboards, surf skis, sailboards or other non-motorised watercraft less than 3 metres in length,
• the use of any vehicle other than ride-on mowers, motorised golf carts and motorised scooters which do not require registration and do not require compulsory insurance or to be covered under a statutory scheme,
• any trade, business, occupation or employment carried on by you, your family or anyone living at your home, for reward,
• the use of your home or the site for any business purpose or farming activity,
• vibration, removal, weakening or interference with any land, buildings or other property,
• any asbestos or any products containing asbestos,
• the transmission of any disease by you or your family or any contaminated body fluid or body product,
• any illegal or unlawful activity by you or your family or anyone acting with the consent of you or your family,
• an intentional act or omission by you or your family or anyone acting with the consent of you or your family, or any act or omission with reckless disregard for the consequences,
• claims by you, your family, any person ordinarily residing with you or with whom you ordinarily reside,
• claims where there is insurance required by law that provides cover for the liability,
• liability which arises only because you or your family have agreed to take that liability on,
• defamation,
• any admission of liability you have made,
• loss or damage to any property in your care, custody or control,
• any building work, repairs or redecoration being carried out at your home or at the site, where the value of the work exceeds $25,000,
• any civil or criminal penalties, fines, or exemplary, aggravated, punitive or multiple damages or awards for which you are liable,
• any event which you have organised or are legally responsible for, unless the event occurs in your home or at the site,
• any animal other than a domestic dog or cat kept as a pet in your home or at the site,
• any professional, recreational or amateur sporting activity,
• actions brought against you in a court outside Australia,
• the common property, where your home is a company share, stratum or strata title property,
• the supply of any alcohol or drugs,
• the consumption of any drugs or alcohol unless the consumption did not cause or contribute to the incident,
• tree lopping or tree felling on the site, or
• the discharge, dispersal, release or escape of pollutants, waste materials or other irritants and contaminants on or into land, the atmosphere or any watercourse or body of water.
If your schedule shows that you have Buildings or Buildings and Contents cover, your buildings are covered against loss or damage caused by any of the events described on pages 22-31, which occur during the period of insurance. You will also be entitled to the Legal Liability cover described on page 32 and the Additional Benefits set out on pages 38.

Your “Buildings” – what we will and won’t cover

<table>
<thead>
<tr>
<th>What is meant by buildings</th>
<th>What is not meant by buildings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>“Buildings” means:</strong></td>
<td><strong>“Buildings” do not mean:</strong></td>
</tr>
<tr>
<td>• buildings used for domestic, residential purposes, and</td>
<td>• a mobile home, caravan, houseboat or any temporary or demountable structure,</td>
</tr>
<tr>
<td>• which are fully enclosed, with walls, fully glazed windows,</td>
<td>• hotels, motels, boarding houses, commercial buildings, exhibition or display homes,</td>
</tr>
<tr>
<td>doors and a roof, and</td>
<td>• any part of the site that you use or intend to use for hobby farming activities, whether for profit or not (including stables, machinery or hay sheds, boundary or internal fences),</td>
</tr>
<tr>
<td>• which can be locked up.</td>
<td>• any part of a building or site used for conducting a business, trade or profession,</td>
</tr>
</tbody>
</table>

**“Buildings” includes:**

• outbuildings and permanent structural improvements that comply with local government or other statutory requirements,
• carports, decking, pergolas, verandas and fixed gazebos,
• tennis courts,
• permanently installed swimming pools, saunas and spas (including their fixed accessories),
• fixed wall, ceiling or floor coverings other than carpets or carpet tiles (see “Fixed Coverings” on page 37),
• fixed shade sails, exterior blinds and awnings,
• domestic appliances housed in purpose built cupboards or bench space, such as a dishwasher,
• light fittings, alarm systems, air conditioners and domestic appliances such as a stove which are permanently connected to the electricity system,
• fixed appliances which are permanently connected to the gas systems such as room heaters,
• built-in furniture,
• fixed barbecues, clothes lines, aerials, masts and satellite dishes,
• artificial lawn – up to $1,000,
• paved paths and paved driveways – up to $10,000,
• walls, gates and fencing, and
• service pipes, cables, poles, wires, meters and switches that you own or are legally responsible for.

“Buildings” do not mean “Contents” as described on pages 40-41. In particular, “Buildings” do not include:

• carpets, carpet tiles or loose floor coverings,
• internal blinds or curtains,
• above ground swimming pools or movable spas or saunas,
• electrical equipment which normally attaches to a power point only,
• any item which is not fixed to the buildings.
Buildings – what we will and won’t pay

If:
• your buildings are insured, and
• loss or damage to your buildings occurs as a result of an insured event during the period of insurance, and
• we agree to accept your claim,

we will, at our option, choose whether to:
• repair or rebuild your buildings, or
• pay the reasonable cost of repairing or rebuilding your buildings.

We will pay up to the sum insured of your buildings, or any lesser limit that applies, less any applicable excess.

If we choose to repair or rebuild your buildings, we can nominate the builder, repairer or supplier.

If we choose to repair your buildings, we will:
• make reasonable attempts to match the materials used when your buildings were built or last renovated,
• only repair or rebuild that part of your buildings which has been damaged, and
• not pay to repair or replace undamaged materials or sections of your building in order to create a uniform effect throughout your home.

Where we are unable to match materials, we will use or pay for materials which we believe to be of a similar kind or quality.

If we choose to rebuild your buildings, we will:
• use new materials, and
• rebuild your buildings to the same size and standard.

If we choose to pay the reasonable cost of repairing or rebuilding your buildings, we may:
• pay your builder directly, or
• pay you.

If we pay you, we will pay the lesser of:
• the costs you actually incur, or
• the amount it would have cost us to repair or rebuild your buildings.

If you do not commence repair or replacement of your buildings within six months of the date the loss or damage occurred, we will not be liable for any costs which exceed the repair or rebuilding costs as at the date the loss or damage occurred.

If you decide not to proceed with the rebuilding or repair of your buildings we will pay the lesser of:
• the rebuilding or repair cost as at the date of loss or damage, or
• the difference in the value of your buildings and the site before the damage occurred and the value of your buildings and the site after the damage has been sustained.

If we accept your claim for loss or damage to a dividing fence, we will only pay half the cost of repairing the fence.

Fixed Coverings

If your claim is for loss or damage to fixed coverings on walls, floors and ceilings we will pay only for the damaged part of these coverings in the room, hall or passage where the damage occurred. In open-plan homes we will pay only for the damaged part of such coverings in the functional area that we think is affected.
### Buildings - Additional Benefits

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
<th>Cover limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demolition and removal of debris</strong></td>
<td>We will not pay for:</td>
<td>We will pay up to 10% of the buildings sum insured.</td>
</tr>
<tr>
<td></td>
<td>• the removal of any tree stump, or</td>
<td>This benefit is in addition to the sum insured of your buildings.</td>
</tr>
<tr>
<td></td>
<td>• the removal of fallen branches or trees if your home has not been damaged by such branches or trees.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>We will pay up to 10% of the buildings sum insured.</td>
<td></td>
</tr>
<tr>
<td><strong>Professional fees</strong></td>
<td>We will not pay for the fees to rebuild any part of your home which was an illegal construction.</td>
<td>This benefit is in addition to the sum insured of your buildings.</td>
</tr>
<tr>
<td>If we agree to repair or rebuild your building, we will pay the reasonable fees of any architects, consultants, engineers, surveyors and solicitors necessary for the repair or replacement of your building.</td>
<td>The most we will pay is 10% of the sum insured of your buildings.</td>
<td></td>
</tr>
<tr>
<td><strong>Key and lock replacement</strong></td>
<td>We will pay the reasonable cost of rekeying or replacing (whichever is the lesser) locks and cylinders on the doors or Windows for which the stolen keys were intended.</td>
<td>The most we will pay is $500 per incident if your buildings or contents, or both are insured.</td>
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<tr>
<td>If:</td>
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<tr>
<td>• we have accepted your claim for theft, and</td>
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<tr>
<td>• the keys to any external doors or windows of your home have been stolen as part of the theft,</td>
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</tr>
<tr>
<td>we will pay the reasonable cost of rekeying or replacing (whichever is the lesser) locks and cylinders on the doors or Windows for which the stolen keys were intended.</td>
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</tbody>
</table>

### Buildings - Optional Benefit

If you choose to pay an additional premium, you can include this Optional Benefit on your policy. If you have added this Optional Benefit, it will be shown on your schedule.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
<th>Cover limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Motor burn out</strong></td>
<td>We will not pay for:</td>
<td>The most we will pay is:</td>
</tr>
<tr>
<td>We will pay the reasonable cost of repairing or replacing an electric motor which forms part of your buildings if the motor burns out during the period of insurance.</td>
<td>• an electric motor used for business, trade or professional purposes,</td>
<td>$2,000 per incident if your buildings are insured.</td>
</tr>
<tr>
<td>We will pay for the service call, parts and labour.</td>
<td>• an electric motor that is more than 10 years old, from date of manufacture,</td>
<td></td>
</tr>
<tr>
<td>Examples of motors covered under this benefit include electric motors in a swimming pool pump or ducted air-conditioning unit.</td>
<td>• motors under any form of guarantee or warranty,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• the cost of any part, such as a bearing, filter or dryer, which does not form part of an electric motor,</td>
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<tr>
<td></td>
<td>• fuses, switches, electrical contacts or protective devices, or</td>
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<tr>
<td></td>
<td>• the removal or re-installation of a submerged or underground motor.</td>
<td></td>
</tr>
</tbody>
</table>
If your schedule shows that you have Contents or Buildings and Contents cover, your contents are covered against loss or damage caused by any of the events described on pages 22-31, which occur during the period of insurance.

You will also be entitled to the Legal Liability cover described on page 32 and the Additional Benefits set out on pages 44. For payment of an extra premium, you may also choose to add cover for the Optional Benefits as set out on pages 44.

Your “Contents” - what we will and won’t cover

Contents cover includes insurance for the items listed, under “What is meant by contents”. Contents cover only provides insurance for your contents while they are in your home.

<table>
<thead>
<tr>
<th>What is meant by contents</th>
<th>What is not meant by contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Contents” means household goods:</td>
<td>“Contents” do not include:</td>
</tr>
<tr>
<td>• kept in your home and used for domestic purposes, and</td>
<td>• anything which is listed under “what is meant by buildings” on page 34,</td>
</tr>
<tr>
<td>• which are owned by you or for which you are legally responsible, and</td>
<td>• anything kept at the site which is not in an area which is fully enclosed, with a roof and able to be secured,</td>
</tr>
<tr>
<td>• which are not permanently attached to any building.</td>
<td>• clothing, bicycles and sporting equipment,</td>
</tr>
<tr>
<td>“Contents” includes:</td>
<td>• household tools and gardening equipment used for personal purposes,</td>
</tr>
<tr>
<td>• internal blinds or curtains, furniture and furnishings,</td>
<td>• ride-on mowers, motorised golf carts and motorised scooters,</td>
</tr>
<tr>
<td>• carpet or carpet tiles,</td>
<td>• musical instruments, photographic equipment and their accessories, electronic and audio visual equipment,</td>
</tr>
<tr>
<td>• loose floor coverings including floating floor boards,</td>
<td>• money and negotiable documents of any kind,</td>
</tr>
<tr>
<td>• above ground swimming pools or movable spas or saunas,</td>
<td>• credit cards or financial transaction cards,</td>
</tr>
<tr>
<td>• electrical equipment which normally attaches to a power point only, and</td>
<td>• hand woven carpets, oriental rugs, artwork, antiques, curios, furs, collections and collectables,</td>
</tr>
<tr>
<td>• fixtures and domestic structural improvements inside a strata title unit that are not insured by the body corporate, when the contents sum insured is not otherwise exhausted.</td>
<td>• computers (including portable computers), computer equipment, electronic organisers, tablets and mobile telephones,</td>
</tr>
<tr>
<td></td>
<td>• CDs, DVDs, videos, media purchased online, licensed computer games and software,</td>
</tr>
<tr>
<td></td>
<td>• jewellery and watches and any items containing gold or silver,</td>
</tr>
<tr>
<td></td>
<td>• tools, instruments and equipment used for your business,</td>
</tr>
<tr>
<td></td>
<td>• personal medical equipment, wheelchairs, artificial body parts, aids and accessories,</td>
</tr>
<tr>
<td></td>
<td>• money or negotiable financial instruments belonging to your business, trade or profession,</td>
</tr>
<tr>
<td></td>
<td>• travel or other tickets, coupons or gift vouchers,</td>
</tr>
<tr>
<td></td>
<td>• stock in trade,</td>
</tr>
<tr>
<td></td>
<td>• pets or animals of any kind,</td>
</tr>
<tr>
<td>What is meant by contents</td>
<td>What is not meant by contents</td>
</tr>
<tr>
<td>--------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>computer records or electronic data files,</td>
<td>• unfixed building materials and uninstalled fixtures and fittings,</td>
</tr>
<tr>
<td>unfixed building materials and uninstalled fixtures and fittings,</td>
<td>• motor vehicles, motor cycles, trail bikes, motorised go karts or mini bikes,</td>
</tr>
<tr>
<td>motor vehicles, motor cycles, trail bikes, motorised go karts or mini bikes,</td>
<td>• caravans, trailers or horse floats,</td>
</tr>
<tr>
<td>caravans, trailers or horse floats,</td>
<td>• boats or watercraft including jet skis, canoes, surfboards, surf skis, sailboards or their parts and accessories,</td>
</tr>
<tr>
<td>boats or watercraft including jet skis, canoes, surfboards, surf skis, sailboards or their parts and accessories,</td>
<td>• hang gliders or aircraft including model aircraft or their parts and accessories,</td>
</tr>
<tr>
<td>hang gliders or aircraft including model aircraft or their parts and accessories,</td>
<td>• farm vehicles, farm trailers, farming implements or equipment,</td>
</tr>
<tr>
<td>farm vehicles, farm trailers, farming implements or equipment,</td>
<td>• plant or earthmoving equipment or their parts and accessories,</td>
</tr>
<tr>
<td>plant or earthmoving equipment or their parts and accessories,</td>
<td>• unset precious or semi precious stones and bullions,</td>
</tr>
<tr>
<td>unset precious or semi precious stones and bullions,</td>
<td>• firearms,</td>
</tr>
<tr>
<td>firearms,</td>
<td>• air conditioners housed in a cavity or mounted on a wall,</td>
</tr>
<tr>
<td>air conditioners housed in a cavity or mounted on a wall,</td>
<td>• coin and stamp collections,</td>
</tr>
<tr>
<td>coin and stamp collections,</td>
<td>• dishwashers housed in cupboards or benches,</td>
</tr>
<tr>
<td>dishwashers housed in cupboards or benches,</td>
<td>• electronic diaries and mobile telephones,</td>
</tr>
<tr>
<td>electronic diaries and mobile telephones,</td>
<td>• keys to doors or window locks and the combination to safes,</td>
</tr>
<tr>
<td>keys to doors or window locks and the combination to safes,</td>
<td>• loose or compacted surfaces including but not restricted to earth, gravel, pebbles, rocks, sand, soil,</td>
</tr>
<tr>
<td>loose or compacted surfaces including but not restricted to earth, gravel, pebbles, rocks, sand, soil,</td>
<td>• bark or mulch,</td>
</tr>
<tr>
<td>bark or mulch,</td>
<td>• office and surgery equipment and tools belonging to you and your business,</td>
</tr>
<tr>
<td>office and surgery equipment and tools belonging to you and your business,</td>
<td>• property of tenants, roomers, boarders or paying guests,</td>
</tr>
<tr>
<td>property of tenants, roomers, boarders or paying guests,</td>
<td>• stock, money and stamps belonging to either your business or a family member’s business,</td>
</tr>
<tr>
<td>stock, money and stamps belonging to either your business or a family member’s business,</td>
<td>• travel or other tickets, coupons, gift vouchers, licenses or passports, or</td>
</tr>
<tr>
<td>travel or other tickets, coupons, gift vouchers, licenses or passports, or</td>
<td>• trees, lawns, hedges, plants, shrubs, garden beds, rockeries and other plant life, except when growing in pots.</td>
</tr>
</tbody>
</table>
Contents – what we will and won’t pay

If:

- your contents are insured, and
- loss or damage to your contents occurs as a result of an insured event during the period of insurance, and
- we agree to accept your claim,

we will, at our option, choose whether to:

- repair or replace your contents, or
- pay the reasonable cost of repairing or replacing your contents, or

We will pay up to the sum insured of your contents, or any lesser limit that applies, less any applicable excess.

If we choose to repair or replace your contents, we can nominate the repairer or supplier.

If we choose to repair or replace your contents, we will make reasonable attempts to match the materials and contents. If we are unable to match materials, we will use or pay for materials which we believe to be of a similar kind or quality.

If your claim is for damage to carpets, loose floor coverings, curtains or internal blinds, we will only pay for repair or replacement in the rooms where the damage occurred. We will not pay for matching carpets, curtains or internal blinds in other rooms or areas of your home to create a uniform effect throughout your home.

If the lost or damaged item is part of a pair, set or collection, we will only pay for the repair or replacement of the part which is lost or damaged. We will not pay for any reduction in the value of the remaining part or parts of the pair, set or collection.

If we choose to replace your contents, we will replace items with those of a similar type, standard and specification as when new.

If we choose to pay the reasonable cost of repairing or replacing your contents, we may pay you if unusual circumstances exist. If we pay you, we will pay the lesser of:

- the costs you actually incur, or
- the amount it would have cost us to repair or replace your contents.

Replacement of your contents is on a new for old basis. New for old means materials or items of the same type, standard and specification as when new. If the same is not available, it means materials or items of a similar type, standard and specification when new. It does not mean of a better standard, specification or quality as new, or of the same brand.
Contents - Additional Benefit

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
<th>Cover limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Removal of debris</td>
<td>We will pay for the removal of damaged contents debris from the site after an insured event during the period of insurance.</td>
<td>We will pay up to 10% of the contents sum insured. This benefit is in addition to the sum insured of your contents.</td>
</tr>
</tbody>
</table>

Contents - Optional Benefit

If you choose to pay an additional premium, you can include this Optional Benefit on your policy. If you have added this Optional Benefit, it will be shown on your schedule.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
<th>Cover limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motor burn out</td>
<td>We will pay the reasonable cost of repairing or replacing an electric motor which forms part of your contents if the motor burns out during the period of insurance.</td>
<td>We will not cover&lt;br&gt;• an electric motor used for business, trade or professional purposes,&lt;br&gt;• an electric motor that is more than 10 years old, from date of manufacture,&lt;br&gt;• motors under any form of guarantee or warranty,&lt;br&gt;• the cost of any part, such as a bearing, filter or dryer, which does not form part of an electric motor, or&lt;br&gt;• fuses, switches, electrical contacts or protective devices.</td>
</tr>
</tbody>
</table>
All Cover Types - Optional Benefits

If you choose to pay an additional premium, you can include any of these Optional Benefits on your policy. If you have added any Optional Benefits, they will be shown on your schedule.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
<th>Cover limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Damage caused by tenants</strong></td>
<td>We will not cover</td>
<td>Up to the relevant buildings or contents sum insured.</td>
</tr>
<tr>
<td>You can only choose this option if your buildings and/or contents are insured under this policy. If you have cover for only your buildings or contents, then this cover will only apply to your buildings if they are solely covered or to your contents if they are solely covered. If you have cover for both your buildings and contents, this cover will apply to both your buildings and contents.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>We will cover you for loss or damage to your buildings and/or contents whilst at the site and arising from a deliberate or intentional act committed by a tenant during the period of insurance, notwithstanding the General Exclusion on page 58 for unlawful, malicious, deliberate or intentional acts.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Claims under this optional benefit</strong></td>
<td>We will not cover</td>
<td></td>
</tr>
<tr>
<td>We cover you for damage caused by tenants up to the relevant buildings or contents sum insured. Cover is provided subject to the following conditions:</td>
<td>• any legal liability of whatever nature,</td>
<td></td>
</tr>
<tr>
<td>• for claims resulting in loss or damage to your building, the basis of settlement of a claim is set out in the Buildings Cover section, All Cover Types section and Claims section of the policy; and</td>
<td>• tenant neglect, carelessness, poor housekeeping, and unhygienic living habits.</td>
<td></td>
</tr>
<tr>
<td>• for claims resulting in loss or damage to your contents, the basis of settlement of a claim is set out in the Contents Cover section, All Cover Types section, and Claims section of the policy; and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• we will only pay a claim when there is a lease between you and the tenant which states the term of the rental period, the amount of rent payable to you and the amount of bond money that the tenant is required to pay; and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• any payment we make for a claim under this section will be reduced by:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• the amount of the tenant’s bond money that is remaining after deducting allowable re-letting expenses you are legally entitled to receive from the tenant’s bond money, and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• the excess specified for this cover in the schedule; and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• you and your rental agent must use all reasonable means to minimise any loss or damage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is covered</td>
<td>What is not covered</td>
<td>Cover limit</td>
</tr>
<tr>
<td>-----------------</td>
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</tr>
<tr>
<td><strong>Tenant’s rent default cover</strong></td>
<td>We will not cover any loss for tenant’s rent default resulting from:</td>
<td>We will pay up to the lesser of:</td>
</tr>
<tr>
<td>We will cover you for tenant’s rent default during the period of insurance if:</td>
<td>• termination of the lease by the tenant, where we determine that such termination is justified by a breach of the lease by you, including but not limited to, a breach of the covenant of quiet enjoyment of the site,</td>
<td>10 weeks rent, or up to $5,000 in total.</td>
</tr>
<tr>
<td>• your tenant vacates the site without notice before the expiration date of the lease, or</td>
<td>• the termination of a lease on the grounds that it is invalid due to non-compliance with any legal or statutory requirement,</td>
<td></td>
</tr>
<tr>
<td>• your tenant defaults in paying rent owed at the site under the terms of the lease to you or your rental agents, or</td>
<td>• an agreement of any nature (whether express or implied) between you and the tenant to terminate the lease,</td>
<td></td>
</tr>
<tr>
<td>• your tenant is legally evicted from the site for non-payment of rent or any other breach of the lease committed by the tenant.</td>
<td>• the termination of a lease pursuant to an order of any court, tribunal or body vested with the power to legally terminate a lease, where proceedings for termination of the lease have been commenced by the tenant,</td>
<td></td>
</tr>
<tr>
<td><strong>Claims under this optional benefit</strong></td>
<td>• your failure to rectify a notice to remedy breach, issued by the tenant to you or your agent.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay for tenant’s rent default during any one period of insurance is the lesser of 10 weeks rent or up to $5,000 in total for this cover, provided:</td>
<td>In respect of the following, we will not cover any claim for loss of rent under this section for any period after the earliest to occur of the following:</td>
<td></td>
</tr>
<tr>
<td>• there is a lease between you and the tenant which states the term of the rental period, the amount of rent payable to you and the amount of bond money that the tenant is required to pay,</td>
<td>• the date of any order made by any court, tribunal or other body resulting from proceedings commenced by the tenant for termination of a lease, or</td>
<td></td>
</tr>
<tr>
<td>• any payment we make for a claim under this section will be reduced by:</td>
<td>• the date of an agreement (whether express or implied) between you and the tenant to terminate the lease, or</td>
<td></td>
</tr>
<tr>
<td>o the amount of the tenant’s bond money that is remaining after deducting allowable re-letting expenses you are legally entitled to receive from the tenants bond money, and</td>
<td>• your building is re-tenanted, or</td>
<td></td>
</tr>
<tr>
<td>o the excess specified for this cover in the schedule.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• cover under this section will cease:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o at the earlier of the date when this site is re-tenanted or when we have paid the lesser of 10 weeks rent or up to $5,000 in total for this cover, or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o in the case where your tenant vacates the site without notice before the expiration date of the lease or your tenant defaults in paying rent owed, at the earlier of the date the site is re-tenanted or the date which the lease expires or when we have paid the lesser of 10 weeks rent or up to $5,000 in total for this cover.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• a breach notice for non-payment of rent or a notice of termination for non-payment of rent must be issued as soon as practical when the rent is in arrears to the tenant by you or your rental agent,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• a notice for breach of the lease or a notice of termination for breach of the lease must be issued as soon as practical when you or your rental agent become aware of the breach,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• the regulations and procedures outlined in the relevant state legislation relating to ending a tenancy are strictly adhered to by you and your rental agent,</td>
<td></td>
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</tr>
<tr>
<td>What is covered</td>
<td>What is not covered</td>
<td>Cover limit</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>• you and your agent must take all reasonable steps to ensure that any loss</td>
<td>• you could legally cancel the lease, or</td>
<td>We will pay up to the lesser of:</td>
</tr>
<tr>
<td>or damage to buildings or contents which renders the building unfit for</td>
<td>• two weeks following the tenant vacating the building in accordance with a notice</td>
<td>10 weeks rent, or up to $5,000 in total.</td>
</tr>
<tr>
<td>occupation is repaired as soon as possible after it is discovered. If you do</td>
<td>to leave which was served on the tenant.</td>
<td></td>
</tr>
<tr>
<td>not take reasonable steps to repair any loss or damage to buildings or</td>
<td>We will not pay you for rent default if the rent is in arrears on or before the</td>
<td></td>
</tr>
<tr>
<td>contents, then we will reduce the amount payable for any claim under this</td>
<td>commencement of the period of insurance or when this tenant’s rent default option</td>
<td></td>
</tr>
<tr>
<td>section by the amount we determine is the result of your failure to reasonably attend to repairs,</td>
<td>commences.</td>
<td></td>
</tr>
<tr>
<td>• you and your agent must take all reasonable steps to ensure that the</td>
<td></td>
<td></td>
</tr>
<tr>
<td>building is re-let as soon as possible following the building being vacated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>by a tenant. If you do not take reasonable steps to re-let the building then</td>
<td></td>
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</tr>
<tr>
<td>we will reduce the amount payable for any claim under this section by the</td>
<td></td>
<td></td>
</tr>
<tr>
<td>amount we determine is the result of your failure to take reasonable steps</td>
<td></td>
<td></td>
</tr>
<tr>
<td>to re-let the building.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is covered</td>
<td>What is not covered</td>
<td>Cover limit</td>
</tr>
<tr>
<td>----------------</td>
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</tr>
</tbody>
</table>
| **Loss of rent** | We will not pay your for loss of rent for 'uninhabitable building' or 'inaccessible building' in the following circumstances:  
- if the rent is in arrears on or before the commencement of the period of insurance or when this rent default option commences,  
- if you have failed to rectify a Notice to remedy breach, issued by the tenant to you or your agent,  
- for any period after the building becomes habitable or access to the building is restored regardless of whether or not your tenants resume occupation of the building or you re-let the building,  
- if your property is vacant at the time access to the building is prevented or the building becomes uninhabitable, we will not provide cover under this section unless you can satisfy us that there were reasonable prospects that the building would have been tenanted but for the loss or damage preventing access or making the building uninhabitable. | The weekly rental amount shown on your schedule, up to a period of 12 months. |
| **Definition of ‘building’ for loss of rent** | In this Loss of rent section only, building means the insured building described in the schedule at the site being a residential dwelling, house, flat or home unit which is a tenanted property under a lease including:  
- fixed coverings to walls, floors and ceilings, carpets, internal blinds and curtains, and  
- services (whether underground or not) including communication installations, electricity and water. | |
| **Uninhabitable building** | | |
| When the building as defined above becomes uninhabitable following physical loss or damage to the building or to the building of which it forms part, which occurs during the period of insurance and that loss or damage is not excluded by the “General Exclusions” section, then we will cover any loss of rent you sustain for the period during which the building remains uninhabitable because of that loss or damage. | The maximum amount we will pay under this benefit for the building becoming uninhabitable is:  
- if your property is vacant at the time of the loss or damage which makes the property uninhabitable, the amount, in our opinion, that your building could reasonably rented out for each week had the loss or damage to the building not occurred. We will pay up to a period of 12 months and the most we will pay is the weekly rental amount shown in your schedule for this cover, or  
- if your property is tenanted at the time of the loss or damage which makes the property uninhabitable, the weekly rent you were paid by your tenant immediately before the loss or damage. We will pay up to a period of 12 months and the most we will pay is the weekly rental amount shown in your schedule for this cover. | |
| **Inaccessible building** | Any payment we make for a claim under this section will be reduced by the excess specified for this cover in the schedule. | |
| When your tenant or any prospective tenant is unable to access the building as defined under “Loss of rent”, due to loss or damage to a nearby property or loss or damage to the building itself, which occurs during the period of insurance and the loss or damage preventing access is not excluded by the ‘General Exclusions’, we will cover any loss of rent you sustain for the period in which access to the building is prevented. | The maximum amount we will pay you under this cover for loss of rent for inability to access a building is:  
- if your building is vacant at the time of the loss or damage preventing access, the amount, in our opinion, that your building could reasonably be rented out for each week had the prevention of access not occurred. We will pay up to a period of 12 months and the most we will pay is the weekly rental amount shown in your schedule for this cover, | |

Any payment we make for a claim under this section will be reduced by the excess specified for this cover in the schedule.
<table>
<thead>
<tr>
<th><strong>What is covered</strong></th>
<th><strong>What is not covered</strong></th>
<th><strong>Cover limit</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• if your building is tenanted at the time of the loss or damage preventing access, the weekly rent you were paid by your tenant immediately before the loss or damage. We will pay up to a period of 12 months and the most we will pay is the weekly rental amount shown in your schedule for this cover. Any payment we make for a claim under this section will be reduced by the excess specified for this cover in the schedule.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
General Exclusions

We do not cover

We will not pay for any loss, damage or liability arising directly or indirectly from or in any way connected with any of the following:

- bushfires, grass fires, flood, storm, rainwater or named cyclone occurring within 48 hours of the start date of your policy, unless:
  o the building was first occupied no more than 24 hours before the start date of your policy, or
  o your policy replaced another policy covering the same property, and there has been no break in cover, in which case our liability is limited to the lower sum insured under the 2 policies.
- landslide, landslip, subsidence, erosion, settling, heaving, shrinkage, expansion or any other earth movement not caused by an earthquake,
- actions of the sea, including storm surge, tidal waves, tsunamis and high tides,
- water seeping through or permeating walls, roofs or floors,
- water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs,
- mechanical, electrical or electronic breakdown, failure or malfunction of an item, except as provided for by the Optional Benefit for Motor Burn Out,
- power surge, other than as a direct result of an insured event,
- unlawful, malicious or deliberate acts by you or someone who lives in your home, or who is a member of your family including a de-facto spouse, or
  o who has entered your home or site with your consent, or the consent of a person who lives in your home,
  o who is acting with your permission or implied consent, except as provided for in “Damage caused by tenants” Optional Benefit and is specified as covered in the schedule,
- your home, while it is in the course of construction,
- the incorrect siting of buildings,
- non-compliance with government regulations relating to buildings,
- any building work, including any extensions, alterations, or renovations,
- your home or the site, if your home is unoccupied for longer than 60 days, unless you have told us about this and we have agreed to provide cover.
- loss of profit or consequential loss of any kind other than loss of rent if specified as covered in the schedule,
- gradual deterioration, including wear and tear, rust, corrosion, depreciation, fading or deterioration from exposure to light,
- algae, mould or mildew, rising damp and wet or dry rot,
- inherent or structural defects, faulty design or workmanship,
- pre-existing damage or any loss or damage which occurred before the start date of your policy,
- inadequate maintenance or failure to keep your building in good repair,
- vermin, rodents, wildlife, or insects (including termites),
- pecking, biting, chewing, clawing, tearing, soiling or scratching by any animal or bird kept in your home or at the site,
- chipping, cracking or scratching or any item or surface,
- the action of trees, plants or their roots,
- tree felling or tree lopping on the site,
- the removal of tree stumps or trees that have fallen but not damaged your Building,
- any loss or damage of whatever kind arising directly or indirectly out of:
  o the corruption, destruction or alteration of or damage to data, coding programme or software, or
  o the unavailability of data or reduction in the functionality, availability or operation of hardware, software or embedded chips, or
  o any business interruptions arising therefrom.
- damage to musical instruments, fishing and sporting equipment or firearms while someone is using them,
- settlement, shrinkage, vibration, contraction, or expansion in building, foundations, walls or pavements,
- removing or weakening supports or foundations for alterations, additions, renovations or repair,
- any process of cleaning, repairing, restoring or retouching of any item,
- a process necessarily involving the use of chemicals or the application of heat,
- your property while left unattended and not at the site,
- your failure to use all reasonable means to protect and maintain the insured property before, at, or after the time of any loss or damage,
- courier or postal delivery of any insured property,
• legal liabilities of whatever nature whatsoever, but this exclusion for legal liability will not apply to the Legal Liability Cover set out on pages 32-33,
• any coverage which requires compulsory insurance, workers compensation or employer liability insurance,
• registered motor vehicles,
• any error in computer programming or instructions to the computer,
• damage to swimming pools, spas, septic tanks or other in ground structures, including their surrounds, caused by hydrostatic pressure,
• breach of any statutory obligations, government or local authority regulations or by-laws, or the costs of complying with any notices received before making a claim under this policy,
• any fine, penalty, charge or GST you are liable for arising from misrepresenting (or failing to disclose) your actual input tax credit entitlement in the settlement of any claim or premium relating to the policy,
• the lawful seizure, repossession, confiscation, nationalisation or requisition of your building or your contents,
• occurrences, namely:
  o war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war,
  o mutiny, civil commotion assuming the proportions of or amounting to an uprising, military rising, insurrection, rebellion, revolution, military or usurped power,
• any act of terrorism regardless of any other contributing cause or event or any action taken in controlling, preventing, suppressing, retaliating against or in any way responding to or relating to an act of terrorism regardless of any other contributing cause or event,
• the actual or threatened existence or operation of nuclear, chemical or biological weapons or nuclear fuel, waste or materials, actual or threatened contamination or pollution from such agents, ionising radiation, the combustion, detonation, fission or fusion of nuclear fuel or nuclear materials, or action taken by a public authority or anyone authorised by such authority to prevent, limit or remedy such threat, operation, pollution or contamination,
• direct or indirect exposure to radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear material,
• any highly pathogenic avian influenza or any disease declared to be a quarantinable disease under the Quarantine Act 1908 (Cth) and subsequent amendments, or
• asbestos, asbestos fibres or any form of asbestos derivatives.

Things you need to tell us

Notify us of changes

You must notify us as soon as possible if:
• any change is made to your buildings or contents which we insure and which might affect the nature of the risk covered by this policy,
• your building will be unoccupied for more than 60 days,
• you plan any building work, including any additions, renovations, alterations or modifications,
• you need to increase the sum insured of your building or your contents,
• you or your family are charged with or convicted of any criminal offences.

If you change your insurance details, we will confirm that we agree to the changes by issuing you a new schedule. You must pay us any additional premium if required.

Things you need to do

Regularly review the insurance value of your property

Remember that the most we will pay for any loss or damage is the sum insured. It is therefore important that the sum insured is sufficient to cover you for any loss or damage which occurs.

When you insure your property, you must decide on a sum insured which is adequate to cover the current replacement cost of your building and your contents. When your policy is renewed, we will automatically adjust the sum insured to account for inflationary trends. However, you may have made some changes to your building or bought additional contents items. You must therefore check your new schedule to ensure that the sum insured is adequate to cover the replacement cost of your property for the period of insurance shown on your renewal schedule. If you do not do this regularly, you may be under insured.
Pay your premium
You must ensure that your premium is paid when it is due. For details on your payment options, please refer to page 64.

If you set up a recurring payment, such as a direct debit, it is important to let us know if your bank or credit card details change.

Maintain and protect your property
You must at all times:
• maintain your building and keep your property in good repair,
• take all reasonable steps to protect your building and your contents from loss and damage,
• comply with all statutory obligations, government or local authority regulations and by-laws, and
• prevent or avoid bodily injury or damage to other people and their property.
If you do not, we may reduce or refuse your claim.

Proof of ownership and value
You must keep records as evidence of ownership and proof of the value of any items you claim for. This includes contracts of sale, valuations, receipts, credit card and bank statements, instruction manuals or photographs. Without this evidence, we may reduce or refuse to pay your claim.

Things you should know

Dangerous goods
If you keep or use any dangerous or hazardous goods or substances in your home or at the site you must comply with all relevant laws, by-laws and statutory regulations. Should you not do these things and it prejudices our interests, we will reduce any benefit under this policy by any additional amount we have had to pay because you did not comply.

Exclusions
There are a number of General Exclusions which apply to this insurance cover. These are set out on pages 58-61.

Changing your policy
We will advise you immediately in writing if we need to change a provision of your policy at any time during the period of insurance. Any changes that occur as of your renewal date will appear on your renewal schedule.

Joint policy holders
If more than one person takes out this insurance, the names of each will be shown on the schedule. Each of these joint policy holders has authority to make changes to this policy, including removing the name of the other, or to cancel it.

Interested parties
We cover only your interest in the insured property unless you specifically include cover for the interest of another party such as a financier or any other owner which you have told us about.

These details will be noted on your schedule. If a financier is noted on your schedule as an interested party, and we agree to settle your claim on a cash basis, we have the option of paying the financier in full or part settlement of your claim.

Notices
When we send you any written notice, it will take effect when it is delivered to your last postal address known to us.
Things we need to tell you

Your premium

How you can pay your premium
You can pay your premium:
• annually, in one amount using cheque, credit card, BPay or
direct debit, or
• in monthly instalments by direct debit or credit card.

If you pay one annual premium, the total premium will be
lower than if you pay your premium in instalments.

Monthly direct debit payments
When you provide us with bank or credit card details to debit
your instalment, you must ensure that you have the authority
to use the nominated account. It is also your responsibility to
ensure that sufficient funds are in the nominated account to
meet each instalment.

If the instalment collection date falls on a non-business day,
we will debit your bank account or credit card on the following
business day. If there are insufficient funds, we will resubmit the
debit within 15 days unless you request us to do so sooner or
advise us of an alternate bank account or credit card to debit.

Unpaid premium
If you have chosen to pay your premium annually, your policy
will not operate until you have paid your premium.

If you have chosen to pay your premium in instalments, and
any instalment is not paid:
• we will not accept your claim if your instalment is more
than 14 days overdue, and
• we may cancel the policy if your instalment is more than
one month in arrears.

Cancelling

If you cancel your policy
You may cancel your policy at any time by contacting us. We
will cancel your policy when we receive your request or from
a later date that you tell us.

If we cancel your policy
We may only cancel your policy where we are entitled to do
so by law, including if you:
• failed to answer our questions truthfully and accurately,
• made a misrepresentation to us before the policy was issued,
• made a fraudulent claim,
• failed to pay your premium, or
• failed to comply with the terms and conditions of this policy.

If we cancel your policy, we will notify you in writing and all
cover under the policy will stop at the time and date we tell
you.

Return premium
If your policy is cancelled and you have paid an annual
premium, we will return any premium you have paid for the
period after the cancellation date, less any non-refundable
government taxes and charges.

If your policy is cancelled and you are paying your premium
in monthly instalments, there is no return of any part of an
instalment you have paid. However, you will not have to pay
any instalments which would have become due after the
date of cancellation.
Having your property stolen or damaged is stressful. Our claims team is there to support you by guiding you through the claims process. If you do the following things they will be able to handle your claim as quickly as possible.

### What to do

<table>
<thead>
<tr>
<th>What to do</th>
<th>What not to do</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do everything you can to stop further loss or damage from happening.</td>
<td>Do not arrange or authorise any repairs, except if necessary to minimise or prevent further loss or damage.</td>
</tr>
<tr>
<td>Do not arrange replacement of any property without our prior approval.</td>
<td>Do not arrange replacement of any property without our prior approval.</td>
</tr>
<tr>
<td>In the event of fire damage, do not clean or remove debris from the damaged area without our prior approval.</td>
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</tr>
<tr>
<td>Call the police immediately if the claim involves: theft or attempted theft, or malicious acts or damage, or impact by a vehicle, or civil unrest.</td>
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</tr>
<tr>
<td>Give the police a list of items which have been stolen or damaged.</td>
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</tr>
<tr>
<td>Keep a record of the incident or report number.</td>
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</tr>
<tr>
<td>Telephone us on 1300 265 374 as soon as possible.</td>
<td>Do not delay in phoning us because it could disadvantage you.</td>
</tr>
<tr>
<td>Tell us if someone is holding you responsible for death or bodily injury to other people or for loss or damage to their property, or if you have received any demands or correspondence related to any such claim.</td>
<td>Tell us if someone is holding you responsible for death or bodily injury to other people or for loss or damage to their property, or if you have received any demands or correspondence related to any such claim.</td>
</tr>
<tr>
<td>Do not admit that you are, or may have been, at fault or responsible for the incident.</td>
<td>Do not admit that you are, or may have been, at fault or responsible for the incident.</td>
</tr>
<tr>
<td>Do not make a promise or offer to pay anyone for anything.</td>
<td>Do not make a promise or offer to pay anyone for anything.</td>
</tr>
<tr>
<td>Do not delay in sending us any relevant documents you receive.</td>
<td>Do not delay in sending us any relevant documents you receive.</td>
</tr>
<tr>
<td>Keep any damaged property in case we need to inspect it. This includes delivering damaged items to us, if required.</td>
<td>Keep any damaged property in case we need to inspect it. This includes delivering damaged items to us, if required.</td>
</tr>
<tr>
<td>You may be required to let us or our representatives enter your home to assess the damage or investigate the cause of loss.</td>
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</tr>
</tbody>
</table>
The claims process

What you must do

To help us manage your claim, you must:

• Tell us everything about the loss or damage so that we can assess your claim. Also tell us if you believe that anyone has caused the loss or damage,

• If requested to do so, provide us with quotations for the repair or replacement of your buildings or contents,

• Allow us or our representatives to ask questions or conduct interviews. Provide written statements under oath, if required to do so,

• Allow us or our representatives to inspect your damaged buildings or contents,

• Allow us to take possession of your damaged buildings or contents or property involved in the claim,

• Provide valuations, receipts or other proof of ownership, if we request you to (refer page 62 for further information),

• If necessary, pay your excess when we tell you to (refer to page 72 for details on when to pay your excess),

• Tell us if there is any other insurance on the buildings or contents you are claiming for,

• Provide us with any information or assistance that we require to investigate and process your claim,

• Advise us of any communication you receive in connection with the claim, and of any court proceedings,

• Cooperate with us if we need to negotiate, defend or settle your claim, or as we exercise your legal right of recovery against any other party. This might include giving evidence in court,

• Tell us about any input tax credits or other amounts you are entitled to, if you are registered for GST, and

• Pay to any financier the difference between our claim settlement amount, if we elect to pay the sum insured of your buildings, and the outstanding amount of your home loan.

What we will do

When you make a claim we will handle your claim in a fair, transparent and timely manner. If we have accepted your claim this means that:

If your claim is for loss or damage to your buildings

• We will obtain independent, competitive quotes from our recommended suppliers and repairers. You may also provide a quote from a supplier or repairer of your choice,

• We will determine the work that is necessary to repair or rebuild your building, and review the quotes,

• You may choose to make design or structural changes to your building. Any additional cost of such changes is your responsibility. If you choose to do so, we may at our option settle your claim by payment to you of the reasonable cost of repairing or rebuilding your buildings,

• We will decide whether the loss or damage can be repaired or whether to rebuild or pay the cost of rebuilding your buildings. We will pay up to the sum insured of your buildings or any lesser limit that applies, less any applicable excess,

• If we decide to repair or rebuild your buildings:
  o we will choose the supplier or repairer who has provided the most complete and competitive quote,
  o we will oversee the repair or building work and keep you informed of progress, and
  o we will guarantee the quality of materials and workmanship of repairs that we authorise and arrange for the lifetime of your home,

• If we decide to pay the cost of rebuilding your building and your buildings are subject to a mortgage, we will pay the sum insured, less any excesses which may apply, to the financier. If the claim payment does not settle the amount owing to the financier, you must pay the difference or, if the claim payment exceeds the amount owing to the financier, we will pay the difference to you.

If your claim is for loss or damage to your contents

• We may arrange for an assessor to meet with you, to obtain the full details of your loss,

• We will discuss with you how best to make good the loss or damage,

• We will decide whether to repair or replace your contents, or pay the cost of repairing or replacing your contents. We will pay up to the sum insured of your contents or any lesser limit that applies, less any applicable excess,

• We will obtain independent, competitive quotes from our recommended suppliers and repairers. You may also provide a quote from a supplier or repairer of your choice,
• If we replace your contents and you choose items of a better type, standard or specification, any additional cost of such changes is your responsibility,
• We will determine what is necessary to repair or replace your contents, and review the quotes,
• We will choose the supplier or repairer who has provided the most complete and competitive quote, and
• We will arrange with the supplier or repairer to repair or replace your contents and keep you informed on progress.

For all claims

• The maximum amount we will pay is the sum insured plus any additional amount you are entitled to as defined under additional covers,
• When we settle your claim, we will reduce the amount we pay by the amount of the excesses shown on your schedule. The different excesses that may apply to your policy are explained on page 17,
• The amount that we pay will be based on GST inclusive costs. However, if you are, or would be, entitled to claim any input tax credits for the repair or rebuilding of your buildings or the repair or replacement of your contents, we will reduce any claim under the insurance by the amount of such input tax credits,
• We may retain your damaged property, materials or items and keep the proceeds of any salvage sale. If you prefer to keep your damaged property, materials or items, we will determine the salvage value and deduct this amount from any payment we make. You may not abandon any damaged property by leaving it with us,
• We may exercise our legal rights to act on your behalf to conduct, defend or settle any recovery action from other people. If we recover more than the claim settlement amount, we will pay you the balance,
• If you are held at fault for any claim against you, and we agree to do so, we will conduct the defence and/or settlement of any action brought about by other people,
• We will pay the legal costs associated with defending any claim against you, if we have told you so in writing and we have appointed the solicitors who will defend the claim, and
• If you withdraw your claim, or we refuse to accept it, you may have to refund to us any of our costs incurred in processing your claim, or payments we have already made to you, including any payments made to any other party on your behalf.

How your claim affects your policy

If your claim is for loss or damage to your buildings

• If we decide that the loss or damage to your building can be repaired, and:
  o we decide to repair your building, or
  o we decide to pay the cost of repairing your building, your policy will continue for the remainder of the period of cover. The sum insured will not be changed. There will be no change to your premium for the period of insurance.
• If we decide that the loss or damage to your building cannot be repaired, and we decide to rebuild your building, your policy will continue for the remainder of the period of cover. The sum insured will not be changed. There will be no change to your premium.
• If we decide that the loss or damage to your building cannot reasonably be repaired, and we decide to pay the cost of rebuilding your building, cover under your policy will cease as soon as we accept liability. Because we will have met our obligation to you under your policy in full:
  o if you have paid an annual premium, we will not return any premium you have paid for the period after the date of loss or damage, or
  o if you are paying your premium in monthly instalments, there is no return of any part of an instalment you have paid and we will deduct any remaining instalments from the amount we will pay.

In this case, you will need to take out new insurance cover for your replacement buildings.

If your claim is for loss or damage to your contents

• If we decide that the loss or damage to your contents is less than the sum insured of your contents, and we decide to
  o repair or replace your contents, or
  o pay the cost of repairing or replacing your contents,
your policy will continue for the remainder of the period of insurance and the sum insured will be reinstated. There will be no change to your premium. You will need to take out new insurance cover if you replace your items.
• Accidental or accidentally means not expected or planned by you.

• Act of terrorism means an act including but not limited to the use or threat of force or violence by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public or any section of the public in fear.

• Allowable re-letting expenses means re-letting expenses as specified in the current lease for your property. If no re-letting expenses are specified in the current lease, then no allowance will be made for re-letting expenses.

• Bond money means money (being not less than 4 weeks rent) paid by the tenant and held as security against loss of or damage to the building and/or contents, outstanding rent or other costs.

• Building or buildings means Buildings as referred to on page 34 and situated at the site of your home as shown on your schedule.

• Collection means a group of items of a similar nature.

• Common property means property owned by the body corporate or similar body, forming part of the company share, stratum or strata title development.

• Contamination means to render impure by contact or mixture, or to degrade by introducing substances or organisms which are toxic.

• Contents means Contents as referred to on page 40 and situated at the site of your home as shown on your schedule.

• Deliberate or intentional act means larceny, theft, malicious damage or vandalism.

• Excess or excesses means the amount you must contribute towards a claim under your policy. Excesses are payable for each incident covered by your policy. An incident is one or a series of incidents arising out of one cause.

• Fixtures and fittings means items which are permanently attached to your home or the site and are used for domestic and residential purposes.

• Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:
  • a lake (whether or not it has been altered or modified), or
**Rent** means the amount of money paid or payable by the tenant to lease the building as set out in the current lease with you or your agent.

**Schedule** means the most current document that describes the individual details of your policy. This document changes when your policy is renewed or when we have agreed to changes you have advised us of.

**Set** means a number of things that belong together and collectively serve the same purpose.

**Site** means the land at the insured address of your home as shown on your schedule. It includes the garden or yard within the legal boundaries of that land. It does not include common property or a public area such as the nature strip outside your home.

**Sum insured** means the replacement cost of your buildings or your contents as shown on your schedule. It includes taxes and charges and is the amount we will pay in settlement of any claim.

**Tenant** means the person named in the lease including any other person who permanently resides with that person at the site and his or her visitors.

**Us, we or our** means WFI Insurance Limited.

**You, your** means the person or people named as the insured on the schedule.

**Your family** means your spouse or partner, or any of the following people who normally live with you:

- your children, brothers, sisters, parents, grandparents or grandchildren, or
- the children, brothers, sisters, parents, grandparents of your spouse or partner.