

Secure Home Elite Insurance

Product Disclosure
Statement

vero 

Welcome to Vero Insurance

Vero can trace its origins back to 1833 in Australia. Since then we have successfully protected our customers' personal and business assets.

Vero aims to provide our customers with certainty and peace of mind, through innovative, specialised and expert insurance offerings.

Who is the insurer?

AAI Limited (trading as Vero Insurance)
ABN 48 005 297 807, AFSL No. 230859, trading as Vero Insurance is the insurer and issuer of this PDS.

How to contact us

You may contact Vero by calling:

- ▼ the telephone number shown on your insurance schedule;
- ▼ your insurance adviser;
- ▼ 1300 794 133,

or alternatively by writing to us at: Vero Insurance,
GPO Box, 619 Adelaide SA 5001.

About the representative

If a representative of ours arranges this policy:

- ▼ they will be acting with our authority and be our representative, not your agent, in all matters concerning this insurance;
- ▼ they will receive a commission; and
- ▼ neither the representative nor any of its related companies guarantees the benefits payable under this contract.

Product Disclosure Statement

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

The information in this PDS is current at the date it was prepared. From time to time, we may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us by calling 1300 794 133 for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

Key information about Vero Secure Home Elite Insurance

Type of Insurance

This policy provides cover for accidental loss or damage to your home and/or contents. You can choose either home or contents cover (or both) and the cover you have will be shown on your insurance schedule.

It provides some limited additional cover for homes that are investment properties leased to tenants for use as their permanent residence.

Note: Vero also offers Landlord Insurance which is designed for landlords who lease their property to tenants for use as their permanent residence. Contact us or speak to your adviser for more information.

What We Cover

Accidental loss or damage

We cover accidental loss or damage which includes cover for incidents like storm, flood, fire (including bushfire), escape of liquid and impact.

Legal Liability

We cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property.

What we pay

For home claims, the most we will pay for any one incident is the home sum insured shown on your insurance schedule, unless we say otherwise in your policy.

For contents claims, the most we will pay for any one incident is the general contents sum insured shown on your insurance schedule, unless we say otherwise in your policy.

We will also pay:

- ▼ up to **\$20** million for all claims arising from one incident for legal liability covered by this policy, including all associated legal costs; and
- ▼ up to the limits outlined under the relevant Additional and Optional covers.

Note: This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy for full details.

Additional cover that comes with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 48 for more information.

Optional cover you can pay extra for

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your insurance schedule. See section 6 'Optional cover you can pay extra for' on page 78 for more information.

Exclusion for short-term renting and holiday letting when you are an owner occupier

If you are an owner occupier, this policy does not provide any cover if you have tenants, paying boarders or paying guests stay at the home or unit who do not live there permanently. For example, we do not provide any cover if a room or rooms are used for short term-rental or holiday letting (including any arrangement booked through an online booking platform).

Exclusion for short-term rental and holiday lettings if you are a landlord

This policy does not provide any cover if the home or unit is an investment property and is being leased to tenants for use other than as their permanent residence under a rental agreement. For example, we do not provide any cover if the home is used for short-term rental, holiday letting or house sharing (including any arrangement booked through an online booking platform).

Exclusion for new policies

We do not insure you for bushfire, storm, storm surge, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see section 3 'Things we don't cover' on page 29.

Summary of cover

We cover your home and contents for accidental loss or damage at the insured address caused by an incident during the period of insurance. Limits, conditions and exclusions apply. Read your policy for full details.

Set out below are some examples of what accidental loss or damage includes shown together with some examples of what we do not cover. There are other exclusions that might also be relevant to your claim.

Flood

But we do not cover loss or damage caused by actions or movements of the sea.

Storm

But we do not cover loss or damage caused by actions or movements of the sea.

Storm Surge

But we do not cover loss or damage caused by storm surge that does not occur at the same time as loss or damage caused by storm.

Lightning

But we do not cover loss or damage caused by lightning where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the loss or damage.

Fire (including bushfire)

But we do not cover loss or damage to your home or contents from arcing, scorching, melting or cigarette burns, unless a fire spreads from the initial burn spot.

Earthquake and Tsunami

But we do not cover loss or damage that occurs more than **72** hours after the earthquake or tsunami.

Theft or burglary

But we do not cover loss or damage by someone who entered your home with your consent.

Escape of liquid

But we do not cover wear, tear and gradual deterioration or loss or damage as a result of a gradual process of leaking, splashing, dripping or overflowing.

Impact

But we do not cover the cost of removing or lopping trees or branches that have not damaged the home or contents.

Damage by an animal

But we do not cover loss or damage caused by insects, vermin or rodents other than fire or water damage they cause.

Explosion

But we do not cover the cost of repairing or replacing the tank or container that exploded.

Riot, civil commotion or public disturbance

But we do not cover loss or damage caused by you or someone who lives at the insured address.

Malicious acts or vandalism

But we do not cover loss or damage caused by you or someone who lives at the insured address.

We also cover		Page
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Additional Covers (These are covers that come with your policy. Some additional covers only apply to home cover and some only apply to contents cover.)	Removal of debris	48
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We also cover		Page
Additional Covers (cont'd) (These are covers that come with your policy. Some additional covers apply to home cover and some apply to contents cover.)	Food and medication spoilage (Contents cover only)	65
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Optional cover (these are covers that you pay extra for).	Personal valuables – unspecified items (Only available with Contents cover. Some cover is automatically included.)	79
	Personal valuables – specified items (Only available with Contents cover)	81

What to do if you need to make a claim

We understand that experiencing loss or damage or having a claim made against you can be stressful.

Here's what to do:

Step 1

Make sure everyone is safe. For emergencies, call 000.

Step 2

Try to prevent further loss, damage or liability (e.g. if there is a broken window, arrange for it to be covered to prevent water damage from the rain).

Step 3

Report any theft and malicious damage to the police as soon as possible. Give them a list of all stolen or damaged items.

Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 4

Contact us as soon as possible by calling the phone number on your insurance schedule. If you delay reporting your claim, we will not pay for any additional loss, damage or liability caused by your delay. When you contact us, describe details of what has happened (e.g. a window broken in a storm). For electrical items, please have details about the make and model. If the damage to your home or contents was caused by another person, if possible, please provide us their name and address and if applicable, their registration number. See 'When your excess will be waived' on page 18.

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Vero Secure Home Elite Premium, excess, discounts and claim payment examples (PED) Guide

In this PDS you will be referred to the Vero Secure Home Elite PED Guide. This guide is available at vero.com.au/PED and contains further information about excesses, premiums and claim payment examples. Please contact us for a free copy.

Words with special meanings

Some words in this policy have special meanings. Most of the words with special meanings are defined in section 10 'Words with special meanings' on pages 102 to 109.

1. Important things to know upfront

Our agreement with you

If you buy this insurance from us, your contract is made up of your insurance schedule, this PDS and any SPDS that we have given you.

Cooling off period

You can contact us to return the policy within **30** days from the start date of your policy (including on renewal). This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 99.

There are limits to what we will pay and some things we don't cover

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 28 to 44. There are also specific things we don't cover explained in sections 4 to 6 on pages 45 to 82 which are particular to the cover provided under your policy.

Extra Support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

Your responsibilities

- ▼ take steps to prevent theft, loss, damage or legal liability (e.g. ensuring there are working smoke detectors in the home or unit);
- ▼ maintain door locks and window locks in good working condition and keep alarms working and connected;
- ▼ follow all of the terms and responsibilities set out in your policy;
- ▼ keep the home or unit structurally sound, watertight, secure and well maintained (e.g. remove mould, fix any holes in floors, walls and ceilings, fix loose, missing or rusted steps, gutters and/or flooring);
- ▼ fix any inherent defect, faulty design, structural fault and/or faulty/poor workmanship at the home or unit as soon as possible after you identify it or are told about it;
- ▼ ensure that regular and routine inspections of the home or unit (including at tenant entry and exit) are undertaken and evidence of those inspections kept (including photographs);
- ▼ ensure that the home or unit complies with local council requirements and building laws and regulations when construction, alterations or repairs are undertaken (e.g. obtain all required permits before the works begin and ensure that all requirements including height limits are met);
- ▼ ensure that the home or unit is kept in good condition (e.g. there are not blocked gutters, the roof is not rusted, the home or unit is not infested with vermin, there is no termite damage, and damage to the home, including insured damage that we have settled by paying you cash, is promptly repaired). See section 3 'Things we don't cover' on page 31;
- ▼ ensure that contents items are kept in good condition (e.g. a ring, where the claw surrounding the stone is obviously damaged or worn). See section 3 'Things we don't cover' on page 31;
- ▼ provide honest and complete information for any claim, statement or document supplied to us; and
- ▼ do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

If you are a tenant, you must comply with your responsibilities to the extent you are required to, repair or maintain the home or unit under your tenancy rental agreement.

Not meeting your responsibilities

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

When you need to contact us

During the period of insurance you must tell us as soon as possible if:

- ▼ you have been charged with or convicted of, a criminal act or offence;
- ▼ you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- ▼ you start to operate or intend to operate a business activity at the insured address;
- ▼ you move to a new insured address (or within **14** days of moving to a new insured address). See 'Contents cover when changing insured address' on page 14;
- ▼ you start farming, manufacturing or undertaking repair work at or from the insured address or your agent becomes aware your tenant (where applicable) does farming, manufacturing or undertakes repair work at or from the insured address;
- ▼ you change or your agent (in the case of a tenant) becomes aware of changes to, any business activity operated at the insured address such as but not limited to, the type of business activity people start to come to the insured address, business signage is installed or storage of chemicals for the business activity occurs;
- ▼ you need to change the sums insured for the home or contents;
- ▼ any detail on your insurance schedule is no longer accurate, such as but not limited to the description of the home;
- ▼ you intend to demolish the home, have lodged an application to this, or a government authority has issued a demolition order;
- ▼ trespassers or squatters occupy the insured address;
- ▼ when you live in the home or unit, you lease or rent **2** or more rooms at the insured address to tenants;
- ▼ you start to lease or rent all or part of the home or unit

to tenants, boarders or paying guests under any short-term rental, holiday letting or house sharing arrangement. This includes any arrangements that are booked through an online booking platform;

- ▼ building, renovations, construction, alteration and/or repairs over **\$50,000** commence at the insured address;
- ▼ the insured address ceases to be used as a rental property (where applicable);
- ▼ the home is an investment property, and you no longer have a rental agreement for the insured address;
- ▼ you move out and tenants or guests live in or use your home (whether under a rental agreement or otherwise).

If you have not told us about any of the above matters having occurred in any other period of insurance you held this policy with us, you must tell us as soon as possible.

What we will do when you contact us

When you tell us about any of the above matters, an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

If you do not contact us

If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

How to contact us

Contact us by calling:

- ▼ the telephone number shown on your insurance schedule; or
- ▼ 1300 794 133; or
- ▼ your insurance adviser.

If your contact details change

You must keep your contact details, including your Australian mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.

Contents cover when changing insured address

When you are permanently changing your residential address within Australia, we will cover your contents for loss or damage caused by an incident covered by your policy during the period of insurance at both your insured address and new address for up to **14** days from when any of your contents first arrive at the new address. The most we will pay for your contents in all locations is the general contents sum insured. All conditions, limits and exclusions of this policy apply to this cover.

You must contact us before the **14** days end and ask us to change your insured address if you want contents cover to continue at your new address.

Once your contents have been at your new address for **14** days all cover for contents under this policy ends unless you have contacted us to change your insured address, we have agreed to continue cover and you have paid us any extra premium we require.

Make sure your sums insured are adequate

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to select a sum insured for both the home and contents that meets your needs in the event the home and/or contents are damaged or destroyed.

To help you calculate the replacement value of the home and contents, we provide a Building calculator that you can access through your insurance adviser.

You can also choose to seek the services of an architect, builder, quantity surveyor, valuer or other suitably qualified professional for an expert opinion.

Review your sums insured regularly

To ensure your sums insured are adequate it is important to review them regularly, being mindful of any additions, enhancements or renovations that you may make or any items purchased recently, and ask us to change the sums insured when required. If you upgrade the size or standard of the home, it may increase the cost to rebuild the home. Your sums insured will need to reflect these types of changes.

If you over-insure

We will not pay more than the amount of the assessed quote to rebuild, repair or replace the home or contents. Again, it is important to review your sums insured regularly. We will not refund any premium paid for over-insuring.

Adjustments on renewal

We may choose to adjust your sums insured shown on your insurance schedule at the end of each period of insurance to account for various factors including inflationary trends. However, you still need to consider if your home and contents sums insured are suitable for your situation. Please ask us to change the sums insured for any items insured as specified contents and/or personal valuables when required.

GST

Limits and the most we pay amounts stated in this PDS and on your insurance schedule include GST.

Excesses that apply to your claim

What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your insurance schedule or in this PDS.

Excess type

Home Building basic excess

A home building basic excess applies to all claims made under your building policy (including legal liability claims) unless your policy states that no excess applies to your claim. You can choose a higher home building basic excess to reduce your premium. Sometimes we will impose an additional excess based on our assessment of the underwriting risk and this is included in the home building basic excess.

Home Contents basic excess

A home contents basic excess applies to all claims made under your contents policy (including legal liability claims), unless your policy states that no excess applies to your claim. You can choose a higher home contents basic excess to reduce your premium. Sometimes we will impose an additional excess based on our assessment of the underwriting risk and this is included in the home contents basic excess.

Home Personal Valuables excess

Personal valuables cover has its own excess that will apply in the event of a claim for unspecified valuables and/or specified valuables.

Earthquake and Tsunami excess

This excess applies in addition to any other excess if you make a claim for loss or damage as a result of an earthquake or tsunami, unless stated otherwise in your policy.

Unoccupied excess

This excess applies in addition to any other excess unless stated otherwise in your policy, if at the time of the incident covered by your policy, the home or unit has been unoccupied for more than **60** continuous days.

When is the home or unit unoccupied?

A period of unoccupancy starts when the home or unit becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied the home or unit for at least **2** consecutive nights. You will be required to prove the occupancy of the home or unit in the event of a claim, unless this is not reasonably possible. Examples of how you can prove the occupancy include providing us with copies of bills (or other documents demonstrating the usage of utilities that are connected to the home or unit) and photos of the furnishings in the home or unit. See section 10 'Words with special meanings' on page 109.

Claiming for both home and contents

When both the home and contents at the one insured address are insured with us and your claim is for loss or damage to both arising from the same incident, you must pay whichever is the higher of the home building basic excess or the home contents basic excess (plus any other applicable excess).

When your claim is for contents and personal valuables

When your claim is under both contents and personal valuables cover arising from the same incident the higher of your home contents basic excess or personal valuables excesses applies (plus any other applicable excess).

When your claim is for personal valuables only

The personal valuables excess shown on your insurance schedule (and not the home contents basic excess) applies when your claim is only for personal valuables (plus any other applicable excess).

How to pay your excess

You can choose from the following options to pay your excess(es):

- ▼ you can pay the excess(es) to us before we finalise your claim;
- ▼ the excess(es) can be deducted from the amount we pay you for your claim (if any).

We will not cover any legal or other costs that arise because of any delay in paying an excess.

When your excess will be waived

We will waive your excess and no excess will apply when:

- ▼ you are not responsible for the loss or damage and the incident was caused or contributed to by another person (but not a person within the definition of 'you' and not a tenant or their guest). You may be able to show this by providing a police report, expert reports, statement from a witness and/or photographs; and
- ▼ you can give us the name and address of the person responsible, and if applicable, the registration number of their vehicle.

Note: If you cannot identify the person responsible and/or give us their name and address (and if applicable, their registration number) it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

Refer to the Home Elite Insurance PED Guide for more information about excesses.

2. What we cover – the basics

What we cover as the home

The home that you own or are responsible for and use primarily for domestic purposes and described as 'Your home' on your insurance schedule (if it shows a description of 'Your home') including the following at the insured address:

- ▼ garages, carports, outbuildings and any structural improvements on land;
- ▼ decks, pergolas, pagodas, verandas and balconies, fixed water tanks, fixed swimming pools and spas (including their fixed pumps and fixed accessories), granny flats, sheds and tennis courts;
- ▼ garden borders, sealed pathways, and paved or concreted floor areas;
- ▼ sealed driveways or sealed roads (limits apply);
- ▼ outdoor walls, gates, fences (limits apply) and retaining walls which are located within the boundaries of the insured address;
- ▼ floating floors;
- ▼ services, both above and below ground that you own and you are responsible for (e.g. water or waste lines);
- ▼ any permanently housed, connected or wired electrical appliances (e.g. a wired oven, home security system or built in dishwasher);
- ▼ any permanently fixed outdoor items, including solar panels, satellite dishes, play equipment, clothes lines, animal housing and outdoor lights;
- ▼ gas appliances permanently plumbed to a gas supply;
- ▼ any permanently attached fixtures including wall, ceiling and floor coverings;
- ▼ lino installed, whether permanently attached or not;
- ▼ sewer storage tanks or treatment tanks permanently plumbed to the home or unit;
- ▼ boat jetties, pontoons, mooring poles and their attachments and accessories which are located within the boundaries of the insured address or where part of their structure begins or terminates on the insured address;
- ▼ uninstalled building fittings, fixtures or materials to be used for the home, but only when kept in a locked and secured building at the insured address and only up to **\$500** in total.

There are some things that we do not cover as the home. These are set out below. There are also some uses of the

home that we do not cover. This includes when you are using the home, or part of it, for short-term rental accommodation, holiday letting or house sharing. See section 3 'Things we don't cover' on pages 28 to 44.

What we do not cover as the home

The home does not include:

- ▼ anything that is contents (except to the extent covered under additional cover 'Landlord furnishings' page 66);
- ▼ any building or part of a building which is legally part of a strata title building according to the applicable strata laws in your state or territory (this does not include survey strata titled properties);
- ▼ any new home or building in the course of construction;
- ▼ any part of the home or building used for farming of any description that is intended to be income producing (including buildings used for hobby farms) such as, but not limited to, a barn, dairy, shearing shed, silo or stable. This exclusion does not include any building which could be used for farming, but is not used for that purpose;
- ▼ any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- ▼ inflatable or portable swimming pools and spas and their unfixed pumps and unfixed accessories;
- ▼ any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- ▼ any carpets, rugs, blinds, drapes or curtains;
- ▼ air conditioners attached within a window;
- ▼ loose or compacted soil, sand, lawn, grass, artificial grass, gravel (including on roads, driveways and tracks), pebbles, rocks or granular rubber;
- ▼ used or applied chemicals, fertilisers or pesticides;
- ▼ plants, trees and shrubs or hedges in the ground (unless covered under additional cover 'Damage to gardens and plants' see page 57);
- ▼ any electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a wired security system that no longer works) unless kept for their value as a collectible;
- ▼ a hotel, motel or boarding house.

Note: We do not cover loss or damage to, or caused by or arising from, any part of the home or contents that are not in good condition or that has wear, tear or deterioration and some losses where home extensions, alterations or renovations are not complete. See section 3 'Things we don't cover' on pages 28 to 44.

Sometimes an item or part of the home might be covered under 'What we cover as the home' or 'What we cover as your contents' but that item or part of the home may not be covered for all types of loss or damage covered by your policy (e.g. we cover retaining walls which are located within the insured address as part of the home, but we do not cover loss or damage to retaining walls for certain incidents not covered by your policy). See section 3 'Things we don't cover' on pages 28 to 44. It is important to read your policy carefully.

The most we will pay for the home

The most we will pay for loss or damage to the home for any one incident is the home sum insured shown on your insurance schedule, unless stated otherwise in your policy. Some items also have fixed limits that cannot be increased and these limits (shown in the table below) are the most we will pay for those items.

Home items with fixed limits	Limits for any one incident
Uninstalled building fixtures, fittings and materials to be used for your home when kept in a locked and secured building at the insured address (e.g. tiles stored in the shed or an oven that is not yet installed).	Up to \$500 in total
Fencing	Up to 2 kilometres*
Sealed driveways and sealed roads	Up to 500 metres*

*In addition to the distance limit shown, we will not pay more than the home sum insured shown on your insurance schedule.

Who we cover – You/Your

You/Your refers to the person or persons named as the insured on your insurance schedule and members of your family who normally live with you at the insured address.

If the insured shown on your insurance schedule is a company, trustee of a trust or body corporate, then You/Your refers to:

- ▼ that company, trustee or body corporate;
- ▼ the following if they normally live at the insured address:
 - ▼ any company director, company owner or trust beneficiary; and
 - ▼ their respective family members.

Family means:

- ▼ your spouse, partner or de facto;
- ▼ your parents (including your legal guardian), parents-in-law, grandparents;
- ▼ your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- ▼ the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto; and
- ▼ people who provide care services to you.

Where we cover – the insured address

We cover the home and contents at the insured address. The insured address is the address/location shown on your insurance schedule. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property except to the extent the additional cover 'Contents on common property' applies. See page 63.

What we cover as your contents

Contents are your household items that you own or are responsible for and use primarily for domestic purposes.

Contents are items which are not permanently attached to the home or insured address such as, but not limited to: furniture, furnishings, clothing, home computers and printers, electronic tablets (e.g. iPads), laptops, mobile phones, unfixed electrical goods and appliances not housed in a cabinet, internal blinds, drapes and curtains, carpets, rugs, pot plants, medical equipment and aids.

Contents that are vehicles, watercraft or aircraft are limited to:

- ▼ a golf cart or buggy, wheelchairs, mobility scooters or medical aids designed to assist with physical disabilities or the elderly;
- ▼ ride-on mowers;
- ▼ remote controlled model or toy motor vehicles;
- ▼ surfboards, sailboards, kite surfing equipment, canoes, kayaks and non-motorised surf skis;
- ▼ remote controlled model or toy watercraft;
- ▼ remote controlled model or toy aircraft with a wingspan up to **1.5** metres;
- ▼ personal transportation vehicles (see section 10 'Words with special meanings' on page 106); and
- ▼ drones (see section 10 'Words with special meanings' on page 104).

Contents that are swimming pools, saunas and spas are limited to those that are designed to be easily relocatable.

If contents are insured in a unit

Contents also include the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state or territory law. The fittings included are limited by law, and depending on the location of your unit could be:

- ▼ lino installed in the unit, whether permanently attached or not;
- ▼ floating wooden floors;
- ▼ air conditioners (ducted and split system) and spas for the sole use of the unit owner or occupier;
- ▼ fixtures owned by you as a tenant which will be removed when vacating;

- ▼ wall paint and paper if your unit is located in New South Wales.

We will not cover any item which is legally part of a unit building according to the relevant state or territory law. It is your responsibility to determine whether a fitting is legally part of a unit building according to the relevant state or territory law.

If contents are insured in a property that is not a unit and you are a tenant

When you are a tenant of a property that is not a unit, contents also include any items used primarily for domestic and residential purposes, which are permanently attached to the insured address and which you own (e.g. a permanently attached dishwasher).

What we do not cover as your contents

Contents does not include:

- ▼ anything defined as the home, unless 'If contents are insured in a property that is not a unit and you are a tenant' on page 24 applies to you;
- ▼ electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a television that can no longer be watched) unless kept for their value as a collectible;
- ▼ floating floors, unless covered under 'If contents are insured in a unit' (see page 23);
- ▼ any pets or animals;
- ▼ items that are or were stock or samples related to any business activities;
- ▼ loose or compacted soil, sand, lawn, grass, artificial grass, gravel, pebbles, rocks, granular rubber or water;
- ▼ any sporting, recreational or leisure goods and equipment while they are in use;
- ▼ plants, trees, shrubs and hedges in the ground (except to the extent covered under additional cover 'Damage to gardens and plants' see page 57);
- ▼ used or applied chemicals, fertilisers and pesticides;
- ▼ a motor vehicle, motorbike, motorcycle or any other vehicle of any type other than those covered in 'What we cover as your contents' (see page 23);
- ▼ any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of

animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer or horse float;

- ▼ unfitted accessories of any vehicle, watercraft or aircraft including keys (and keyless electronic starters) but we will cover keys (and keyless electronic starters) if they belong to vehicles covered under 'What we cover as your contents' (see page 23);
- ▼ any unlicensed or unregistered firearms;
- ▼ any item which is legally part of a unit building according to the relevant state or territory law.

The most we will pay for contents claims

The most we will pay for loss or damage to all contents arising from any one incident is the general contents sum insured shown on your insurance schedule (which includes any specified contents) plus any personal valuables sum insured (as shown on your insurance schedule), unless stated otherwise in your policy.

How we cover your contents

The type of cover we offer, where we provide that cover, and the limits that apply, differ depending on the types of contents you are insuring.

Contents cover – at the insured address

We cover contents at the insured address. Some cover for Personal valuables at and away from the insured address is automatically included with your contents cover under 'Personal valuables – unspecified items'. For an extra premium you can ask us to increase the level of cover and/or cover specified items, see optional covers 'Personal valuables – unspecified items' on page 79 and 'Personal valuables – specified items' on page 81.

How we categorise different types of contents

General contents

Some contents have no limit (other than the general contents sum insured) e.g. furniture, electrical appliances (fridge, TV), carpets, clothes and manchester.

Some contents have fixed limits

These are contents items that have fixed limits that cannot be changed and these limits are the most we will pay for those contents items.

Fixed limit applies to	Limits for any one incident
Tools of trade and equipment used for a business activity (not 'home office equipment' see page 106)	Up to \$5,000 in total
Cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection)	Up to \$500 in total.
Refrigerated food, frozen food and medicine	Up to \$1,000 in total
Contents in the open air	Up to 25% of the general contents sum insured in total
Uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery)	Up to \$2,000 in total.

For example, you have tools of trade that are worth **\$7,500** but cover for this item is limited to **\$5,000** because in this policy, tools of trade is a contents item with a fixed limit. Your tools of trade are covered for a maximum of **\$5,000** at the insured address.

Some contents have flexible limits

These are items where you can choose to increase their limit for an extra premium. When you do this they become specified contents and are shown on your insurance schedule. The most we will pay for a specified contents item is the amount shown on your insurance schedule for that item.

If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the following table.

Flexible limit applies to	Limit for any one incident
Jewellery and watches	\$2,000 per item or set but not more than \$8,000 in total
Carpets or rugs that are hand woven or hand knotted	\$2,000 per carpet or rug
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	\$10,000 for each item or set but not more than \$50,000 in total
Collections, sets and memorabilia, including stamps, stamp collections, collector's pins, medals and currency no longer in circulation	\$5,000 in total for all collections, sets and memorabilia

For example, if you have an item of jewellery in your home that is valued at **\$5,000**, you would need to ask us to increase the limit and list it on your insurance schedule as 'specified contents', in order for it to be covered to the value of **\$5,000**. Otherwise, in the event of a claim we will only pay up to **\$2,000** for that item of jewellery as shown by the limit for jewellery in the table above.

Optional Personal valuables – Unspecified items and Specified items

These are covers that provide cover at and away from the insured address, anywhere in Australia and New Zealand. Some cover for 'Personal valuables - unspecified items' is automatically included with your contents cover. An extra premium applies if you choose to increase your cover under 'Personal valuables - unspecified items' or if you choose 'Personal valuables - specified items'.

If Personal valuables cover applies to your policy will be shown on your insurance schedule. See optional covers Personal valuables – unspecified items on page 79 and Personal valuables – specified items on page 81 for further information.

3. Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Actions or movements of the sea

any actions or movements of the sea.

Aircraft shock waves

the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds, but we will cover you if you can clearly show us that the damage was caused by a single destructive incident covered by your policy.

Animals

- ▼ any animal owned by you or that you are responsible for but we will cover your legal liability for your domestic dog or cat to the extent cover is provided by the 'Legal liability' section;
- ▼ any animal owned by someone living or staying at the insured address (or their guest);
- ▼ any animal allowed onto the insured address by you, or anyone living or staying at the insured address (or their guest);
- ▼ any loss or damage where the animal is not trapped inside the home (i.e. inside the building);
- ▼ insects, vermin or rodents, but we will cover:
 - ▼ fire damage they cause;
 - ▼ water damage they cause.

Biological, chemical, other pollutant or contaminant

- ▼ any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- ▼ any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- ▼ any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

But we will cover your legal liability under 'Legal liability' cover on page 46, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Breaking the law

- ▼ you, or someone with your knowledge or permission, committing or trying to commit an unlawful or criminal offence, such as assault or a malicious act;
- ▼ your possession, manufacture, supply or consumption of any illegal substances or illegal drugs;
- ▼ you not obeying any Commonwealth, state, territory or local government law or lawful direction, including laws or lawful directions relating to:
 - ▼ smoke alarms;
 - ▼ pool fencing;
 - ▼ installing a balcony railing or balustrade when required;
 - ▼ dangerous goods and liquids; and
 - ▼ control and safekeeping of dangerous or restricted breeds of dogs, including any legal requirement to restrain a dog in public or keep it fenced in.

Bushfires, storms, storm surges, floods, tsunamis in the first 72 hours of cover

a bushfire, storm, storm surge, flood or tsunami in the first **72** hours of your cover. But we will cover these incidents if this policy began on the same day:

- ▼ you became the owner of the home or unit;
- ▼ that another policy covering the home or contents expired or was cancelled, but not when you cancelled the policy prior to its expiry date, and only up to the sums insured covered under the expired or cancelled policy (any increase in sums insured will not be covered for these incidents for the first **72** hours specified).

Chemical damage when cleaning

chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

Chips and scratches

a breakage that does not extend through the entire thickness of the damaged item (e.g chips or scratches).

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Computer virus or computer hacking

a computer virus or computer hacking.

Deliberate damage to a reservoir or dam

any deliberate or malicious act causing damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

Deliberate or reckless acts or omissions

an act or omission by you, your family, anyone living at the insured address, any owner or part owner of your home or contents, or anyone acting with your given or implied consent which:

- ▼ is deliberate;
- ▼ is a deliberate lack of action;
- ▼ demonstrates a reckless disregard for the consequences of that action or omission.

Ground movement

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of the following incidents (where not otherwise excluded by this policy):

- ▼ flood;
- ▼ storm;
- ▼ storm surge;
- ▼ explosion;
- ▼ escape of liquid.

Hazardous materials

any hazardous materials if not stored or used in accordance with the relevant laws, controls and manufacturer's instructions.

Home extensions, alterations or renovations

other than the cover available under 'Legal liability', extensions, alterations or renovations to the home or unit, or parts of the home or unit, including:

- ▼ damage caused by cracking, collapse, subsidence caused fully or partially by the construction work;
- ▼ damage caused by storm, flood or water entering the home or unit through openings in the walls or roof or other parts of the home or unit under construction, whether or not they were temporarily covered at the time of the damage;

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

- ▼ damage caused by storm or flood to any part that is not fully built or is undergoing extensions, alterations or renovations;
- ▼ theft or damage by someone who enters or leaves through an unlockable or unsecured part of the home or unit that is under construction; and
- ▼ damage caused by a malicious act or vandalism to unfinished parts of the home or unit under construction.

Home, unit or contents not in good condition

any part of the home, unit or contents not being in good condition, such as, but not limited to:

- ▼ the roof leaks when it rains;
- ▼ there are blocked gutters;
- ▼ there are areas of the roof that are rusted through;
- ▼ there is wood rot, termite or ant damage;
- ▼ there are holes in floors, walls, ceilings or any other parts of the home or unit (e.g. external wall cladding, internal plaster, floorboards);
- ▼ there are boarded up or broken windows;
- ▼ there are steps, gutters, flooring, walls, ceilings, gates, fences or wall fences or any other areas of the home or unit that are loose, falling down, missing or rusted through or otherwise in disrepair;
- ▼ previous damage including uninsured damage and damage we have cash settled you for has not been repaired;
- ▼ the home or unit is infested with vermin;
- ▼ the home or unit (including all sheds, outbuildings and any other structural improvement at the insured address) is not structurally sound or is unsafe or unfit to live in;
- ▼ plant matter is growing on the home or unit (e.g. walls, windows and gutters);
- ▼ there are rings (i.e. jewellery) where the claw (surrounding the stone) is obviously damaged or worn.

If you are a tenant, in relation to your 'home or unit' not being in good condition, this exclusion applies to the extent you are required to maintain the home or unit under your tenancy rental agreement.

Lightning

lightning unless the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the loss or damage.

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Illegal drugs and other chemical or poisonous substance

any unintentional or intentional use, existence or contamination by, of or due to:

- ▼ illegal drugs, including but not limited to the manufacture, storage, use, possession, consumption or distribution of any illegal drugs (or illegal drug precursors);
- ▼ any other chemical or poisonous substance.

Mechanical or electrical breakdown or failure

mechanical or electrical failure or breakdown or anything that fails to operate properly, but we will cover damage caused by the following incidents (where not otherwise excluded by this policy):

- ▼ fire spreading from an electrical fault to other parts of the home or contents;
- ▼ lightning;
- ▼ motor burnout to the extent it is covered under the 'Motor burnout' additional cover page 63.

Mould or mildew

mould or mildew at the insured address unless it was directly caused by an incident covered by your policy and there is no evidence of pre-existing mould in the home or unit.

Not a permanent residence/used for short-term rentals

- ▼ the home or contents, if the home is being rented to tenants or guests for use other than as their permanent residence under a rental agreement. For example, the home or a room is used for a short-term rental, holiday letting or house sharing arrangement (including an arrangement booked through an online booking platform);
- ▼ paying guests or boarders residing under a short-term rental, holiday letting or house sharing arrangement (including an arrangement booked through an online booking platform), or someone who lives with them, or a person who entered the property with their consent.

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Not complying with building laws or regulations

any component of the home that was not built, constructed, renovated, altered or repaired in compliance with the applying local council requirements or relevant building laws or regulations (**non-complying home component**) except those laws or regulations introduced after the home was originally built or when construction, repairs, renovations or alterations were undertaken. Non-complying home components include, but are not limited to:

- ▼ you build an additional bathroom without obtaining appropriate permits or with plumbing that does not meet building laws or regulations;
- ▼ non-habitable parts of the home converted to habitable rooms (as defined by the Building Code of Australia), where legal height requirements have not been met;
- ▼ basement area conversions without building approval and with evidence of inadequate ventilation, drainage or waterproofing (as required under the relevant building laws or regulations);
- ▼ incorrect slab height in relation to the outside ground level (i.e. there must be a step down to outside as required under the relevant building laws or regulations);
- ▼ poorly designed and non-approved external structures, like decks, gazebos or carports, without obtaining appropriate permits and that do not meet building laws or regulations.

If you are a tenant, this exclusion applies to the extent you were responsible under your tenancy rental agreement to comply with building laws or regulations, when the construction, repairs, renovations or alterations were undertaken.

Power surge

power surge, unless the surge is covered by 'Motor burnout' additional cover (see page 63), or the loss or damage is caused by:

- ▼ fire (including bushfire);
- ▼ lightning;
- ▼ storm;
- ▼ storm surge;
- ▼ impact;
- ▼ flood,

where cover is not otherwise excluded by this policy.

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Radioactivity/nuclear materials

- ▼ radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- ▼ action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- ▼ any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- ▼ any looting or rioting following these incidents.

Revolution, war

- ▼ revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not) or military coup;
- ▼ any looting or rioting following these incidents.

Riot, civil commotion or public disturbance

- ▼ a riot, civil commotion or public disturbance where the loss or damage is caused by:
 - ▼ you or someone who lives or is staying at the insured address;
 - ▼ someone who entered the insured address:
 - ▼ with your consent or the consent of someone who lives or is staying at the insured address;
 - ▼ with the consent of someone who had your authority to allow them access to the insured address;
 - ▼ nuclear or biological devices.

Roots of trees, shrubs and plants

the roots of trees, shrubs or plants, but we will cover damage caused by:

- ▼ liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots (we also cover costs to find the leak under the additional cover 'Exploratory costs where leak is not covered under your policy', see page 71);
- ▼ roots from a fallen tree impacting the home or contents, where cover is not otherwise excluded by this policy.

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Scorching, smoke, ash or soot when the home has not caught on fire

- ▼ heat, ash, soot and smoke when the home or contents have not caught on fire, unless it is caused as a direct result of a fire within **100** metres of the insured address;
- ▼ arcing, scorching, melting or cigarette burns, unless a fire spreads from the initial burn spot (e.g. cigarette burns to carpet where no fire has spread);
- ▼ pollution or vapour from a home heater or a cooking appliance, unless a fire spreads from the initial source;
- ▼ gradual exposure to fire, heat, ash, soot and smoke due to recurring incidents of fire or bushfire over time.

Seepage of water

water seeping or running:

- ▼ through the earth (hydrostatic water seepage);
- ▼ down the sides of earth or earth fill that is up against the home;
- ▼ down the sides, against the sides or underneath swimming pools, spas or tanks;
- ▼ against or through retaining walls;
- ▼ from agricultural or overflow pipes.

Storm surge

- ▼ storm surge unless the loss or damage occurs at the same time as loss or damage to the home or contents caused by storm.

Structural improvements of units

- ▼ structural improvements owned by your body corporate or equivalent body;
- ▼ structural improvements located on common property, but we will cover fixtures owned by you as a tenant which will be removed by you when vacating the unit.

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Theft or malicious acts or vandalism

- ▼ theft or malicious acts or vandalism where the loss or damage is caused:
 - ▼ by you or someone who lives or is staying at the insured address;
 - ▼ by someone who entered the insured address with:
 - ▼ your consent or the consent of someone who lives or is staying at the insured address;
 - ▼ the consent of someone with your authority to access the insured address;
 - ▼ by thieves or burglars entering your insured address from common property, shared clothes line areas, garages, storage areas or a car parking lot at the insured address without signs of forced entry, but we will cover theft without forced entry from a fully enclosed car garage which is restricted for your use only.

Wear, tear and gradual deterioration

any part of the home, unit or contents that has wear, tear, rust, fading, rising damp, corrosion, rot, action of light, atmospheric or climatic conditions or gradual deterioration such as, but not limited to:

- ▼ tiles and their adhesive or grouting breaking down;
- ▼ weathering of roof tiles or roof ridge capping;
- ▼ gradual weathering and breakdown of bricks, mortar or concrete;
- ▼ wear and tear of carpets, furniture and furnishings;
- ▼ fading of curtains and drapes;
- ▼ gradual weathering of pot plants.

When security or alarms are not working

loss or theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition or disconnected.

We do not cover:

Asbestos

the cost to remove asbestos or its derivatives from the insured address, unless the cost is incurred in order to undertake repairs or rebuilding in connection with a claim for loss or damage to the home or contents but only to the extent removal is necessary in order to repair insured home damage.

Confiscation or damage by a legal authority

confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this, but we will cover loss or damage caused by the police or other emergency services in attempting to obtain entry at the insured address in connection with an incident not excluded by your policy.

Communicable Disease

any loss, damage, claim, cost, expense, legal liability or other sum, directly or indirectly arising out of, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

Defects, faults, workmanship

- ▼ loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from inherent defects, faulty design, structural defects, structural fault or faulty/poor workmanship (e.g. structural posts, beams or load bearing walls have been removed without taking into account structural engineering requirements), if you knew or should have reasonably known about it (e.g. because the defect or fault was able to be observed by you or because it was identified in a pre-purchase building inspection report);
- ▼ any loss or damage to the part of the home or contents with an inherent defect, faulty design, structural defect or faulty/poor workmanship, whether or not you knew or should reasonably have known about it.

For details about 'How we deal with defects, faults and poor workmanship' as part of the repair or rebuilding process see page 92.

Earthquake and tsunami

loss or damage that occurs more than **72** hours after an earthquake or tsunami.

We do not cover:

Escaping of liquid

- ▼ the cost of repairing or replacing an item from which liquid escaped (e.g. a cracked pipe or leaking tap);
- ▼ wear, tear and gradual deterioration or loss or damage as a result of a gradual process of liquid leaking, splashing, dripping or overflowing;
- ▼ loss or damage caused by leaks from agricultural or overflow pipes;
- ▼ loss or damage caused by liquid from a portable container, such as a pot plant, vase, terrarium, fishbowl (but not an aquarium), beverage container, saucepan, bucket or watering can;
- ▼ loss or damage caused by liquid from a watering system or garden hose;
- ▼ loss or damage to retaining walls caused by liquid leaking, overflowing or bursting from an item;
- ▼ loss or damage to any portion of a fence or wall that is not owned by you, caused by liquid leaking, overflowing or bursting from an item;
- ▼ loss or damage to, or caused by a leaking shower floor, leaking shower base, leaking shower cubicle walls, leaking shower glass screening or doors, leaking open shower floor areas or other wet areas;
- ▼ costs if you repair or renovate an area of the home damaged by escaping liquid before we can inspect it and find the cause;
- ▼ broken, worn or aged tiles or grouting in walls in bathrooms, kitchens or laundries, unless the damage is caused by liquid leaking from pipes in walls or floors (not forming part of a shower cubicle wall, floor or base);
- ▼ loss or damage caused by wear, tear and gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion or rot.

We do not cover:

Extra costs or other losses following an incident covered by your policy

extra costs or other losses (financial and non-financial loss) following an incident covered by your policy including but not limited to:

- ▼ loss of rent except as expressly covered by your policy;
- ▼ loss of income or wages;
- ▼ medical expenses;
- ▼ costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- ▼ cost of hiring appliances after yours suffer loss or damage;
- ▼ professional, expert, legal, consulting or valuation costs, unless you obtained our prior authority to incur these costs;
- ▼ cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- ▼ travel costs;
- ▼ cleaning costs, unless stated otherwise in your policy;
- ▼ any increase in electricity costs not directly arising from an incident covered by your policy.

Glasshouse, greenhouse and conservatory

any accidental breakage of glass in a glasshouse, greenhouse or conservatory but we will cover all other damage to them caused by an insured incident covered by your policy.

Medical equipment and aids

any medical equipment, item or aid which is designed to be either wholly or partially within the body, either permanently or temporarily. By 'within the body' we mean medical equipment, items or aids which require a specific incision to be made in the body to enable them to be implanted.

We do not cover:

Not covered for storm, storm surge or flood

the following, if caused by storm, storm surge or flood:

- ▼ resultant cracking to sealed paths, sealed roads and sealed driveways, but we will cover them if they are washed away by the storm, storm surge or flood;
- ▼ loss or damage:
 - ▼ to retaining walls, sea walls, revetments, garden borders and free standing outdoor walls;
 - ▼ to a sporting surface or court including a tennis court, squash court or multi-court surface;
 - ▼ to boat jetties, pontoons, mooring poles, and their attachments and accessories, including if they are washed away by the storm, storm surge or flood;
 - ▼ to external paintwork of the home, if that is the only damage caused by the storm, storm surge or flood;
 - ▼ to gates, fences or wall fences that would be considered by a reasonable person to be in an obvious state of disrepair before the loss or damage occurred;
 - ▼ the cost of cleaning your undamaged contents.

Photographs, electronic data and images

repairing, replacing or fixing:

- ▼ electronic data or files that are corrupted, damaged or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, unless:
 - ▼ the device that they are stored on was lost or damaged in an incident covered by your policy; and
 - ▼ the electronic data or files were legally purchased and you cannot restore them free of charge;
- ▼ hard copies of photographs, films or other visual images that are damaged or lost, but we will cover the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet.

Replacement of water

the loss, storage or replacement of water in any tank, container, pool, spa and any other water storage vessel except to the extent covered under additional cover 'Extra costs cover in the event of bushfire' on page 77.

We do not cover:

Sale of your contents or personal valuables

- ▼ loss (including theft) of the home, contents or personal valuables (or the proceeds of sale) by a person authorised to offer your contents or personal valuables for sale;
- ▼ loss of the home, contents or personal valuables (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your contents or personal valuables for sale.
- ▼ loss (including theft) of your home, contents or personal valuables (or the proceeds of sale) when you sell them online.

Sanctions

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

Short term and holiday renting

any loss, damage, cost, expense or liability if the home, or a room or rooms in the home, is used for short-term rental, holiday letting or house sharing, including an arrangement booked through an online booking platform.

Squatters or trespassers

any loss, damage, cost, expense or liability when squatters or trespassers are occupying the insured address.

Tanks that explode

repairing or replacing items, tanks or containers that explode, but we will cover damage to the home and contents caused by the explosion.

Tree lopping

- ▼ loss or damage caused by, connected with or arising from, or liability caused by, connected with or arising from trees being lopped, felled or transplanted by you or someone authorised by you;
- ▼ the cost of removing or lopping trees or branches that have not damaged the home or contents.

We do not cover legal liability for or caused by, connected with or arising from:

Agreements you enter into

any agreement or contract you enter into, but we will cover your legal liability:

- ▼ if it would have existed had you not entered into the agreement or contract;
- ▼ if your liability is:
 - ▼ under a tenancy rental agreement; and
 - ▼ for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

Aircraft

you using or owning any aircraft or the facilities to land or store aircraft, but we will cover:

- ▼ a remote controlled model or toy aircraft with a wingspan up to **1.5** metres (but not a drone); and
- ▼ a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).

Animals

any animal other than your domestic dog, cat or horse.

Asbestos

exposure to, or potential exposure to, asbestos in any form.

Building, altering or renovating

building work being carried out at the insured address where the total cost of building, altering, extending or renovating is more than **\$50,000**.

Buildings, property or land not at the insured address

you owning, occupying or renting any building, property or land not at the insured address, except for the common property at the insured address when you insure the contents in that unit under this policy.

Business activity

any business activity, but we will cover:

- ▼ part-time or casual babysitting where you do not need to be registered or licensed to do this;
- ▼ tenancy of the insured address under a rental agreement, other than under a short-term rental, holiday letting or house sharing arrangement, including any arrangement that was booked through an online booking platform.

Caravans and trailers

using or towing a caravan, mobile home or trailer.

We do not cover legal liability for or caused by, connected with or arising from:

Committee members or officials

your actions or duties as a committee member or director of a club or association, as a coach, referee, official or medical officer at a game or organised sporting activity.

Death or injury

death or injury of:

- ▼ you;
- ▼ a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner;
- ▼ your pets;
- ▼ anyone who usually lives at the insured address unless the person is a tenant at the insured address under a rental agreement or a boarder, other than under a short-term rental or holiday letting arrangement, including any arrangement that was booked through an online booking platform.

Defamation or copyright

defamation or breach of copyright.

Drones

aerial devices, drones and other autonomously piloted aircraft.

Erection or demolition

erection or demolition of the home or structures.

Fines, penalties and other damages

civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages.

Legal actions in other countries

legal actions or legal claims brought against you, decided or heard in countries other than Australia or New Zealand.

Motor vehicles or motorcycles

the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it, unless at the time of the incident it was being used legally and did not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws and was:

- ▼ a remote controlled motor car;
- ▼ a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly;
- ▼ a golf cart or buggy;
- ▼ a personal transportation vehicle (see section 10 'Words with special meanings' on page 106);
- ▼ domestic gardening equipment (e.g. ride-on mower).

We do not cover legal liability for or caused by, connected with or arising from:

Property owned by you or property in your custody

damage to property which:

- ▼ is owned by you or your family, or anyone who usually lives with you at the insured address;
- ▼ belongs to someone else and is in your physical or legal custody or control;
- ▼ is owned by your employer (e.g. you accidentally damage office equipment at your work place),

but we will cover your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:

- ▼ water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs;
- ▼ fire damage to your landlord's property.

Watercraft

using or owning any watercraft unless it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote controlled model watercraft.

Your employees

death or injury of your employees or damage to their property, including while they are working for you at the insured address.

4. What we cover – Accidental loss or damage and Legal liability

Accidental loss or damage to the home or contents

✓ What we cover

When you have home cover, we cover your home for accidental loss or damage at the insured address caused by an incident during the period of insurance.

When you have contents cover, we cover your contents for accidental loss or damage at the insured address caused by an incident during the period of insurance.

Accidental loss or damage cover includes cover from incidents such as, flood, storm, lightning, fire (including bushfire), earthquake and tsunami, theft or burglary, escape of liquid impact, damage by an animal, explosion, riot, civil commotion or public disturbance, malicious acts and vandalism.

✗ What we do not cover

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

For home claims, the most we will pay for any one incident is the home sum insured shown your insurance schedule, unless we say otherwise in your policy.

For contents claims, the most we will pay for any one incident is the general contents sum insured shown on your insurance schedule, unless we say otherwise in your policy.

Note: Accidental loss or damage is loss or damage from an incident you did not intend or expect to happen (e.g. falling through ceiling, spilling paint on carpet, dropping a TV).

Note: We do not insure wear, tear and gradual deterioration. For full details, see section 3 'Things we don't cover' on page 36.

Note: When making a claim you must be able to prove that an incident covered by your policy took place. An incident means a single event, accident or occurrence which you did not intend or expect to happen (e.g. it means a single storm event, it does not mean rain over time).

Legal Liability

✓ What we cover

Home legal liability

If you have home cover, we cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens during the period of insurance:

- ▼ in connection with you owning or living in the home; and
- ▼ at the insured address.

We also cover you for associated legal costs for a claim against you that is covered. We need to first agree to pay the legal costs before they are covered.

Contents legal liability

If you have contents cover, we cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens anywhere in Australia or New Zealand during the period of insurance:

- ▼ which is unrelated to your ownership of the home, unit or land at the insured address;
- ▼ which relates to your ownership or occupation of the unit at the insured address, and your legal liability is not covered under a building policy that covers that unit;
- ▼ if it results from fixtures and fittings attached to the insured address that you are legally responsible for under a rental agreement.

We also cover you for associated legal costs for a claim against you that is covered. We need to first agree to pay the legal costs before they are covered.

✓ What we cover (cont'd)

Additional cover for your block of land when the home was damaged

When you have contents cover, we will cover your legal liability to pay compensation for death or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens at the insured address during the period of insurance when:

- ▼ both the home and contents are insured with us at the time the home was damaged or destroyed by an insured incident; and
- ▼ we pay you the full home sum insured and the cover for your home stops.

You must take steps to keep the insured address free of obvious hazards for anyone coming onto the insured address. This includes fencing off or securing damaged buildings and fencing any swimming pools or we may refuse or reduce payment of a claim.

We only provide this cover for incidents that happen in the **12** month period from the time we paid the home claim, but cover ends immediately when:

- ▼ you stop being the owner of the insured address;
- ▼ any building or repair work commences at the insured address.

We also cover you for associated legal costs for a claim against you that is covered. We need to first agree to pay the legal costs before they are covered.

✗ What we do not cover

We don't cover anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.

Refer to the Home Elite Insurance PED Guide for examples of how we settle claims.

5. Additional cover that comes with your policy

When a claim under your policy for loss or damage to the home or contents is covered, you may be entitled to the additional cover in this section. The limits shown are paid in addition to the home and contents sums insured, unless stated otherwise. Some covers can be claimed on separately to a claim for loss or damage to the home or contents, as shown. All of the conditions of your policy and the section 3 'Things we don't cover' apply to the additional covers.

In some circumstances, we may provide an additional cover to you before your claim for loss or damage to the home or contents is confirmed as covered under your policy. This does not mean that your claim has been or will be covered or that your claim will be paid.

Removal of debris

✓ What we cover

When you have home cover

When you are covered for loss or damage to the home we will cover the reasonable and necessary costs of:

- ▼ demolishing and removing the damaged parts of the home from the insured address;
- ▼ removing debris, including fallen trees or fallen branches, where:
 - ▼ the debris has damaged the home;
 - ▼ removal of the debris is required in order to repair the home.

When you have contents cover

When you are covered for loss or damage to your contents we will cover the reasonable and necessary costs to dispose of the damaged contents.

✗ What we do not cover

Anything in section 3 'Things we don't cover' on pages 28 to 44.

When you have home cover

The cost of:

- ▼ removing tree stumps and roots still in the ground;

X What we do not cover (cont'd)

- ▼ disposing of or removing anything that is not the home (see 'What we cover as the home' and 'What we do not cover as the home') on pages 19 to 21.

When you have contents cover

Disposal or removal of anything that is not contents (see 'What we cover as your contents' and 'What we do not cover as your contents') on.

\$ Limit

The most we will pay for any one incident is **10%** of the home sum insured (if you have home cover) or **10%** of the general contents sum insured (if you have contents cover).

Other repair/rebuilding costs (Home cover only)

✓ What we cover

When you are covered for the costs of rebuilding or repairing damaged parts of the home, we will pay the reasonable and necessary costs:

- ▼ of any temporary work required to make the damaged or destroyed home and insured address safe;
- ▼ for the services of professionals, such as architects or surveyors, to repair or rebuild at the insured address;
- ▼ to make the damaged home components comply with current home building regulations and laws. We only pay these costs if the home components complied with building laws and regulations when they were originally built or when construction, repairs, renovations or alterations were undertaken.

Note: We will only make damaged components of the home comply with current home building regulations and laws. This means, for example, if the roof was damaged due to impact by a falling tree and required repairs, we would repair or rebuild the roof to comply with current laws as the damaged component of the home. If other home components within the roof space were not damaged in the incident, they would not be repaired or rebuilt as part of the claim. For what we mean by 'components' see page 103.

X What we do not cover

The costs of:

- ▼ removing tree stumps and roots still in the ground;
- ▼ removing or lopping trees or branches that have not damaged the home;
- ▼ upgrading undamaged parts, sections or components of the home to comply with the current building regulations and laws;
- ▼ making the home comply with building regulations and laws that existed but were not complied with when the home was originally built or when construction, repairs, renovations or alterations were undertaken (e.g. we will not pay to raise the home if renovations under the home did not comply with height limits or requirements);
- ▼ making sheds or outbuildings comply with current building laws and regulations if they did not comply with council requirements and/or if the required permits were not in place at the time they were originally built or when construction, repairs, renovations or alterations were undertaken;
- ▼ making the home comply with current multi-residential building or fire safety regulations:
 - ▼ that did not exist when the home was originally built or when construction, repairs, renovations or alterations were undertaken;
 - ▼ if the home was not correctly classified with your local council as a multi-residential building prior to the loss occurring;
- ▼ any professional fees (e.g. architect's fees) related to a change to the design of the home (or to upgrade any part of it) that you choose to make.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **10%** of the home sum insured.

Temporary accommodation when you have home cover

✓ What we cover

When you are covered for loss or damage to the home and the insured incident damages your home to the extent it cannot be lived in, we will pay for your reasonable and necessary temporary accommodation costs for the time it will take to repair or rebuild your home so that it can be lived in again. We will also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for your temporary accommodation.

We will pay the reasonable and necessary costs for:

- ▼ short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment) (for up to **4** weeks only);
- ▼ residential accommodation of a similar standard to your home (e.g. if the insured home is a **3** bedroom home we will aim to put you in a **3** bedroom home).

We will also pay the reasonable and necessary costs for:

- ▼ redirection of mail from the insured address;
- ▼ utility connection costs such as water, electricity or gas at the temporary accommodation residence;
- ▼ assistance with bond payment if required, however any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you; and
- ▼ if applicable, the break fees associated with early termination of the lease or other rental agreement for your temporary accommodation, arising if you are able to return to your home in accordance with this additional cover before the term of the lease or rental agreement ends.

X What we do not cover

Temporary accommodation costs:

- ▼ if damage to the contents is the reason why you cannot live at your home;
- ▼ if you do not intend to repair or rebuild your home;
- ▼ if before the loss or damage occurred, you had planned to demolish your home;
- ▼ if you do not need to pay for temporary accommodation;
- ▼ if your home was not your principal place of residence at the time of the loss or damage;
- ▼ if you had not intended to be living at your home during the repair or rebuild period (had your home not been damaged);
- ▼ once your home can be lived in again;
- ▼ to the extent permitted by law, any amounts you are able to recover for temporary accommodation under another insurance policy.

Any other costs related to any business activity operated at your home.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **10%** of the home sum insured.

Supplementary living expenses

✓ What we cover

If following an incident covered by your policy, the insured address cannot be lived in due to an insured incident, we will cover the reasonable increase in your normal living expenses (e.g. increased travel costs) which are necessary to maintain your normal standard of living as at the date of loss or damage.

We cover this increase:

- ▼ for the reasonable time it takes to complete the repair or rebuilding process under your policy so that the insured address is able to be lived in again; or
 - ▼ until you are permanently relocated,
- whichever occurs first.

✗ What we do not cover

Expenses covered under any other additional cover.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,000**.

Temporary accommodation for tenants or strata title owners (Contents cover only)

✓ What we cover

When you have contents cover and an incident we cover under the policy damages the insured address to the extent that the insured address cannot be lived in, then:

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

We will pay the reasonable and necessary costs for the time it will take to repair or rebuild the insured address so that it can be lived in again.

We will also pay the reasonable and necessary costs for:

- ▼ redirection of mail from the insured address;
- ▼ utility connection costs, such as electricity, water, gas at the temporary accommodation residence;
- ▼ relocation of your contents to and from the temporary accommodation residence;
- ▼ assistance with bond payment if required, however, any amount we pay in bond is recoverable from you by us. We may deduct this amount from any amount payable to you; and
- ▼ if applicable, the break fees associated with early termination of the lease or other temporary rental agreement at your temporary accommodation, arising if you are able to return to the home or unit in accordance with this additional cover, before the term of the lease or rental agreement ends.

x What we do not cover

- ▼ to the extent permitted by law, any amounts you are able to recover for temporary accommodation costs under another insurance policy including any insurance policy taken out by a body corporate or similar entity;

X What we do not cover (cont'd)

- ▼ any costs:
 - ▼ if you do not need to pay for temporary accommodation;
 - ▼ if the home or unit was not your principal place of residence at the time of the loss or damage;
 - ▼ if you had not intended to live at the insured address during the repair or rebuild period (had the insured address not been damaged);
 - ▼ once the insured address can be lived in again;
 - ▼ related to any business activity operated at the home or unit;

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **10%** of your general contents sum insured.

Fatal injury compensation

✓ What we cover

If you suffer a fatal injury as a direct result of an insured incident at the insured address and:

- ▼ death occurs within **12** months of the incident; and
- ▼ we cover a claim for loss or damage to the home or contents resulting from the same incident,

we will pay the amount shown under 'Limit' below.

X What we do not cover

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

We will pay **\$10,000** for all claims arising from any one incident. We will work with someone within the definition of 'You/Your' or someone acting on behalf of your estate to determine how a payment will be made in the event of more than one fatality.

Environmental improvements (Home cover only)

✓ What we cover

If you have home cover, we cover the costs associated with the purchase and installation of environmental improvements at the insured address such as a rainwater tank, solar system or compost equipment when all of the following apply:

- ▼ a claim for loss or damage to the home is covered and the cost to repair or replace the loss or damage to the home is more than **80%** of the home sum insured;
- ▼ the home does not already have the relevant environmental improvement;
- ▼ we agree to the purchase and installation of the environmental improvement.

✗ What we do not cover

- ▼ any amount covered or excluded under 'Other repair/rebuilding costs' to comply with the latest building regulations;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay is up to **\$2,500** of the net cost* in purchasing and installing the approved environmental improvement.

Note: *Net cost is the amount spent after deducting any government subsidy to which you are entitled to at the date of the loss or damage, whether you claim this subsidy or not. You must supply us with proof of the amount you spent before we will pay you.

Damage to gardens and plants (Home cover only)

✓ What we cover

We will pay the cost of replacing trees, shrubs, plants, hedges or garden beds at the insured address with ones that are similar to the ones lost or damaged if:

- ▼ the trees, shrubs, plants, hedges or garden beds at the insured address are damaged as a result of an incident covered by your policy; and
- ▼ we cover the claim for loss or damage to the home resulting from the same incident.

✗ What we do not cover

Loss or damage:

- ▼ to lawns, grass or pot plants;
- ▼ caused by storm;
- ▼ caused by storm surge;
- ▼ caused by flood;
- ▼ caused by an escape of liquid.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$300** per tree, shrub, plant, hedge or garden bed, and a maximum of **\$1,500** in total for any one incident.

Note: Under 'Damage to gardens and plants', we will pay the cost of replacing trees, shrubs, plants, hedges or garden beds with similar ones but they may not be the same maturity as the trees, shrubs, plants, hedges or garden beds that were damaged. For example, if you have a fully grown orange tree that has been damaged, we will pay the cost of replacing the orange tree but it may not be a fully grown orange tree.

Paraplegia or quadriplegia assistance (Home cover only)

✓ What we cover

We will pay the reasonable and necessary costs of modification to the home so that you can continue to live there or to assist your relocation to a new residence (if required) if all of the following apply:

- ▼ you become injured as a direct result of an insured incident at the insured address; and
- ▼ the injury results in permanent paraplegia or quadriplegia within **12** months of the incident; and
- ▼ a claim for loss or damage to the home resulting from the same insured incident is covered.

x What we do not cover

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$5,000**.

Accessories and spare parts (Contents cover only)

✓ What we cover

If a claim under your contents policy is covered, we will also cover loss or damage caused by the same insured incident to accessories and spare parts stored at the insured address for the following vehicles or craft:

- ▼ motor vehicles or trailers;
- ▼ motorcycles or mini-motorcycles;
- ▼ motorised scooters or motorised bicycles;
- ▼ watercraft or aircraft (but not outboard motors)
- ▼ wheelchairs.

✗ What we do not cover

Loss or damage to:

- ▼ keys (and keyless electronic starters) for these vehicles or craft or replacement of their locks;
- ▼ spare parts or accessories that are in or on the vehicle or craft at the time of the insured incident;
- ▼ outboard motors.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,000**.

Loss of rent following an insured incident



This additional cover only applies if your home is an investment property (that is, you do not live at the home) that you rent as a permanent residence under a rental agreement (see the definition of rental agreement on page 107). There is no cover if your home or rooms in your home are used for short term rental, holiday letting or house sharing arrangement (including any arrangement that was booked through an online booking platform).

✓ What we cover

When you have home cover

If following an insured incident the property cannot be lived in or cannot be re-leased, we will pay the weekly rental amount for the time it should take to repair or rebuild the property so that it can be lived in again or re-leased.

We will engage a builder to determine how long the repairs or rebuild should take. For example, if you have a claim for fire damage to the kitchen and the builder determines that the repairs would take 4 weeks complete, you will be entitled to 4 weeks loss of rent under this additional cover.

When you have contents cover in a unit

If the insured address is a unit and an insured incident damages your contents such that the insured address cannot be lived in, we will pay the weekly rental amount for the time it should take to repair or replace the contents so that the unit can be lived in again.

✗ What we do not cover

Loss of rent:

- ▼ if you do not intend to repair or replace the home, unit or contents;
- ▼ if the tenant still has an obligation to pay the rent;
- ▼ once the insured address is able to be lived in again or be re-leased because the repair or rebuilding process for the damage covered under this policy is complete;

X What we do not cover (cont'd)

- ▼ if you do not have a rental agreement. But we will provide cover if the home would have been rented, during the time taken to repair, replace or rebuild the home or contents. You may be able to show this by a signed rental agreement from a tenant that was due to move in.

To the extent permitted by law, any amounts you are able to recover for loss of rent under another insurance policy including any insurance policy taken out by a body corporate or similar entity.

Anything in section 3 'Things we don't cover' on page 28 to 44.

\$ Limit

When you claim under home cover (home only claims or home and contents claims)

The longest period we will pay for one incident is **52** weeks and the most we will pay in total is **10%** of the home sum insured (for a home only claim) or **10%** of the home sum insured (for home and contents claims).

When you claim under contents cover (contents only claims)

The longest period we will pay for one incident is **52** weeks and the most we will pay in total is **10%** of the contents sum insured (for a contents only claim).

Storage of undamaged contents (Contents cover only)

✓ What we cover

If claim under your contents policy is covered and your undamaged contents cannot be kept at the insured address, we will also pay:

- ▼ the reasonable cost to store the undamaged contents until your contents can be kept at the insured address; and
- ▼ the reasonable cost to transport the undamaged contents from the insured address to the temporary place of storage (and back to the insured address).

Note: We will also pay for accidental loss or damage to the undamaged contents caused by an insured incident while they are at the place of storage but only up to the general contents sum insured shown on your insurance schedule (less any amount paid for loss or damage to your contents as part of the original claim). This cover stops when your policy is cancelled, lapses or we stop paying for storage, whichever happens first. All the conditions, limits and exclusions of this policy apply to this cover.

✗ What we do not cover

- ▼ storage costs once your contents can be returned to the insured address;
- ▼ storage costs outside of Australia;
- ▼ storage costs if your temporary accommodation is the place of storage;
- ▼ storage costs where the relevant loss or damage is covered or excluded under another additional cover or optional cover;
- ▼ storage costs following loss or damage that is excluded by this policy.
- ▼ anything in section 3 'Things we don't cover, on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **5%** of the general contents sum insured.

Contents on common property (Contents cover only)

✓ What we cover

If you insure your contents in a unit under this policy, we will cover your contents permanently fixed on or to common property (e.g. a washing machine that is permanently fixed to common property) of your residential complex on the same basis as if they were at the insured address for loss or damage caused by an insured incident during the period of insurance.

✗ What we do not cover

Loss or damage:

- ▼ for which your body corporate is liable;
- ▼ to any item not owned solely by you.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,000**.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents at the insured address.

Motor burnout

✓ What we cover

The burning out or fusing of any electric motors, that happens in the period of insurance, in household equipment or appliances which are part of the:

- ▼ home, if you have home cover;
- ▼ contents, if you have contents cover,

where the motor is less than **10** years old.

Cover includes the cost to repair or replace:

- ▼ the electric motor or compressor containing the motor;
- ▼ an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit;
- ▼ a swimming pool water pump, combined with its electric motor, if the replacement pump motor cannot be bought on its own.

✓ What we cover (cont'd)

We will engage a member of our supplier network to review your quote and/or inspect the motor to determine if it can be repaired or replaced.

Repairing your motor

We will engage a repairer within our supplier network who is able to complete the repairs to your motor to provide a quote. If the quoted cost to repair the electric motor or motor in an appliance is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

Replacing your motor

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement or the motor cannot be repaired, you have the option for a replacement of an equivalent motor or motor in a sealed unit of the same specification and standard available at the time of the loss or damage.

If you do not accept the offer, you will be paid the value of our replacement motor. This may be less than what it would cost you to arrange the replacement in the market as we are able to secure supplier discounts from within our supplier network.

Replacing the whole appliance

We will replace the whole equipment or appliance when a member of our supplier network determines that the cost to repair or replace the motor is more than the cost to replace the whole equipment or appliance. For how we settle claims see 'How we settle home claims' on pages 85 to 87 and 'How we settle contents claims' on pages 87 to 89.

✗ What we do not cover

- ▼ the cost of extracting or reinstalling a submersible pump;
- ▼ any amount you can recover under a manufacturer's guarantee or warranty;
- ▼ loss or damage to motors forming part of equipment or appliances used in conjunction with your trade, business activity or occupation;
- ▼ loss or damage to a refrigerator or freezer caused by spoiled food.
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

Reasonable costs to repair or replace the electric motor or compressor containing the motor.

Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.

Food and medication spoilage (Contents cover only)

✓ What we cover

If you have contents cover, we will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address during the period of insurance caused by:

- ▼ the sudden escape of refrigerant fumes;
- ▼ electrical or electronic breakdown, failure or malfunction;
- ▼ the public electricity supply failing to reach your insured address.

✗ What we do not cover

Loss or damage:

- ▼ to a refrigerator or freezer caused by spoiled food;
- ▼ arising from or caused by industrial action;
- ▼ arising from an accidental act or omission of a power supply authority;
- ▼ arising from the deliberate act or omission of a power supply authority unless this action is in the interest of public safety.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,000**.

Note: a claim under this cover can be made independently of a claim for loss or damage to the contents.

Note: If you make a claim under this additional cover no excess applies.

Landlord furnishings (Home cover only)

✓ What we cover

If the home is an investment property that you rent to tenants, we cover loss or damage to domestic furnishings, furniture and carpets in the home, that are there for your tenant's use, caused by an insured incident in the period of insurance.

✗ What we do not cover

- ▼ undamaged carpets or internal window furnishings that are not in the room or rooms in which the loss or damage occurred;
- ▼ loss or damage if the insured address was your place of residence at the time of loss or damage;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$5,000**.

Note: a claim under this cover can be made independently of a claim for loss or damage to the home.

Lock replacement

✓ What we cover

We will cover the necessary cost of replacing or recoding locks to the external doors or windows of your home or unit at the insured address if the keys to those locks are stolen anywhere in Australia or New Zealand.

✗ What we do not cover

- ▼ the cost to replace lost or damaged keys;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,000**.

Note: If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.

Financial transaction card cover (Contents cover only)

✓ What we cover

If you have contents cover we will cover your loss if your credit cards or other financial transaction cards are physically stolen from the insured address and used fraudulently during the period of insurance.

The amount we pay you will be less any amount covered by your credit card or other financial transaction card provider.

✗ What we do not cover

Loss or theft:

- ▼ of any gift cards and cash passports;
- ▼ occurring because:
 - ▼ you did not follow the terms and conditions of use for your card and someone used your card after they found or had access to your PIN; or
 - ▼ you did not notify the financial institution or credit provider who issued your card within **24** hours after you discovered the card was lost or stolen;
- ▼ by you or anyone who lives at the insured address.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,500**.

Note: If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

Security attendance fees

✓ What we cover

We will pay the fees charged by your security provider to respond if during the period of insurance your monitored alarm at the insured address is activated by:

- ▼ an illegal break in;
- ▼ an attempted break in;
- ▼ malicious damage or acts of vandalism,

and you can provide supporting evidence that one of these incidents caused the alarm.

✗ What we do not cover

Fees charged following:

- ▼ a false alarm (e.g. a cat or dog has triggered the alarm);
- ▼ activation of the alarm for reasons unknown.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,000**.

Note: If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.

Vehicle injury to dogs or cats (Contents cover only)

✓ What we cover

If you have contents cover, we will pay for veterinary expenses related to the treatment of your dog or cat if it is injured during the period of insurance as a result of motor vehicle impact anywhere in Australia.

✗ What we do not cover

Treatment:

- ▼ of any dog or cat not owned by you;
- ▼ for any illness unrelated to the vehicle impact;
- ▼ of any dog or cat that does not permanently reside at the insured address.

Any veterinary expenses incurred after your pet dies (e.g. autopsy or disposal costs).

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$500**.

Note: If you make a claim under this additional cover no excess applies.

Note: a claim under this cover can be made independently of a claim for loss or damage to the contents.

Physical injury or incident

✓ What we cover

We cover damage to and/or soiling of your:

- ▼ home, if you have home cover;
- ▼ contents, if you have contents cover,

that happens during the period of insurance as a result of:

- ▼ physical assault or death;
- ▼ forensic or police investigations associated with the above.

Also included are the resultant costs of:

- ▼ specialist forensic and other cleaning services;
- ▼ removal of bio-hazard materials.

✗ What we do not cover

- ▼ damage or soiling caused by incidents which are not the result of physical assaults or death;
- ▼ odour removal;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for all claims from any one incident is **\$15,000** in total.

Note: a claim under this cover can be made independently of a claim for loss or damage to the home or contents.

Exploratory costs where leak is not covered under your policy (Home cover only)

✓ What we cover

If you have home cover and the damage caused by a leak is not otherwise covered under your policy, we will pay the reasonable and necessary costs to:

- ▼ locate the source of the liquid escaping or overflowing at the insured address; and
- ▼ repair and restore the damage to the home caused by the exploratory work;

if the escape of liquid first happens during the period of insurance.

✗ What we do not cover

- ▼ if the source of the leak can be located without invasive work (e.g. using a thermal camera) we won't pay any further exploratory work costs or for loss or damage related to the exploratory work after this point;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$1,500**.

Note: if you make a claim under this additional cover no excess applies.

Contents in transit (Contents cover only)

✓ What we cover

If you have contents cover and you are permanently moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage during the period of insurance caused by:

- ▼ fire;
- ▼ flood;
- ▼ collision, overturning, accident or theft of the vehicle carrying them.

x What we do not cover

Loss or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection).

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is the general contents sum insured less any general contents sum insured amount we have already paid under your policy for the same insured incident. All of the limits of your contents policy also apply.

Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.

Visitors' contents (Contents cover only)

✓ What we cover

If you have contents cover, we will cover loss or damage to contents owned by invited visitors caused by an insured incident at the insured address during the period of insurance.

x What we do not cover

Loss or damage:

- ▼ to the extent permitted by law, any item insured under another policy;
- ▼ to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- ▼ to mobile phones, or devices with mobile phone functionality;
- ▼ to laptops, electronic tablets and GPS/ navigational devices;
- ▼ to optical items (e.g. reading glasses), vision and sound equipment.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **\$750**. The longest period that we will cover contents owned by visitors staying at the insured address is **30** consecutive days.

Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

Contents in commercial storage (Contents cover only)

✓ What we cover

If you have contents cover we will cover your contents while stored in a secure commercial storage facility for accidental loss or damage caused by an insured incident in the period of insurance. This cover is only provided if the commercial storage facility:

- ▼ is lockable; and
- ▼ only accessible by you or someone authorised by you; and
- ▼ is fully enclosed by walls (including doors), floor and roof.

✗ What we do not cover

Loss or damage:

- ▼ to cash or documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- ▼ to contents in storage after your contents policy at the insured address ceases;
- ▼ from theft when there is no forced entry into your storage facility;
- ▼ to contents stored outside Australia;
- ▼ to contents not stored in a commercially operated facility;
- ▼ to food of any kind;
- ▼ where the relevant loss or damage is covered or excluded under another additional cover or optional cover.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is the general contents sum insured less any general contents sum insured amount we have already paid under your policy for the same insured incident. All of the limits of your contents policy also apply. The longest period that we will cover contents in commercial storage is **365** days.

Note: a claim under this cover can be made independently of a claim for loss or damage to the contents at the insured address.

Contents temporarily removed (Contents cover only)

✓ What we cover

If you have contents cover and you temporarily remove the contents from the insured address to:

- ▼ another residence in Australia in which you are temporarily residing, for up to **120** days; or
- ▼ a bank deposit box in Australia,

then those contents are covered for accidental loss or damage caused by an insured incident during the period of insurance at the new location.

✗ What we do not cover

Loss or damage:

- ▼ caused by theft without forced entry into the temporary residence;
- ▼ to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not a in a set or collection);
- ▼ to contents in a motorised vehicle, caravan, camper trailer, slide-on camper, slide-on trailer, motorhome, mobile home, trailer or horse float;
- ▼ caused to contents while in transit. Cover may be available under additional cover 'Contents in transit' (see page 72) or if the item damaged is insured under 'Personal valuables - unspecified items' or 'Personal valuables - specified items' (see pages 79 to 81);
- ▼ where the relevant loss or damage is already covered or excluded under another additional cover.

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay for any one incident is **25%** of the general contents sum insured. The longest period that we will cover contents temporarily removed is **120** days unless they are stored in a bank deposit box. If stored in a bank deposit box they will be covered for the period of insurance.

Note: a claim under this cover be made independently of a claim for loss or damage to the contents at the insured address.

Matching undamaged parts

✓ What we cover

When a claim for loss or damage to your home or contents is covered and new materials cannot be matched to undamaged parts, we will pay the extra costs to repair, replace or rebuild certain undamaged parts of the home or contents in order to achieve a uniform appearance where the loss or damage occurred, as set out below.

When you have home cover, we will pay extra:

- ▼ to replace undamaged wall tiles in the same room, stairs, hallway or passageway where the damage occurred so they match or complement the new tiles used for repairs;
- ▼ to paint, wallpaper or replace undamaged wall coverings (but not tiles) in the same room, stairs, hallway or passageway where the damage occurred;
- ▼ so that continuously joined undamaged floor coverings (that are not contents items, such as carpet) of the same material in the same room, stairs, hallway or passageway where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged floor coverings. Sometimes a repair (e.g. sanding or other floor treatment) may be possible to achieve a uniform appearance;
- ▼ to replace undamaged parts of the same kitchen cabinet, cupboard, or benchtop so that they match the repaired parts.

When you have contents cover, we will pay extra:

- ▼ to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway where the damage occurred;
- ▼ so that continuously joined undamaged and matching carpets and other floor coverings (that are covered as a contents item) in the same room, stairs, hallway or passageway where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged carpets or other floor covering. Sometimes a repair may be possible.

X What we do not cover

Anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we pay for any one incident is **\$1,000** if your claim is for home cover and **\$1,000** if your claim is for contents cover.

Extra costs cover in the event of bushfire

✓ What we cover

If, during the period of insurance, there is a bushfire in your area, we cover the following costs even if there is no actual physical loss or damage to the home or contents:

- ▼ the cost of replacing water in any tank, container, pool, spa and any other storage vessel where the water has:
 - ▼ been used to limit the spread of bushfire at the insured address; or
 - ▼ become contaminated due to the use of fire retardant at the insured address;
- ▼ the cost of cleaning fire retardant off the home.

X What we do not cover

Anything in section 3 'Things we don't cover' on page 28 to 44.

\$ Limit

The most we will pay for all claims for any one incident is **\$1,000**.

Note: a claim under this cover can be made independently of a claim for loss or damage to your home or contents.

6. Optional cover you can pay extra for

Some cover you can ask us to add as an extra on your policy. If an optional cover applies to your policy it will be shown on your insurance schedule. All of the conditions of your policy and the 'Things we don't cover' in section 3 apply to the optional covers.

Note: Your contents cover automatically includes Personal valuables – unspecified items cover, up to **\$1,000** per individual item, pair, set or collection up to a **\$3,000** limit and this will be shown on your schedule as the sum insured and is the most we will pay, even if you have not selected this optional cover. You can choose to increase this cover with the Personal valuables – unspecified items optional cover, and if you have selected this option the most we will pay is the sum insured shown on your schedule.

What we cover as personal valuables?

'Personal valuables' means items that are valuable personal belongings that are normally carried with you away from the insured address such as:

- ▼ jewellery, watches, handbags and wallets;
- ▼ mobile phones, laptops, electronic tablets (e.g. iPads);
- ▼ portable electronic and electrical items and their accessories;
- ▼ sporting, recreational and leisure goods and equipment, but not whilst they are being used. However, we will cover bicycles whilst in use provided they are not being used for racing or pace-making;
- ▼ photographic and optical equipment e.g. glasses (Note: drones are not photographic or optical equipment);
- ▼ drones, but only as a Personal valuable - specified item and not while in use (see section 10 'Words with special meanings' on page 104);
- ▼ personal transportation vehicles, but only as a Personal valuable - specified item (see section 10 'Words with special meanings' on page 106);
- ▼ a motorised golf cart with 4 wheels whilst in use (but only as a personal valuable - specified item).

Personal valuables – unspecified items (only available with contents cover)

✓ What we cover

Accidental loss or damage to Personal valuables – unspecified items at or away from the insured address during the period of insurance anywhere in Australia and New Zealand.

Jewellery and watches only, are also covered anywhere else in the world for up to **30** consecutive days, but only while they are being worn by you or while in a secure safe. See 'What we cover as personal valuables?' on page 78.

✗ What we do not cover

- ▼ sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making;
- ▼ any items that are used primarily for a business activity;
- ▼ tools of trade;
- ▼ any contents on exhibit or up for sale, such as jewellery at an auction or artworks on display in a gallery;
- ▼ accessories (including keys and keyless electronic starters) to any:
 - ▼ motor vehicle, motorcycle or trailer;
 - ▼ powered watercraft;
 - ▼ sailing craft unless it is an accessory to a sailboard;
 - ▼ aircraft unless it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
- ▼ restoration of your electronic records unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- ▼ contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover 'Contents in transit' on page 72;
- ▼ cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);

X What we do not cover (cont'd)

- ▼ drones (see section 10 'Words with special meanings' on page 104);
- ▼ personal transportation vehicles (see section 10 'Words with special meanings' on page 106);
- ▼ motorised golf carts;
- ▼ any item listed as a Personal valuables – specified item;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

\$ Limit

The most we will pay is the Personal valuables - unspecified items sum insured shown on your insurance schedule.

Personal valuables – specified items (only available with contents cover)

✓ What we cover

Accidental loss or damage to Personal valuables – specified items at or away from the insured address during the period of insurance anywhere in Australia and New Zealand. Jewellery and watches only, are also covered anywhere else in the world for up to **30** consecutive days, but only while they are being worn by you or while in a secure safe. See ‘What we cover as personal valuables?’ on page 78.

✗ What we do not cover

- ▼ sporting, recreational and leisure goods and equipment whilst in use but we will cover:
 - ▼ bicycles whilst in use, but not whilst being used for racing or pace-making; and
 - ▼ motorised golf carts with **4** wheels whilst in use;
- ▼ any items that are used primarily for a business activity;
- ▼ restoration of your electronic records unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- ▼ any contents on exhibit or up for sale, such as jewellery at an auction or artworks on display in a gallery;
- ▼ contents being packed, carried or transported from your current address to a new address on a permanent basis but some incidents are covered by the additional cover ‘Contents in transit’ on page 72;
- ▼ loss or damage to drones while in use;
- ▼ anything in section 3 ‘Things we don’t cover’ on pages 28 to 42.

\$ Limit

The most we will pay for any one incident is the sum insured shown on your insurance schedule for each item.

Note: Under ‘Personal valuables - specified items’ you must give us the full description and nominated sum insured for each item you want us to insure. If you have this optional cover, the items covered are those individually listed on your insurance schedule.

Strata title mortgage protection

✓ What we cover

This optional cover is only available with contents insurance in a unit you own and is not available for new policies. For existing policies that have this optional cover shown on the insurance schedule, 'Strata title mortgage protection' will continue to apply for no additional premium until you ask us to remove the optional cover.

If your insured address is a strata title property and it suffers loss or damage caused by an insured incident during the period of insurance and both of the following apply:

- ▼ the body corporate building insurance either does not extend to covering the insured incident or does not fully cover the cost of repairing the home; and
- ▼ the mortgagee on your strata title home makes a claim under your body corporate policy for repayment of the mortgage;

then we will pay the mortgagee the lowest of these three amounts:

- ▼ where the cost of repairs is greater than the limit of cover under your body corporate insurance, the difference between the amount covered by the body corporate insurance and the cost of repairing the damage;
- ▼ the amount to fully repay your mortgage at the time of the loss or damage;
- ▼ the sum insured for the mortgagee's interest shown on your contents insurance schedule.

x What we do not cover

- ▼ any incident not covered by your contents policy;
- ▼ anything in section 3 'Things we don't cover' on pages 28 to 44.

7. Making a claim

What you must do

- ▼ allow us to inspect the damaged home and/or contents;
- ▼ allow us to arrange for experts to assess the damaged home and/or contents and to quote on repair or replacement;
- ▼ arrange for all contents to be moved and/or stored in order to facilitate repairs to the home. Note: if you have contents cover with us, some cover may be available under 'Storage of undamaged contents' on page 62;
- ▼ provide us with a quote/s for repair or replacement if we ask for this;
- ▼ provide us with copies of entry/exit and routine home inspection reports along with photographs to support a claim for damage if we ask for this;
- ▼ when requested, provide us with proof of loss, ownership and value;
- ▼ provide us with any inspection report you might have obtained prior to purchasing the home;
- ▼ provide us with information, co-operation and assistance in relation to the claim (including attending an interview in person or over the phone or giving evidence in court if required);
- ▼ allow us, or a person nominated by us, to recover, salvage or take possession of parts of the home and/or contents when we replace or pay you the full sum insured. When we ask, you must send any items to us, or cooperate in our collection or retrieval of such items.

What you must not do

- ▼ do not dispose of any damaged parts or items of the home or contents without our consent unless it is necessary for health and safety reasons e.g. mouldy carpets (if possible, take photos of the damaged parts or items being disposed of);
- ▼ do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect the home or contents from further damage or it is necessary for health and safety reasons;
- ▼ do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or it is necessary for health and safety reasons;
- ▼ do not admit liability or responsibility to anyone else unless we agree;

- ▼ do not negotiate, pay or settle a claim with anyone else unless we agree;
- ▼ do not accept payment from someone who admits fault for loss or damage to the home. Refer them to us instead.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse to pay your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

Legal liability claims

You must tell us about any incident that has caused an injury to others or damage to other people's property. You must also as soon as possible tell us about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim under your policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings. If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

If we decline a claim or do not pay your claim in full

We will provide reasons for our decision to decline the claim or not pay it in full. We will send you written confirmation of our decision.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- ▼ confirmation that you reported the incident;
- ▼ details of any investigations they undertook.

You must give us authority to access these records, if we ask.

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged.

Proving loss, ownership and value

You must give us proof of loss, value and ownership of the items claimed when we request it. Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes we

might ask you to produce a copy of the most recent plans and drawings for the home, photographs of the home or other proof that supports the extent of the loss you have suffered.

For lost, damaged or stolen items that are no longer available for inspection (e.g. because they were stolen or destroyed in a fire) you must validate your claim by giving us details of when and where they were purchased and proof of ownership and value.

The type of proof we might ask for includes proof of purchase (e.g. a sales receipt that has the item, description or code, a purchase price, date purchased and where the item was purchased), a valuation from a qualified professional valuer in Australia before the loss or damage occurred, original operating manual, manufacturer's box, certificate of authenticity, close up photograph, proof of inheritance and a full description of the item (e.g. brand, model etc.).

For more valuable contents items including jewellery, watches, paintings, pictures, works of art and sculptures, we will ask for more evidence to substantiate your claim than we might for less expensive items. For items over **\$3,000**, we will ask for proof of purchase (e.g. a sales receipt), a valuation from a qualified professional valuer in Australia before the loss or damage occurred and a close-up photograph of the item as a minimum.

We do not consider that a statutory declaration of itself is acceptable evidence of proof of ownership and value.

If you are unable to substantiate your claim, we might reduce or refuse to pay your claim.

How we settle home claims

We will aim to use a member of our supplier network to repair or rebuild the damage to the home. Sometimes, this is not always possible e.g. if there is pre-existing damage. This will determine how the home claim will be settled.

When a member from our supplier network can complete the repair or rebuild

When your claim for loss or damage to the home is covered, we will engage a builder from our supplier network to prepare a scope of works and provide a quote on the cost to repair or rebuild the home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we will arrange for it to be assessed. This will involve reviewing the quote to make sure that the quote is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost effectiveness.

If the amount of the assessed quote to repair or rebuild the home is less than the home sum insured, we will offer you the choice to have the building repaired or rebuilt (based on the recommendation of our builder).

Then:

- ▼ if you accept the offer, the builder we engage will be authorised to complete the repair or rebuild on a 'new for old' basis;
- ▼ if you choose to not accept the offer, you will be paid the amount of the assessed quote to repair or rebuild on a 'new for old' basis. Note: this amount to repair or rebuild may be less than what it would cost you to arrange the repairs or rebuild with your own builder. We are able to secure supplier discounts from within our supplier network.

If the amount of the assessed quote to repair or rebuild is equal to or more than the home sum insured the damage will not be repaired or rebuilt and instead, you will be paid the home sum insured.

When a member of our supplier network is unable to complete the repair or rebuild

When your claim for loss or damage to the home is covered and a member of our supplier network is unable to complete the repair or rebuild, we will ask you to engage a builder to provide a scope of works and provide a quote on the cost to repair or rebuild the home on a 'new for old' basis.

Once the scope of works and quote is provided to us, we will arrange for it to be assessed. This will involve reviewing the quote to determine that it is appropriate and reasonable for the scope of works. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost effectiveness.

If the quote is appropriate and reasonable for the scope of works, we will then pay you the assessed amount. If it is not, the quote may be adjusted. This may include, adjusting the scope of works or the quote. We will then pay you the adjusted amount of the quote.

If we pay you for the repair or rebuild, the Lifetime guarantee on home repairs does not apply (see page 93).

When we settle the home claim we will not:

- ▼ pay more than the relevant sum insured or policy limit;
- ▼ pay extra because you paid more for an item when it was originally purchased;
- ▼ pay extra to repair or rebuild the home to a better standard, specification or quality than it was before the loss or damage occurred, except as stated in the meaning of 'new for old' (see page 88) or unless stated otherwise in your policy;

- ▼ fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' page 37), other than a defect or fault that we guarantee under this policy;
- ▼ pay extra to repair or rebuild undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 76);
- ▼ fix or pay to fix pre-existing damage (unless your policy provides otherwise).

How we settle contents claims

When your claim for loss, theft or damage to your contents (including specified contents and personal valuables) is covered, your contents may be replaced, repaired or we may pay you. We will aim to use a member of our supplier network to repair or replace damaged contents.

How we settle will depend on the circumstances of the claim including the cost of repair or replacement, your sum insured and any lower policy limits.

If the cost of repair or replacement exceeds the applicable sum insured, you will be paid that sum insured.

Repairing your contents

We will engage a repairer within our supplier network who is able to complete the repairs to your contents to provide a quote. If the quoted cost to repair the item is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

Replacing your contents

If the quoted cost to repair is more than the cost of replacement on a 'new for old' basis or if the contents item cannot be repaired, you have the option to accept a replacement on a 'new for old' basis sourced through our supplier network. See page 88 for what 'new for old' means.

If you do not accept the offer, you will be paid the value of the replacement item. This may be less than what it would cost you to arrange the replacement in the market. We are able to secure supplier discounts from within our supplier network. We will pay you cash or if available, you can choose to be paid this as a voucher, store credit or stored value card.

When we settle your contents claim we will not:

- ▼ pay more than the relevant sum insured or policy limit;
- ▼ pay extra to replace a contents item to a better standard, specification or quality than it was before the loss or

damage occurred, except as stated in the meaning 'new for old';

- ▼ fix or pay to fix pre-existing damage (unless your policy provides otherwise);
- ▼ fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' on page 37);
- ▼ pay extra because you paid more for that item when it was originally purchased;
- ▼ pay extra to repair or replace undamaged parts (some limited cover is available in 'Matching undamaged parts' see page 76);
- ▼ pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

'New for old' means:

- ▼ rebuild, replace or repair with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers;
- ▼ rebuild, replace or repair new for old regardless of age, with no allowance for depreciation.

For example, a leather lounge which was purchased **5** years ago for **\$5,000** and now worth **\$2,000**, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to **\$2,000**.

Same type, standard and specification as when new

We will repair or replace to the same type, standard and specification (but not brand) as when new. If the same is not reasonably available from an Australian supplier, we will repair or replace with items or materials of a similar type, standard and specification. We can replace with a different brand.

Note: this is important when insuring your jewellery. We will not pay more because of the brand of your jewellery. We will replace to the same type, standard and specifications but this does not mean same brand.

'New for old' does not:

- ▼ include paying the extra cost of replacing or purchasing an extended warranty on any item;
- ▼ mean of a better standard, specification or quality than when new;
- ▼ include paying to replace or match undamaged parts or materials (some limited cover is available under 'Matching undamaged parts', see page 76).

When items may be replaced to a better standard

Refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

When these items are being replaced, 'new for old' means replacing with a new item of equal specification (but not brand) and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, 'new for old' means replacing or repairing to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It can be a different brand. We do not repair or replace, or pay you for electrical or electronic items that were no longer able to be used for the purpose they were intended prior to the incident covered by your policy (e.g. a TV that can no longer be watched).

Contents items that cannot or will not be replaced 'new for old'

Replacing CDs and DVDs

When we replace or pay to replace CDs, DVDs or other devices that contain electronic files or data:

- ▼ domestically-produced (or 'burned') CDs or DVDs or other devices will be replaced as blank media, or we will pay the cost of blank media;
- ▼ commercially-produced CDs or DVDs or other devices will be replaced, or we will pay the cost of purchasing replacement commercially-produced CDs or DVDs or other devices.

We do not cover the costs of replacing electronic files for which you do not have a licence.

Paintings, pictures, works of art, sculptures, ornaments, art objects, collections, sets and memorabilia and antiques (not jewellery)

For these items, 'new for old' means that if the item cannot be replaced 'new for old' or repaired, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, up to the relevant limit in your policy. We may engage an expert to help determine this.

Home claims

This section relates specifically to a claim made on the home policy and is in addition to the information in 'How we settle home claims' on pages 85 to 87.

When we authorise the repair or rebuilding of the home

We may enter into any building contract with the selected repairer and/or supplier on your behalf.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged where the damage is covered by your policy. Apart from the limited circumstances where we will repair or rebuild undamaged parts (see 'Matching undamaged parts', page 76) this policy does not cover you to replace undamaged parts, such as when:

- ▼ **one garage door is damaged**
we will only replace or repair the damaged one, not other doors.
- ▼ **roof tiles are damaged**
we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs.
- ▼ **roof sheeting is damaged**
we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade, colour, finish, material or profile to the undamaged roof sheeting.
- ▼ **an external wall is damaged**
we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of the home.

When we cannot match materials to undamaged parts

If we cannot find materials to match undamaged parts, we will offer to repair or rebuild using new materials of a similar type, standard and specification to the damaged parts of the home when new and that are reasonably and commercially available in Australia and compliant with current building regulations. It may not be the same brand, line or product.

If you are not satisfied with the materials we find, you have two options before we commence the repair or rebuild:

You can pay the extra cost of replacing the undamaged part to achieve a uniform appearance with the materials we have found. See also 'Matching undamaged parts' on page 76.

We can pay you the assessed quote of repairing or rebuilding using materials that are the closest match available that has been quoted by one of our suppliers based on the materials we have found.

The assessed quote may be less than what it will cost you to arrange the repairs or rebuild within the building market. We are able to secure supplier discounts from our supplier network.

How we deal with defects, faults and poor workmanship

There are different ways we manage defects, faults and poor workmanship during the repair or rebuilding process:

- ▼ if the home has a defect or fault or poor workmanship (see section 3 'Things we don't cover' on page 37), the defect is not covered and we will not pay to fix it. This is the case whether you knew about the defect or fault (or not). For example, we would not fix structural posts, beams or load bearing walls that have been removed without taking into account structural engineering requirements.
- ▼ if a defect or fault (or poor workmanship) causes or contributes to loss or damage to the home, that resultant damage is not covered, but only if you knew about the defect or fault or should have reasonably known about it (see section 3 'Things we don't cover' on page 37). For example, your roof has a fault (and you knew about the fault because you have been told about it by a tradesperson) and this allows rain to enter during a storm, we will not pay to fix the resultant water damage.
- ▼ if a member of our supplier network is unable to complete the repairs or rebuild damage covered by your policy (e.g. because a defect or fault or poor workmanship in any home component will not support the repairs) we will pay in accordance with 'How we settle home claims' on pages 85 to 87 as if the home component did not have the defect or fault. This is the case whether you knew about the defect or fault (or not). For example, a defective load bearing wall will not support the repairs needed to the ceiling. We pay you the cost to repair the damage to the ceiling as if the home did not have the defective load bearing wall.

Changes to the home

If you want to change the design of the home

When repairing or rebuilding the home, if we agree, you can choose to change the design of the home or upgrade parts of it, provided that you pay all extra costs of doing this including all costs related to the construction and all professional fees (e.g. architect's fees). If you want to downsize the home for less cost than you are entitled to claim, we will not pay more than the assessed quote from a member of our supplier network to rebuild the downsized home. For example, if your three bedroom home is damaged in a storm and has to be rebuilt, and you choose to downsize to a smaller two bedroom home, the most we will pay is the assessed quote from our builder to rebuild the smaller two bedroom home.

Choosing to rebuild on another site

If the home is to be rebuilt following an incident covered by your policy you can choose to have the home rebuilt on another site provided you pay any extra costs involved.

Lifetime guarantee on home repairs

When we repair or rebuild the home, we guarantee the quality of workmanship of that work for the lifetime of the home if we:

- ▼ authorise;
- ▼ arrange; and
- ▼ pay the builder or repairer directly for this work.

What we guarantee

We guarantee the standard of the workmanship to be free of defects. If a defect arises in the lifetime of the home as a result of poor quality workmanship, then we will rectify the problem. It is a condition of our guarantee that we reserve the right to decide who will undertake the rectification work.

This guarantee does not apply:

- ▼ to repairs you authorise or make yourself;
- ▼ to loss, damage or failure of any electrical or mechanical appliances or machines;
- ▼ to wear and tear consistent with normal gradual deterioration of the home;
- ▼ where we agree with a repair quote and we give you payment for the cost of the repairs and you arrange the repairs.

Contents claims

This section relates specifically to a claim made on your contents policy and is in addition to the information in 'How we settle contents claims' on pages 87 to 89.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged when the loss or damage is covered by your policy. Apart from the limited circumstances where we will repair or replace undamaged contents (see 'Matching undamaged parts' page 76) you cannot claim to replace undamaged contents (e.g. a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we cannot match materials to undamaged parts

If we cannot find new materials to match undamaged parts, we will use new materials of a similar type, standard and specification that are reasonably and commercially available in Australia. It may not be the same brand, line or product.

If you are not satisfied with the materials we find, you have two options before we commence the repair or replacement.

You can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance. See also 'Matching undamaged parts' on page 76.

We can pay you the amount of the assessed quote of repairing or replacing using materials that are the closest match available as quoted by a member of our supplier network. The assessed quote may be less than what it will cost you to repair or replace the item. We are able to secure supplier discounts from our supplier network.

Deductions from your home claim

If we pay the full home sum insured, we will deduct the following where applicable, from the amount we pay you:

- ▼ any unpaid excesses;
- ▼ any unpaid premium including any unpaid or remaining instalments for the period of insurance (if any);
- ▼ any input tax credit entitlement, refer to page 99.

After we pay your claim

Potential impact on cover and premiums

After a home claim

If we only pay part of the home sum insured to you, your policy continues for the period of insurance.

If we pay the full home sum insured, all cover under your policy stops on the day we pay or otherwise finalise your claim. There is no refund of premium.

After a general contents claim

If we pay part of, or the full, general contents sum insured, your general contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You should reassess your general contents sum insured.

After claiming for a Specified contents item or Personal Valuables – specified item

If we pay you the sum insured for a specified contents item or a personal valuables – specified item (e.g. a **\$5,000** diamond necklace listed on your insurance schedule), or pay to replace it, cover for that item stops and there is no refund of premium. If you want to cover any new replacement item as a specified contents item or personal valuables – specified item, you will need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a contents item (a jewellery item is covered to a maximum of **\$2,000** as a contents item).

After claiming for Personal valuables – unspecified items

If we pay part of, or the full personal valuables – unspecified items sum insured, the personal valuables – unspecified items sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost.

Salvaged home and contents items

If we replace or pay you the full sum insured or replacement value for an item we then own the damaged or recovered item. We will need you to make the damaged or recovered item available to us.

Our right to recover from those responsible

If you've suffered loss or damage or incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal

proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- ▼ providing a more detailed version of events, which may include completing a diagram or statement/ affidavit;
- ▼ providing us with any documents required to prove your loss;
- ▼ providing copies of any photographs or footage of the incident available;
- ▼ lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- ▼ attending court or meetings with our legal/other experts (only if required);
- ▼ providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

8. Important things to know – our contract with you

In this section, we set out more important information about your contract with us, including information about:

- ▼ your premium (including paying your premium and what happens when your premium is late);
- ▼ how your policy operates and responds where there are joint policyholders;
- ▼ how the GST affects this insurance; and
- ▼ what happens with cancellations.

About your premium

The amount you pay for this insurance is called the premium. The premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your insurance schedule as the total amount or, if you pay by monthly instalments, as your monthly instalment.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and the home and contents to calculate the premium.

Refer to the Home Elite Insurance PED Guide for more information.

Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your insurance schedule.

If we agree, you can pay the premium by instalments.

If you ask to pay the premium by automatically debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

Late annual renewal payments

If you do not pay the premium due on renewal by the due date, you have no cover from the due date.

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- ▼ by giving you at least **14** days advance notice; or
- ▼ without advance notice, once an instalment is **1** month (or more) overdue.

Joint policyholders

When you insure the home and/or contents in the names of more than one person, and all of those people are named insureds on your insurance schedule, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reason for this is that these joint policyholders each have an interest or ownership in the home and/or contents.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before the purchase of this policy or during the period of insurance) as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your certificate of insurance.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

Conduct of others

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances.

How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur. Our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances. 'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

What happens with cancellations

Cancellation by you

You can cancel this policy at any time. For each home or contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that home or contents cover (including GST if applicable) less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

Cancellation by us

We can cancel your policy where the law allows us to do so. For each home or contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that home or contents cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

9. What to do if you have a complaint and other important information

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 1300 794 133

By email: vero@vero.com.au

In writing: Vero Insurance
GPO BOX 1619
Adelaide SA 5001

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1300 264 470

By email: idr@vero.com.au

In writing: Vero Customer Relations Team
PO BOX 14180,
Melbourne City Mail Centre VIC 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

By visiting: www.afca.org.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the Code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible.

Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- ▼ inflated vehicle or home repair bills;
- ▼ staged vehicle or home incidents;
- ▼ false or inflated home or vehicle claims;
- ▼ home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

10. Words with special meanings

Some words in this policy have a special meaning, it is important to read this section because it can impact how your policy is interpreted.

If a word does not have a special meaning, then it just has its ordinary meaning.

Accidental loss or damage

means loss or damage that you did not intend or expect to happen.

Actions or movements of the sea

means:

- ▼ rises in the level of the ocean or sea;
- ▼ sea waves;
- ▼ high tides or king tides;
- ▼ any other actions or movements of the sea.

Actions or movements of the sea do not include a tsunami or storm surge.

Agent

means someone who acts on your behalf to arrange and manage the rental of the home or unit, including the collection of rent.

Aquarium

means a large glass tank filled with water in which people keep animals (usually fish) and unlike a fishbowl, is not readily portable.

Bicycle

means a standard bicycle that can only be propelled by pedalling. It is not an e-bicycle.

Business activity

means:

- ▼ any activity specifically undertaken for the purposes of earning an income; or
- ▼ any activity registered as a business and which you are obliged by law to register for GST purposes.

Cannot be lived in

means destroyed or made completely or partially unfit to live in. This includes if the utilities are not available or it is not safe to live in.

Collection, set and memorabilia

are defined as:

- ▼ collection is a set of objects, specimens, writings, and the like, gathered together and which collectively have a special value above that of the items individually if separated;
- ▼ set is a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes;
- ▼ memorabilia are things saved or collected as souvenirs.

Common property

means land or any areas at the insured address that both you and other people are entitled to use such as community title, strata title scheme or flats which is not part of your lot or tenancy unless it is secured and you have exclusive access to it under the regulations of your body corporate or tenancy agreement (includes storage areas, parking areas and garages shared by multiple units, walkways and stairways).

Communicable disease

means:

- ▼ Highly Pathogenic Avian Influenza in Humans;
- ▼ any Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency as defined in or declared under the Biosecurity Act 2015 (Cth).

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to Listed Human Disease, Biosecurity Emergency or Human Biosecurity Emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

Components (or home component)

means a building element which is manufactured as an independent unit, that can be joined or blended with other elements to form a more complex item e.g. the roof (sheeting or tile) is a component, the fire wall within the roof space is another component.

Computer

means any electronic digital device that stores, retrieves and processes data and can be programmed with instructions. It includes devices such as PC, laptop and electronic notebook. A computer is composed of hardware and software, including:

- ▼ CPU;
- ▼ monitor;
- ▼ processor;
- ▼ hard drive;
- ▼ keyboard and mouse.

Contents including general contents

See 'What we cover as your contents' on page 23 to 24 and 'What we do not cover as your contents' on page 24 and 25.

Drone

means an unmanned aircraft that can be remote controlled or fly autonomously for recreational or photographic purposes.

e-Bicycle

means a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.

Environmental improvement

means an alteration or addition to the home which is intended to contribute to the protection or conservation of the environment. These may include items such as solar panels, rainwater tanks or compost equipment.

Excess

See page 16.

Family

See page 22.

Fire (including bushfire)

means burning with flames.

Fixtures and fittings

means items used for domestic and residential purposes and which are permanently attached to the home.

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) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

Guest

means any person invited onto the insured address by the tenant for social or entertainment purposes.

Home

see 'What we cover as the home' on page 19 and 20.

Home Elite Insurance PED Guide

see page 9.

Home office equipment

means any office equipment kept at the insured address for personal or business use and which is of a clerical nature only.

Illegal drugs

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

Illegal drug precursor

means the starting materials for illegal drug manufacture.

Incident (or insured incident)

means a single event, accident or occurrence which you did not intend or expect to happen that is not excluded by your policy. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

Insurance schedule

means the latest schedule, including the invoice showing the amount payable, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Insured address

see page 22.

In use

means the item is being used for the purpose it was designed.

Jewellery

means personal ornaments such as necklaces, rings or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery, but it does not include a jewellery box or uncut and unset gems, gold or silver nuggets, bullion and/or ingots.

Loss or damage

means physical loss or physical damage, unless stated otherwise in your policy.

Malicious act

means a single intentional and wilful act characterised by malice. It is not wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping or neglect.

Open air

means any area at the insured address not able to be enclosed on all sides and secured in such a way as to prevent access except by violent force (e.g. a rear deck that is not enclosed or secured).

Period of insurance

means when your policy starts to when it ends. It is shown on your insurance schedule.

Personal transportation vehicle

means a battery driven or electric device that is a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel or segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

Planned to demolish

means you planned to demolish the home, have lodged an application to do this, or a government authority has issued a demolition order for the home.

Policy

means your insurance contract. It consists of this PDS, any SPDS we have given you and your latest insurance schedule.

Retaining wall

means a wall, which is not part of the residential home, that holds back or prevents the movement of earth.

Rental agreement

means a current and valid written agreement for the insured address between you (or your agent) and your tenant that:

- ▼ complies with the requirements specified in the relevant residential tenancy legislation (or its equivalent);
- ▼ is for a fixed term; and
- ▼ includes the following minimum requirements – a start and finish date, a minimum duration, the weekly rental amount, the bond that the tenant is required to pay and the notice to leave requirements.

A 'rental agreement' includes any periodic agreement which continues after the end of the fixed term of a rental agreement, on the same terms and conditions as that rental agreement.

'Rental agreement' does not include any short-term rental, holiday letting or house sharing arrangement (including any arrangement that was booked through an online booking platform).

Same tenant

means that at least one common person was usually residing at the insured address when the incidents giving rise to the claims occurred, unless stated otherwise in your policy.

Scope of works

means a list of repair works needed to meet your claim and is usually needed when major damage has occurred. It helps identify what repair or rebuilding work is necessary to resolve your claim.

Set

means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes.

Specified contents

means an item you have asked us to insure for a specified value at the insured address, where we have agreed to this and it is listed on your insurance schedule. Specified contents can only be an item of the type described in the 'Flexible limit contents' table on page 27.

Sporting, recreational and leisure goods

means equipment used for sporting, recreational and leisure activities (e.g. a camping tent or kayak). It does not mean a drone or a personal transportation vehicle.

Storm

means a single weather event being a cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

Storm surge

means a rush of water onshore associated with a low-pressure system and caused by strong winds pushing on the ocean's surface. Storm surge does not mean actions or movements of the sea.

Strata title

means any form of land title which allows for multiple individual titles to exist in or on a block of land where the common property is held under a single separate title.

Sum insured

see 'The most we will pay for the home' on page 21 and 'The most we will pay for contents claims' on page 25.

Tools of trade

means tools or equipment used for any business activity (e.g. a camera that you use as a wedding photographer), but not home office equipment.

Toy motor vehicle

means a toy vehicle designed to be used by a child. It is not a motorbike, moped or motorcycle regardless of the power or power description. It is also not a personal transportation vehicle.

Unit

means a unit, villa, townhouse or apartment in a strata title development. It does not include common contents.

Unoccupied and occupied and furnished enough to be lived in

'furnished enough to be lived in' means the home or unit contains at least:

- ▼ a bed; and
- ▼ a clothes and linen storage area; and
- ▼ an eating table or bench; and
- ▼ a refrigerator and a cooking appliance.

'occupied' means:

- ▼ the home or unit is furnished enough to be lived in; and
- ▼ someone is eating, sleeping and living at the home or unit; and
- ▼ the home or unit is connected to utilities.

'unoccupied' means:

- ▼ the home or unit is not furnished enough to be lived in;
- ▼ no-one is eating, sleeping and living at the home;
- ▼ the home or unit is not connected to utilities.

Vermin

means small animals (e.g. geckos) or insects that are typically thought of as pests.

Vermin does not include a possum.

Weekly rental amount

means the:

- ▼ weekly rent payable under your rental agreement; or
- ▼ amount a tenant would have paid immediately before the insured incident, assessed by a suitably qualified person agreed to by us, if the insured address was not tenanted at the time the loss or damage occurred,

less agent's commission and fees.

We, us, our and Vero

means AAI Limited ABN 48 005 297 807 trading as Vero.

You/Your

see page 22.

Customer Service Hotline
For assistance or enquiries simply call
the number shown on your insurance
schedule.
AAI Limited trading as Vero Insurance
ABN 48 005 297 807
AFS Licence No. 230859.

