

**About this booklet**

This booklet is a Product Disclosure Statement (PDS) and is also the Policy Wording. Other documents may comprise the PDS and we will tell you if this is the case in the relevant document.

This booklet has two (2) parts: Important Information to help you understand the insurance, and the Policy Wording, which sets out terms and conditions of the cover provided. It is up to you to choose the cover you need. Any advice in this booklet is general in nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if it is right for you.

Our agreement with you

Your Policy is an agreement between you and us, made up of:

- › this Policy Wording; and
- › your Policy Schedule, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- › conditions and exclusions which apply to specific covers or sections;
- › general exclusions, which apply to any claim you make;
- › general conditions, which set out your responsibilities under this Policy;
- › claims conditions, which set out our rights and your responsibilities when you make a claim; and
- › other terms, which set out how this Policy operates.

Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims we pay. The excesses that apply to your Policy are set out in the Policy Schedule.

How much we will pay

The most we will pay for a claim is the sum insured set out in the Policy Schedule for the cover or section you are claiming under, less any excess.

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QM884-0321

About RUA and EBM

RentCover Underwriting Agency Pty Ltd (RUA), ABN 76 130 218 914 /ARN 325630 is a related company of, and an Authorised Representative of, Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM), ABN 31 009 179 640 / AFS Licence No: 246986. EBM holds a binding authority from QBE which is delegated to RUA and allows RUA to arrange, issue and distribute insurance on behalf of QBE and to deal with or settle claims on their behalf.

If you require further information about this product, please contact your Broker or RUA.

About QBE

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

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545.

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IMPORTANT INFORMATION

Significant benefits and features

We believe the most significant benefits of this insurance Policy are that it protects:

- a) your household contents on a new for old basis if they are lost or damaged due to an insured event.
- b) you for your legal liability to third parties if they claim against you for compensation or expenses which you become legally liable to pay for:
 - › the death of, or bodily injury to, any person
 - › the loss of, or damage to, property.

The Policy provides:

- a) Cover for your contents up to the sums insured at the site within buildings fitted with working locks to all external doors, during the period of insurance, caused directly by any of the following insured events:
 - › fire
 - › storm or rainwater
 - › flood
 - › theft
 - › explosion
- b) Legal liability cover for \$10,000,000 which includes:
 - › personal legal liability anywhere in the world for you or any member of your family.
- c) we insure you against any claim for compensation which you or the member of your family become legally liable to pay arising out of the use of a vehicle which is not paid for by any statutory compulsory third party scheme.

The Policy does not cover certain things

Claims may be refused in certain circumstances. Please refer to the Policy Wording for full details of the terms and conditions of cover and exclusions.

The Policy will not cover loss or damage:

- a) intentionally caused by you or a member of your family or a person acting with your consent or the consent of a member of your family
- b) resulting from or caused by:
 - › inherent defects, structural defects, faulty workmanship, faulty design that:
 - you were aware of, or a reasonable person in the circumstances would have been aware of and
 - you knew, or a reasonable person in the circumstances would have known may result in damage or further damage
 - › any gradual process
 - › wear, tear, rust, corrosion, depreciation or gradual deterioration, mildew, mould or algae
 - › any consequential loss, such as:
 - any diminished value of your property after it's been repaired
 - any intangible losses including intellectual or sentimental value
 - the cost of hiring a replacement machine or appliance
 - loss of income, loss of profits or costs arising from any business interruption
 - medical expenses or
 - compensation for your or your family's stress or anxiety, inconvenience or loss of time.

However, if the claim is covered under Section 3: Cover for your Legal Liability, and you are ordered by a court or required by a settlement made in accordance with this Policy to pay for a third party's indirect losses, we will cover those indirect losses.

- › erosion, subsidence, landslide or earth movement except where it occurs within 72 hours of, and as a direct result of the following insured events:
 - explosion
 - storm or rainwater
 - flood
- › storm or wind damage to property in the open air
- › water entering the home through an opening made for the purpose of alterations, additions, renovations or repair
- › the action of the sea, tsunami.

The cover under this Policy will be void for any period in excess of 60 consecutive days during which the home has been left unoccupied and you have not obtained our written agreement.

The Policy will not insure you or your family against liabilities arising from:

- a) any agreement, unless liability would have attached to you or your family if that agreement did not exist
- b) death or bodily injury to you or to any person who normally lives with you
- c) damage to property belonging to you or any person who normally lives with you or to your or their employees
- d) the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 4 meters in length (except canoes, surfboards, surf skis or sailboards) or motorised water craft in excess of 10 horsepower
- e) the conduct of any activity carried on by you or your family for reward except babysitting on a casual basis
- f) directly or indirectly, out of or in connection with the actual or alleged use or presence of asbestos
- g) building work, construction or demolition of a building, including the home if the value of the work exceeds \$50,000
- h) the ownership or use of any motor vehicle.

The Policy will not insure you or your family against fines, penalties, or punitive, aggravated, multiple or exemplary damages.

These are only some of the events that are not covered by this insurance. Please read the Policy Wording for full details of all relevant Policy exclusions.

The amount of any claim made against the Policy may be reduced

- a) where an excess applies (any applicable excess will be shown in your Policy Schedule).
- b) where the value of an item exceeds any applicable sum insured sub limit.
- c) where you do not comply with a condition of this Policy and this contributes to any loss or damage

You should refer to the General Conditions section in Policy Wording for full details of all the General Conditions.

Some General Conditions include:

- › you must tell us about changes that increase the risk of this insurance
- › you must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury
- › we may agree to insure your contents only if certain specified burglary protection devices are installed. The required devices, if any, will be noted on your Policy Schedule
- › you must take reasonable care to:
 - protect and maintain the property insured under this Policy
 - prevent damage or injury to others or their property
 - minimise the cost of any claim under this Policy, or
 - comply with all statutory obligations and by-laws or regulations relating to the safety of person or property.

If you do not, we will not pay for loss, damage, liability or injury to which this failure to take reasonable care contributes.

Significant risks

This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the Policy Wording carefully. Please ask your Broker or RUA if you are unsure about any aspect of this product.

Your sum insured may not be adequate

The Policy provides replacement or reinstatement conditions for contents, up to the sum insured, which means that claims are settled without contribution for age, depreciation or wear and tear.

It is important that you read the sub-limits in the Policy Wording for items such as works of art, antiques, items of jewellery, collections, office equipment and cash. For example, there is a sub limit on jewellery of \$1,000 per item, and \$1,500 in total. If it would cost more than this to replace your jewellery as new, then this policy may not be suitable for your needs and you should consider other insurance products.

Over-insurance

If your contents are damaged beyond economic repair, we will pay no more than the reasonable cost of replacement when new even if you have insured for an amount greater than the reasonable cost of replacement when new.

Overdue premium

You must pay your premium on time otherwise your Policy may not operate.

If you have not paid your premium by the due date this Policy will not operate and there will be no cover.

For more detailed information regarding payment options refer to the section headed 'How you can pay your premium' in the Policy Wording.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your Duty of Disclosure, or if you make a fraudulent claim.

The cost of this insurance Policy

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the information you provide to us.

The following factors have a significant impact on the calculation of your premium:

- › geographic location
- › whether or not the home has an alarm

Privacy Promise

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. When you receive a Policy Schedule, Certificate of Insurance, Renewal or other document from us, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- › any person authorised by you;
- › a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
- › a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
- › an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- › a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- › another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- › another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- › our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- › a dispute resolution organisation such as the Australian Financial Complaints Authority (AFCA) (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- › a company to conduct surveys on our behalf for the purpose of improved customer services; and
- › an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- › to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- › to an investigator, assessor (for the purpose of investigating or assessing your claim);
- › to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- › to a witness to a claim (for the purpose of obtaining a witness statement);
- › to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- › give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- › provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy, to request access to or correct your personal information, or to make a complaint please email: complaints@qbe.com.

General Insurance Code of Practice

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

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

How to make a claim

Please contact your Broker or RUA to make a claim. Apart from emergency repairs necessary to prevent further loss, we will only accept responsibility for repairs or payments to third parties under a claim where you have told us about them beforehand and we have accepted your claim. Full details of what you must do for us to consider your claim are provided in the 'Claims' section in the Policy Wording.

Complaints

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

Step 1 – Talk to us

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

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

Step 2 – Customer Care

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

Step 3 – Internal Dispute Resolution

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

Step 4 – Still not resolved?

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

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

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not happy with how we've handled your personal information, call or email Customer Care.

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

Contacting QBE's Customer Care Unit, AFCA or the OAIC

How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	complaints@qbe.com, to make a complaint privacy@qbe.com, to contact us about privacy or your personal information. customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact the OAIC

Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Cancelling your Policy

How you may cancel this Policy

- › You may cancel this Policy at any time by telling us in writing that you want to cancel it. You can do this by giving the notice to your broker or RUA.
- › Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- › We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- › We will give you this notice in person or send it to your address last known to us.

The premium

We will refund to you the proportion of the premium for the remaining period of insurance.

Cooling-off period

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and you'll receive a full refund. To do this you may notify RUA electronically or in writing. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

You can also cancel your policy outside the cooling off period, however RUA may deduct certain amounts from any refund for any non-refundable taxes.

Financial Claims Scheme

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority on 1300 558 849 or go to apra.gov.au/financial-claims-scheme-general-insurers

POLICY WORDING

Your Policy

Please read your Policy carefully, and satisfy yourself that it provides the cover you require. If you want more information about any part of your Policy, please ask your Broker or RUA, whose full details appear on the front of this document.

You should keep your Policy Booklet and Policy Schedule together in a safe and convenient place for future reference.

Providing proof

So that your claim can be assessed quickly you should keep the following:

- › receipts or other confirmation of purchase,
- › valuations and
- › photographs of items in the premises.

We may ask you for these, or other documentation and information, if you make a claim. You must be able to prove to us that you have suffered a loss that is covered by this Policy before we will pay you for it.

Other party's interests

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

How you can pay your premium

You can pay your premium in one annual payment by cash, cheque, credit card or EFTPOS.

Paying your annual premium

You must pay your annual premium by the due date. If we do not receive your premium by this date or your payment is dishonoured this Policy will not operate and there will be no cover.

Preventing our right of recovery

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

How Goods and Services Tax affects any payments we make

The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.

The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.

When we pay a claim, your GST status will determine the maximum amount we pay.

When you are:

- a) not registered for GST, the maximum amount we pay is the sum insured or the other limits of insurance cover including GST.
- b) registered for GST, the maximum amount we pay is the sum insured or the other limits of insurance cover less any Input Tax Credit to which you are entitled or would be entitled if you made a relevant acquisition. In these circumstances, the Input Tax Credit may be claimable through your Business Activity Statement (BAS).

You must advise us of your correct Australian Business Number & Taxable Percentage. Any GST liability arising from your incorrect advice is payable by you.

Where the settlement of your claim is less than the sum insured or the other limits of insurance cover, we will only pay an amount for GST (less your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover your loss, we will only pay the GST relating to our settlement of the claim.

Form continues on the next page

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

GST, Input Tax Credit, Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time.

Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.

Words with special meanings

Some key words and terms used in this Policy have a special meaning.

If words and terms are only used in one section of the Policy, we will describe their special meaning in that section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

Word or Expression	Meaning
Act of terrorism	Includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which: <ul style="list-style-type: none"> › involves violence against one or more persons, or › involves damage to property, or › endangers life other than that of the person committing the action, or › creates a risk to health or safety of the public or a section of the public, or › is designed to interfere with or to disrupt an electronic system.
Action of the sea	Tidal wave, high tide, king tide, storm surge or any other movement of the sea except for tsunami.
Period of insurance	The period shown on the Policy Schedule.
Policy Schedule	The schedule of insurance, or any endorsement schedule we give you.
Site	The address shown on your Policy Schedule where your contents are kept.
We, our, us	QBE Insurance (Australia) Limited, ABN 78 003 191 035
You, your	The person(s), companies or firms named on the current Policy Schedule as the 'Insured'.
Your family	Any member of your family who lives permanently with you, including your partner.

Cover for your contents

This part of the policy contains the following three sections:

- › Section 1: What 'Contents' mean
- › Section 2: Cover for your Contents – Insured Events
- › Section 3: Cover for your Legal Liability

Section 1: What 'Contents' mean

Contents

Your Policy Schedule indicates your contents sum insured.

What 'contents' means

'Contents' means, items (a) to (c) below, while they are at the site within buildings fitted with working locks on to all external doors, and which belong to you or your family or for whose loss or damage you or your family are legally liable. Contents are:

- a) all household goods (including carpets whether fixed or not), and personal effects, but excluding cash, coins and negotiables.

'Negotiables' means treasury notes, savings certificates, stamps, money orders, gift certificates and any other negotiable instruments

- b) landlord's fixtures and fittings for which you are legally liable and fixtures and fittings installed by you for your own use
- c) any of the following equipment if it does not require registration:
 - › golf buggies
 - › garden equipment, or
 - › motorised wheelchairs

What 'contents' does not mean

'Contents' does not include:

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

Section 2: Cover for your Contents – Insured Events

What you are insured against and what you are NOT

You are insured for loss or damage to your contents caused directly by any of the 'insured events' which occur at the site set out in the left column of the following table (except to the extent indicated in the right column of the table). There are also some limits and exclusions described under 'How we will pay' and 'When you are not covered', which you must read.

You are insured against loss or damage caused directly by the following insured events	But not
<p>(a) Fire</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> › fire › charring, melting or scorching as a result of heat from a fire; and › smoke, ash or soot from a fire 	<p>Damage deliberately caused by you or someone with your consent</p> <p>Damage to an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a clothes iron or a cooking appliance, where that's the only damage that occurs.</p> <p>Charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as:</p> <ul style="list-style-type: none"> › an electrical or gas appliance intended to produce heat, for example a toaster, kettle, clothes iron, heater or cooking appliance; or › smoking items, for example cigarettes, cigars or pipes.
<p>(b) Storm (including cyclone or hurricane) and/or rain, which may be accompanied by snow, sleet or hail</p> <p>Damage caused by erosion, subsidence, landslide or earth movement that happens within 72 hours of, and as a direct result of the storm or rainwater</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> › storm, rainwater or wind to property in the open air; › the action of the sea or tsunami; <p>'tsunami' means a sea wave caused by disturbance of the ocean floor or by seismic movement</p> <ul style="list-style-type: none"> › water seeping through a wall or floor; › mildew, mould or algae; › atmospheric conditions other than storm.
<p>(c) Flood</p> <p>Damage caused by erosion, subsidence, landslide or earth movement that happens within 72 hours of, and as a direct result of the flood</p> <p>'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:</p> <ul style="list-style-type: none"> 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.

<p>(d) Theft</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> › theft by any person who is living at the site unless there is evidence that your home has been entered forcibly and violently. <p>'forcible and violent entry' does not include:</p> <ul style="list-style-type: none"> - entry through a door or window that has been left open or unlocked, - where the home has been entered with the consent of the owner or occupier of the home.
<p>(e) Explosion</p> <p>Damage caused by an explosion</p> <p>Damage caused by erosion, subsidence, landslide or earth movement that happens within 72 hours of, and as a direct result of the explosion</p>	<p>The cost to repair or replace the item that exploded.</p> <p>For example, we won't pay to replace a hot water system, solar heater or water tank that exploded</p>

How we will pay

Contents

- a) We will either:
- › repair the damaged items, or
 - › replace the items with items substantially the same as, but not better than when new, or
 - › pay the reasonable cost of repair or reinstatement to a condition substantially the same as, but not better than when new, or
 - › pay up to the sum insured shown on your Policy Schedule.
- If your contents are damaged beyond economic repair, we will pay no more than the reasonable cost of replacement when new even if you have insured for an amount greater than the reasonable cost of replacement when new. When we pay your claim for all your contents being damaged beyond economic repair, the Policy is exhausted and comes to an end. We will not pay more than the total contents sum insured for all contents lost or damaged.
- b) If we pay a claim where film, photos, home movies or home videos or any similar recorded material is destroyed, we pay for the replacement with new, blank film, videos or similar (e.g. If a compact disc upon which you had photos stored is destroyed, we would replace it with a new, blank compact disc). We do not pay to reconstruct any circumstances or conditions.
- c) If we pay a claim where software is lost, damaged or destroyed, we pay the cost to replace it with the nearest equivalent new software. We do not pay for any software that was acquired by you at no cost.
- d) Where an item required to settle a claim that we pay is not commercially available in Australia, we will either:
- › replace the item with the nearest equivalent or similar new item available in Australia or overseas, or
 - › pay the cost to replace the item with the nearest equivalent or similar new item available in Australia or overseas.
- e) The maximum we pay on the following contents items is shown in the table below. We will pay up to the amount specified for each item.

Form continues on the next page

Contents where a maximum limit applies	Maximum Limit
(a) Works of art, pictures, tapestries, rugs, antiques.	\$1,000 per item and up to a total of \$1,500
(b) Items of jewellery, gold or silver articles, furs, watches.	\$1,000 per item up to a total of \$1,500
(c) Collections of any kind.	\$1,000 per collection up to a total of \$1,500
(d) Accessories, or spare parts of motor vehicles (including motor cycles and motor scooters), caravans, trailers and watercraft NOT in or on the motor vehicle, caravan, trailer, or watercraft. We include motor vehicle keys, remote locking or alarm devices as accessories while they are not in or on the motor vehicle but we do not pay for any re-coding of devices or changing of vehicle locks.	\$1,000 in total
(e) Bicycles.	\$1,000 per bicycle

f) Antiques

Where we pay a claim for an antique item, and the market value of the item exceeds the cost of its replacement with a new item because of its antiquity and rarity, we will treat the market value as though it is the cost to replace the lost or damaged antique with a new item provided our liability will not exceed the Maximum Limit set out in (a) above.

g) Floor and Wall Coverings, Blinds and Curtains

For wall coverings, and carpets and other floor coverings, curtains and internal blinds, we pay only for items in the room, hall or passage where the damage occurred.

h) Pairs and Sets

A 'pair or set' means 2 or more articles, the collective value of which exceeds the sum of their individual values.

If we can't repair an item which forms part of a set or pair or it can't be replaced because:

- › we're unable to reasonably match it; or
- › the functionality of the set or pair is lost (e.g. hearing aids/sporting equipment)

you can choose to either:

- › surrender the remaining item(s) to us, in which case we'll pay the replacement value of the set or pair, up to any applicable limit; or
- › keep the remaining item(s), in which case we'll pay the replacement value of the lost or damaged item.

We don't allow for any special value the item may have as forming part of a set or pair, or for any reduction in value of the remaining part(s).

Section 3: Cover for your Legal Liability

What you are covered against

We insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

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

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

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

Motor Vehicle Liability

What we insure you against:

We insure you and any member of your family against any claim for compensation or expenses which you or the member of your family become legally liable to pay for:

- › the death of, or bodily injury to, any person
- › the loss of, or damage to, property

arising from the ownership, custody, or use of:

- › any vehicle which is a type that is not required to be registered by law
- › any motorised wheelchair

resulting from an occurrence during the period of insurance.

When we do not insure you or your family

We do not insure you or your family:

- a) if you or your family are entitled to be wholly or partly insured by any compulsory statutory insurance or accident compensation scheme, or would have been, but for failure to register the vehicle or to apply for cover under the scheme or to comply with a term or condition of the scheme
- b) if you or your family are entitled to be wholly or partly protected by any other policy of insurance which specifically covers the vehicle (except where this exclusion would contravene s.45 of the Insurance Contracts Act, 1985).

What you are NOT covered against

(applies to 'Legal Liability')

When we do not insure you or your family

We do not insure you or your family:

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

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

- a) any agreement, unless liability would have attached to you or your family if that agreement did not exist
- b) death of or bodily injury to you or to any person who normally lives with you

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

- › has used your home, or
- › is living with you and intends or intended to use your home

as their primary residence for 60 days or more out of any 90 consecutive day period (irrespective of the commencement date of the Policy) during which there is an occurrence.

- c) death of or bodily injury to anyone employed by you or by someone who lives with you if the death or injury arises out of their employment
- d) damage to property belonging to you or any person who normally lives with you or to your or their employees
- e) any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme
- f) the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 4 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of 10 horsepower
- g) the conduct of any activity carried on by you or your family for reward except for babysitting on a casual basis

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

- › the babysitting is not of a casual nature
- › any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting
- › the income derived from babysitting is the primary or only source of the household's income
- › there is a registered business associated with the babysitting.
- h) vibration or the weakening of, removal of or interference with support to land, buildings or other property
- i) building work, construction or demolition of a building, including the home if the value of the work exceeds \$50,000
- j) death or bodily injury to any person arising out of pregnancy or the transmission of any communicable disease by you or your family
- k) the ownership of land, buildings or structures
- l) loss, damage or injury intentionally caused by you or a member of your family or a person acting with your consent or the consent of any member of your family
- m) the lawful seizure, confiscation, nationalisation or requisition of the property insured
- n) destruction of or damage to property by any government or public or local authority
- o) any act or omission that is knowingly illegal, dishonest, fraudulent, wilful, malicious or done with reckless disregard for their consequences by you, your family or a person acting with the consent of you or your family.

What we will pay

- a) We pay up to \$10,000,000 for any one occurrence.
- b) We do not pay more than this amount in total under all policies we have issued to you which cover the same liability.
- c) In addition to this amount, we pay legal costs for which we have provided prior written approval. We won't unreasonably withhold our approval.

Additional benefits

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

We pay the additional benefit as part of the sum insured for contents:

1. Removal of debris

If your contents

- › are damaged by an insured event, and
- › we pay a claim

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

2. Change of site

If this Policy insures your contents and you are moving into a new home within Australia, we insure your contents at both sites for a maximum of 30 days. The maximum we pay at each site will be the proportion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites.

You must tell us of your new address within 30 days of first moving to it. If you wish to insure your contents at your new address after that 30 days we must agree to insure them at that address.

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

What you must pay if you make a claim – Excess

In most cases, you'll need to contribute an amount towards the cost of any claims we agree to pay.

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

Where a sub-limit is applicable, the excess will be applied to the claim prior to applying the sub-limit. For example; if a ring worth \$2,000 was stolen from the home, the \$1,000 per item jewellery sub-limit would apply.

If a \$300 excess was applicable, this would be applied to the \$2,000 claim, rather than the \$1,000 sub-limit. Therefore, \$1,000 would be payable. If the stolen ring was worth only \$1,000, we would pay \$700 - \$1,000 less the \$300 excess.

When you will NOT have to pay an excess

You will not have to pay an excess if we pay a claim as a result of damage that renders your entire contents beyond economic repair.

When you are not covered

Operation of law, war, nuclear material or terrorism

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

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

Sanctions limitation and exclusion clause

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

Laws impacting cover

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

Illegal activity

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

- › you illegally keeping explosives, flammable or combustible substances at the property address;
- › hazardous materials if they are not stored, used or disposed of legally and in accordance with the manufacturer's directions;
- › weapons, firearms and ammunition if they are not stored and used legally; or
- › the illegal supply of drugs or alcohol.

Other loss or damage

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

- › an event occurring outside the period of insurance;
 - › any neglect, poor housekeeping or untidy, unclean or unhygienic living habits such as:
 - odours including from pets, cigarettes or other smoking items;
 - liquid or food stains that have gradually built up over time; or
 - water damage to carpets, flooring or cabinets due to splashing from baths, showers or sinks;
- however we will cover your legal liability caused by any of the above 3 points;
- › mechanical, electronic or electrical breakdown, however, we will cover resultant damage to the extent it's covered under the Insured Event Fire;
 - › a process of cleaning by you:
 - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
 - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
 - › changes in a right, title or interest in your property, for example due to a transfer, agreement or adverse possession.

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

- › damage covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law);
- › loss of or damage to any information on your computer including any computer program caused by malicious software such as, but not limited to, a virus, worm, back door, trap door, ransomware or any computer hacking; or
- › damage to your property while it's being cleaned, repaired, restored or altered by your estate agent or contractor.

Additional exclusions applying to this Policy

These additional exclusions apply to cover for your contents:

- a) loss or damage intentionally caused by you or a member of your family or a person acting with your consent or the consent of any member of your family
- b) loss or damage resulting from or caused by:
 - › destruction of or damage to property by any government or public or local authority
 - › the deliberate application of heat (for example, this would include where an element under or forming part of a ceramic cooktop causes damage to the cooktop)
 - › inherent defects, structural defects, faulty workmanship, faulty design that:
 - you were aware of, or a reasonable person in the circumstances would have been aware of, and
 - you knew, or a reasonable person in the circumstances would have known may result in damage or further damage
 - › any gradual process
 - › wear, tear, rust, corrosion, depreciation or gradual deterioration
 - › mildew, mould, algae, atmospheric or climatic conditions (other than as described under insured event, (b) storm or rainwater)
 - › settling, shrinkage or expansion in buildings, foundations, walls or pavements
 - › the removal or weakening of supports or foundations for the purpose of alterations, additions, renovations or repair
 - › loss of or damage to electronic data caused by electronic or mechanical derangement or malfunction or by a virus, or processing error
 - › any consequential loss other than that specifically provided by this Policy
 - › rodents, vermin, birds, wildlife or insects gnawing, biting, chewing, pecking, clawing, scratching or in any way polluting or contaminating your contents

For example: If a mouse was to chew through an electrical wire, which led to a fire, the damage caused directly by the fire would be covered by this Policy under insured event (a), however any damage caused by the mouse's chewing would not be covered by this Policy.

 - › tree roots
 - › erosion, subsidence, landslide or earth movement other than as a direct result of one of the following insured events (refer to items b, c and e, under 'What you are insured against, and what you are NOT'):
 - storm or rainwater
 - flood
 - explosionand occurring no more than 72 hours after the event.
 - › the action of the sea or tsunami

'tsunami' means a sea wave caused by a disturbance of the ocean floor or by seismic movement.
- c) loss or damage to items for sale on consignment.

General conditions

Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- › we agree to it, and
- › we give you a new Policy Schedule detailing the change.

Other interests

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

Any person whose interests you have told us about and we have noted on your Policy Schedule is bound by the terms of this Policy.

Cancelling your Policy

How you may cancel this Policy

- › You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- › Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- › We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- › We will give you this notice in person or send it to your address last known to us.

The premium

We will refund to you the proportion of the premium for the remaining period of insurance.

Notices

Any notice we give you will be in writing and will be effective once it's delivered to you.

In the case of notices by email, we'll consider an email to be received by you when it enters your mail server, but in any event no later than 24 hours from the time it's sent out of our data system. In the case of notices by post, service of notices will be effective three business days after having been posted by us.

It's your responsibility to make sure we have your current email and mailing address on record, so you must let us know as soon as these change.

Changes

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Examples of circumstances where the risk of loss, damage or injury may increase include where:

- › you are having renovations undertaken
- › the home is left vacant or unoccupied for a period exceeding 60 days
- › the home falls into a state of disrepair
- › your home is opened up to the public for an exhibition or similar event (including if it is not for reward), or
- › you are participating in a public exhibition (including if it is not for reward).

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

Changes to your circumstances

If you tell us that you are operating a business, or generating a regular income at the site, then we will cancel your Policy and refund any unused portion of the premium.

Changing your Policy

If you request any change to this Policy, if we agree to the change, we will issue a new Policy Schedule and ask you for any additional premium. If an additional premium is required, the change will only be effective when you have paid the additional premium by the due date we give to you.

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

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

Unoccupancy

If your home is unoccupied for more than 60 consecutive days, you must tell us and obtain our written agreement for cover to continue.

If you do not do so, the cover for your contents is void for the period in excess of 60 consecutive days during which the home has been left unoccupied.

The period of 60 consecutive days is calculated from the date when the home was last occupied regardless of the commencement or renewal date of the Policy.

'Occupied' means that, during the relevant period:

- › you, your family, or someone with your consent slept and ate there for at least two consecutive nights in that 60 day period, and
- › on those two nights the property:
 - was furnished such that it is comfortably habitable; and
 - contained at least one usable bed/mattress; and
 - contained at least one table or bench and a chair; and
 - contained a functioning refrigerator and cooking appliance; and
 - was connected to the electricity supply; and
 - was connected to hot and cold running water.

You may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes we might ask for other evidence of occupancy.

Contribution and other insurance

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

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

Salvage

We are entitled to obtain and retain any items or materials that are salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, if you agree to pay the market price for the items or materials.

Burglary protection

We have agreed to insure your contents only in buildings at the site that are fitted with working locks to all external doors.

Care and maintenance

If you do not take reasonable care to:

- › protect and maintain the property insured
- › prevent damage or injury to others or their property
- › minimise the cost of any claim under this Policy, or
- › comply with all statutory obligations and by-laws or regulations relating to the safety of person or property

we will not pay for loss, damage, liability or injury to which this failure to take reasonable care contributes.

Adjustment of premium on renewal

If we invite you to renew your Policy, we will send you a renewal invitation. If you make any changes to your Policy after we send you our renewal invitation, and we agree to continue to insure you, we'll send you an updated renewal invitation and you'll need to pay us any additional premium to ensure your cover is not affected. If you claim for an incident that happened during a previous period of insurance, you must tell us about it and agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

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

This condition doesn't affect any other rights we have at law or under this Policy.

Claims

What you must do

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

- › take all reasonable precautions to prevent further loss, damage or liability
- › notify the police as soon as reasonably practicable if any of your property is lost, stolen, or maliciously or intentionally damaged and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss
- › tell us or RUA as soon as possible. You will be provided with a claim form and advice on the procedure to follow
- › supply us with all information we require to settle or defend the claim
- › notify us of any other insurance covering the same loss, damage or liability
- › co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person.

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

If in doubt at any time, ring us or RUA for advice.

What you must not do

You must not:

- › authorise repairs to or arrange replacement of any of the property insured in connection with any claim without our consent, other than emergency repairs necessary to prevent further loss. If we pay your claim, we will pay for these repairs, but you must retain all receipts.
- › admit liability if an accident occurs which is likely to result in someone claiming against you.

What we do

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

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

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

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

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

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

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

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

What can affect a claim

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

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

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

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

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