

# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

EBM TenantCover Fire, storm & theft insurance for your home contents

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**THIS IS NOT AN INSURANCE CONTRACT**

## STEP 1 Understanding the Facts Sheet

The Key Facts Sheet sets out **some** of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

## STEP 2 Check the maximum level of cover and the events covered

Under this policy the insurer will provide the costs (up to the Sum Insured that you set) to replace your contents when there is a total loss of your contents items as a result of a significant insurance event such as bushfire. Any amounts you claim include GST less any input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Event/cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)
Fire and Explosion	Yes	Excludes damage caused by scorching, melting, or charring without flames
Flood	Yes	Excludes damage caused by action of the sea and tsunami
Storm	Yes	Excludes damage to contents in the open air  Excludes water entering the home through an opening made for any alterations, additions, renovations or repair
Accidental breakage	No	Does not cover damage caused by Accidental breakage
Earthquake	No	Does not cover damage caused by Earthquake
Lightning	No	Does not cover damage caused by Lightning
Theft and Burglary	Yes	Excludes damage by any person who lives at the site unless there are signs of forcible and violent entry.  Excludes cover for any cash or negotiables.
Actions of the sea	No	Excludes Action of the sea, high water and tidal wave
Malicious Damage	No	Does not cover damage caused by Malicious Damage
Impacts	No	Does not cover damage caused by Impacts
Escape of liquid	No	Does not cover damage caused by Escape of liquid
<b>Cover for valuables, collections and items away from the insured address</b>		
High value items and collections	Yes	Limits apply to some items as outlined in the table under "How we will pay", "Contents". See Policy for details.
Items away from insured address	No	Does not cover loss or damage of contents that are away from the address

\*The Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



## STEP 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items. To find out these limits you need to read the PDS and other relevant policy documentation. For example, there are limits for jewellery and watches of \$1,000 per item and in total \$1,500. These are outlined in the table under "How we will pay" "Contents".

### Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy. Please note any excesses that are shown on your policy schedule. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

### Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property resulting from an occurrence anywhere in Australia during the policy period that is not related to the ownership of your home. It is limited to \$10 million. You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

### Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of loss or destruction of your contents including where:

- you set the maximum level of cover and your payout is limited to that amount\* (sum insured).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (Sum insured plus safety net).

\*the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it will cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

**Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover**

## STEP 4 Seek more information

If you want more information on this policy contact us on the number provided by your financial services provider, or contact EBM on 1800 661 662.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

### The policy this KFS relates to is:

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