



Steadfast Home Extra

Home and Contents Insurance Product Disclosure Statement and Policy Wording



Date: n/n/n *Tm* Exhibit Number: 103/

QFCI

Insurance Schedule

Steadfast Home Extra Insurance

\$100



& 1300 361 028

Insured Address

Policy Number

BUNDABERG OLD 4670

Period of Insurance

6 October 2010 to 4pm 6 October 2011

Issuer

Vero Insurance Limited

Insured

Excesses

Home Buildings Basic

You will also have to pay an additional excess of \$200 for earthquake claims.

Home Building	Sum Insured
Home Buildings	\$170,000
Home Glass	unlimited
Home Electrical Motor Burnout	unlimited
Home Legal Liability	20 million

Easy Claims Service

Hatte Gilbert Ins Brokers(trc)

24 hours 365 days

Insured:

Policy Number:

Risk Details

Your home is described as a house

The construction type of your home is brick

Your home was built in approximately 2000

Your home has no windows with keyed locks or grilles

Your home does not have deadlocks on all external doors

Your home does not have a security alarm

Your home is connected to the mains water supply.

Your home is owner occupied

Your home is not undergoing renovation nor is it under construction

The oldest occupant to be insured is 50 years of age

Insured Details

No person covered under this policy has had insurance cancelled in the last 5 years.

No person covered under this policy has been refused insurance or had a policy declined in the last 5 years.

No person covered under this policy has been charged or convicted with a criminal offence in the last 5 years.

No person covered under this policy has ever been placed in receivership or bankruptcy nor are any bankruptcy proceedings presently underway.

Prior Claims

You have advised us that there have been no claims made in the last 5 years by any person covered under this policy.

§ 1300 888 073

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Cooling Off Period

You have the right to cancel and return the insurance contract within 30 days of the date it was issued to you or was varied to add a new policy section ("cooling off period"), unless you make a claim under the contract within the cooling off period.

If you cancel it in this time, we will return you any premium you have paid us. To cancel, you must notify us within the cooling off period. You can do this by telephone on 1300 361 028. To cancel at other times, please see your policy booklet.