

Exhibit 892

Second Affidavit of Graham Dale

Exhibit 3

Exhibit 3

Household Insurance Policy

Product Disclosure Statement



GHHB2 07/08

Index

Welcome to RACQ Insurance	1
How to contact us	1
How this policy works	2
Important information about your policy	3
-Policy benefits	3
-Policy discounts that you may be entitled to	5
-Cooling-off period.	6
-Duty of Disclosure.	7
-Evidence of ownership.	8
-Personal information.	8
-General Insurance Code of Practice.	8
Words / terms with special meanings	9
Calculating your sum insured.	14
-Help with calculating your home sum insured.	14
-Help with calculating your contents sum insured	15
Insured Events you are covered for	16
-Damage caused by weather	17
-Criminal acts against you	19
-Accidents that cause damage to your home and/or contents	20
Your home	23
-What we insure as your home	23
-What we do not insure as your home.	24
-Settling your claim	25
-Claims settlement other than on an as new basis	26
-The most we will pay you for home claims.	27
Your contents	29
-What we insure as your contents.	29
-What we do not insure as your contents	30
-Settling your claim.	31
-Claims settlement other than on an as new basis	31
-The most we will pay you for contents claims	32
Additional benefits we provide for you.	35
-Additional living expenses	35
-Attendance by a security firm	35
-Breakage of glass.	36
-Campus cover	37
-Clean up costs	38
-Contents while in storage.	38
-Contents in transit.	39
-Contents in a safe deposit box	39

Index

Additional benefits we provide for you	40
-Credit card misuse	40
-Damage caused by emergency services.	40
-Demolition and redesign costs.	40
-Emergency and alternative accommodation.	41
-Funeral expenses	41
-Inflation protection at renewal	42
-Loss of rent.	42
-Peace of mind protection	43
-Professional documents	43
-Re-key, recode or replacement of locks.	43
-Removal of debris	44
-Special occasion gifts	44
-Storage of contents after an event	45
-Storm damage to pool and/or spa covers.	45
-Temporary removal of contents.	46
-Theft of purchased water	46
-Uninsured visitor's contents.	46
-Emergency Home Assist.	47
Optional covers for extra peace of mind	48
-Motor burnout.	48
-Advanced cover	49
-Group and/or selected personal items cover.	50
-Pet cover.	52
-Flood and storm surge	53
-Landlord's fixtures and fittings	53
-Mortgagee's interest in a home unit.	54
Legal liability insurance.	55
-What is covered	55
-What is not covered.	56
When you are not covered – general exclusions	59
Important information about the cost of this policy.	62
-How we calculate your premium.	62
-How your premium can change.	63
-Policy costs and charges	64
Claims information and requirements.	66
We take customer satisfaction seriously	69
General conditions.	70
Pay by the month option	74

Welcome to RACQ Insurance

Thank you for insuring with RACQ Insurance.

We are delighted to have you as a customer. Please do not hesitate to contact us if you have any questions about insurance or need help in making a claim.

RACQ Insurance is one of the largest providers of motor vehicle and household insurance in Queensland. Customers have access to a network of branches and agents throughout Queensland and a 24 hour, seven day-a-week call centre.

How to contact us

If you need more information or help with any of our products or services you can contact us:

- 7 days a week by telephone

Policy related enquires	13 1905 or any Branch
Claims related enquiries	13 7202 or any Branch
Emergency Home Assist	1800 800 552

- Visit one of our branches during business hours
- Email us with your Home and Contents claim or documents enquiries at:
racq_houseclaims@racqi.com.au
and we will respond during business hours
- Visit our website: www.racqinsurance.com.au

How this policy works

RACQ Insurance Household Insurance policy is designed to provide you with comprehensive cover for your home and contents in the case of loss or damage caused by an insured event.

This policy provides cover for:

- The Insured events listed on pages 16 to 22
- The Additional benefits for your home and contents listed on pages 35 to 47
- Emergency Home Assist on page 47
- Options that you can add to your policy by paying more:
 - Motor burnout
 - Advanced cover
 - Group and/or selected personal items cover
 - Pet cover
 - Flood and storm surge

This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.

 - Landlord's fixtures and fittings
 - Mortgagee's interest in a home unit
- Legal liability insurance.

All policy limits and values include all relevant statutory charges and taxes. This policy does not cover you for everything. For further details of the cover and the amounts we will pay for any claim, please read this Product Disclosure Statement (PDS).

If you decide to take out insurance with us, we will provide you with the cover you have chosen as described in your current certificate of insurance and this PDS.

Important information about your policy

Policy benefits

The table shown below is a summary of the policy benefits available. Please read the PDS for details of the extent of cover provided.

Cover provided	Benefit	Page
Additional living expenses	Contents cover up to 10% of sum insured	35
Attendance by a security firm	Contents cover up to \$750	35
Breakage of glass	Up to the sum insured	36
Campus cover	Contents cover up to \$5,000	37
Clean up costs	Up to 10% of the sum insured	38
Contents while in storage	Contents cover up to the sum insured	38
Contents in transit	Contents cover up to the sum insured for contents in transit to a new permanent address in Australia	39
Contents in a safe deposit box	Contents cover up to 10% of the sum insured	39
Credit card misuse	Contents cover up to \$1,500	40
Damage caused by emergency services	Home cover up to \$1,000	40
Demolition and redesign costs	Home cover up to 10% of the sum insured	40
Emergency Home Assist		47
Emergency and alternative accommodation	Home cover up to 10% of the sum insured	41
Funeral expenses	Up to \$5,000	41

Important information about your policy

Policy benefits

Cover provided	Benefit	Page
Inflation protection at renewal	Increase your sum insured at renewal	42
Loss of rent	Home cover up to 10% of the sum insured	42
Peace of mind protection	Home cover increase sum insured by the annual inflation protection adjustment in the event of a claim	43
Professional documents	Contents cover up to \$1,000	43
Re-key, recode or replacement of locks	Home cover up to \$500	43
Removal of debris	Up to 10% of the sum insured	44
Special occasion gifts	Contents cover up to \$1,000	44
Storage of contents after an event	Contents cover up to 10% of the sum insured	45
Storm damage to pool and/or spa covers	Home cover up to \$500	45
Temporary removal of contents	Contents cover up to 20% of the sum insured	46
Theft of purchased water	Contents cover up to \$200	46
Uninsured visitor's contents	Contents cover up to \$500	46

Important information about your policy

Policy discounts that you may be entitled to

Discount type	Benefit
No claim discount	You may be entitled to a no claim premium discount of up to 7% on your home and contents premium if you have not made a claim in the last 12 months.
Age discount	You may be entitled to a 10% premium discount where at least one (1) nominated insured is aged 55 years or over and the insured's own owner/occupied dwelling is being insured. Also a 15% premium discount may apply where at least one (1) nominated insured is aged 55 years or over and the contents are being insured in either an owner/occupied or rented dwelling.
Senior card holder discount	A 15% premium discount may apply for Queensland Seniors Card Holders on Building Insurance and 25% discount may apply on Contents Insurance. The discount is restricted to owner/occupier's building and/or contents and tenant's contents only. The Seniors Card Holders Discount does not apply in addition to the existing age discount.
Alarm discount	You may be entitled to a premium discount of up to 10% on you contents premium for having an alarm installed that is monitored 24 hours per day 7 days a week by a monitoring facility.
Combined discount	If you are an owner/occupier, by combining your home and contents onto the one policy, you may be entitled to a combined premium discount of up to 13%.
Multi – policy discount	If you have three (3) or more qualifying policies/covers, currently with RACQ Insurance, you may be entitled to a premium discount of up to 5% for each qualifying cover.
Membership loyalty discount	You may be entitled to a premium discount of up to 17.5% based on your current RACQ Membership level.

Important information about your policy

The PDS describes the types of insurance cover available to you. Please read it carefully and keep it in a safe place along with your certificate of insurance.

The certificate of insurance is a separate document that forms part of your policy. It describes the type of insurance you have taken out, and provides specific details about your building, contents and other items of value covered under your policy. It also specifies the limits of cover (sums insured), additional benefits, optional covers, the period of insurance, any special conditions, details of any excesses that apply and premium payment. Please check any certificate of insurance you receive when you start your policy and each time you vary or renew it.

RACQ Insurance Limited is the issuer of this insurance and is responsible for the obligations set out in our PDS.

Cooling-off period

When you take out or renew a policy with RACQ Insurance we provide a cooling-off period of up to 21 days. The cooling-off period starts from the date and time this policy was issued, or from midnight immediately preceding any renewal date.

If you wish to take advantage of the cooling-off period and cancel this policy from the date and time this policy was issued, you must advise us in writing or electronically during the cooling-off period and the premium paid for the policy will be refunded in full providing a claim has not been made.

Important information about your policy

Duty of Disclosure

The *Insurance Contracts Act 1984* requires us to give you information about your insurance and for you to give complete and accurate information to us. Before entering a contract of insurance with us, and each time you vary or renew your policy, we will ask you a number of specific questions.

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, or which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us.

Important information about your policy

Evidence of ownership

We require you to keep evidence of the purchase and value of your building and contents.

You may be required to provide proof of ownership and evidence of its value if you make a claim under this policy. Such proof includes but is not limited to receipts, valuations, model and serial numbers, photographs, credit card or bank statements.

Personal information

The personal information you give us is used to set-up and administer your Household Insurance Policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining fair and competitive premiums. If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim.

General Insurance Code of Practice

The purpose of the General Insurance Code of Practice is to establish standards of practice for insurers that we at RACQ Insurance adhere to and support. You may obtain a copy of the Code from the Insurance Council of Australia web site www.ica.com.au or by phoning them on 02 9253 5100.

Words / terms with special meanings

Word / term	Meaning
Accidental	Unexpected and unintended from your point of view.
As new	Repair or replacement with new items or materials regardless of the age of the insured item or property.
Business	Any business, trade, profession or other activity from which income is earned except: <ul style="list-style-type: none"> •casual baby sitting, casual child minding or garage sales of a domestic nature, all conducted at the property address; and •the domestic rental of a home if the home is insured under this policy, provided you have previously told us that the home is rented out.
Collection	A number of items that have been gathered together according to some unifying principle or orderly arrangement as part of an interest or hobby with the intent of collecting. Examples include but are not limited to collections of coins, stamps, models, toys, badges, and spoons, and unless we agree collections would exclude items bought for consumption, such as a wine collection. Contents cover limits apply as shown on page 34.
Common area	The area of a community title scheme, strata title scheme or flats which does not form part of your lot or tenancy, including but not limited to garages, storage areas, parking areas, walkways and stairwells that are not secure and over which you do not have exclusive use under the by-laws of your body corporate or tenancy agreement.

Words / terms with special meanings

Word / term	Meaning
Consequential loss	Any loss or additional expense arising indirectly from an event that is covered by this policy. For example consequential loss may be: <ul style="list-style-type: none"> •any additional expense in replacing undamaged property so as to create a uniform appearance; •the inability to match the bricks following impact damage to a brick wall; •reduction in value following repair or replacement of lost or damaged property.
Contents	Your contents shown as insured on page 29.
Cost to us	What it would cost us, including any discounts that are available to us, to repair or replace the item or property at the time the loss or damage occurred.
Emergency	Is a circumstance, which poses an immediate threat to the physical safety of your home or contents, such as a burst water pipe or during a storm a branch falls through the roof of your home.
Excess	The amount you have to pay us or bear towards the cost of a claim under this policy. All excesses are shown on your certificate of insurance.
Family or your family	Your spouse, your de facto spouse, your parents and parents in-law, your brothers and sisters, your or your spouse's or de facto spouse's children, who all usually reside with you at the insured property address.
Fixed swimming pool	Includes an in ground pool or an above ground pool and their fixed accessories where erection or installation of the pool required earthworks, construction of decks, ladders, fencing or the like of a permanent nature.
Flood	Rising water which enters your home as a result of it running off or overflowing from any origin or cause. <i>This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.</i>

Words / terms with special meanings

Word / term	Meaning
Flash flood and stormwater run-off	A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off.
Forcible entry	Unlawful entry into your home or living quarters including unlawful use of keys or lock picking. Forcible entry does not mean opening an unlocked door, window or skylight.
Home	Your home shown as insured on page 23.
Insured property address	The property address shown on your certificate of insurance as the location of the insured home and/or its contents.
Negotiable instrument	Cash, bank notes, savings certificates, money orders, gift vouchers, stamps (not part of a collection).
Open air	Means anywhere within the insured's property address that is not fully enclosed and lockable.
Pair/set	Contents items or articles that are regarded as a unit. Examples are earrings, golf clubs, candle holders, dinner set, ornaments.
Personal items	Your personal items shown as insured on pages 50.
Policy	Your insurance contract includes this PDS, your most recent certificate of insurance and the information you provide us when you purchase or vary your insurance and at each renewal.
Renovations	When any part of the roof, floor or the external walls are removed for the purpose of additions, alterations, repairs or decoration.
Retaining wall	A wall which is not part of the residential building, designed to hold back or prevent the movement of earth or water.
Specified contents	Contents items that have a higher value than the limit shown on page 34. You will need to have them specifically listed on your certificate of insurance and pay an additional premium.

Words / terms with special meanings

Word / term	Meaning
Sporting equipment	Is equipment used in sporting activities (whether or not for competition), leisure and recreational activities. Sporting equipment does not include, camping equipment, diving equipment, parachute, model craft, hang glider, aircraft, motor vehicle, motor cycle, trail bike, mini bike, motorised go-cart, or any spare part or accessory for the equipment (including any helmet, gloves, boots, goggles or over-suit).
Storm	A violent disturbance of the atmosphere associated with strong winds including a cyclone, lightning, heavy rain, hail or snow, but not continuous bad weather by itself.
Storm surge	An increase in the level of the sea associated with a tropical cyclone or other intense storm.
Temporary/non fixed swimming pool	An inflatable or aboveground swimming pool or spa mounted on their own accessories or on a temporary site.
Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, 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), which from the nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes, including the intention to influence any government and/or puts the public, or any section of the public, in fear.
Tools of trade	Any tools whose principal use is in connection with a business.
Tsunami	An ocean wave that has its origins in an under water earthquake or volcano.
Unoccupied	The home situated at the insured property address has not been occupied for more than 60 days, and we have not been told of this beforehand. Occasional overnight stays of less than one night a week on average during the 60 day period does not mean the home is being occupied.

Words / terms with special meanings

Word / term	Meaning
We, us	RACQ Insurance Limited. ABN 50 009 704 152 AFS Licence Number 233082.
You, your	The person or persons shown as the policy holder/s on the certificate of insurance and your family who usually reside with you at the property address.

Calculating your sum insured

Help with calculating your home sum insured

Your home building sum insured needs to be sufficient to cover the cost of rebuilding your home in the unfortunate circumstance of total destruction by an insured event.

The cost of rebuilding is based on the materials and labour needed – not your home real estate market value.

You can refer to the following sources to assist in calculating a reasonable sum insured for your building:

- building industry professionals, such as licensed builders, architects or valuers
- RACQ Insurance website calculators
www.racqinsurance.com.au
- ask us for a copy of our valuation guide.

For each subsequent renewal, we will increase your selected sum insured to allow for increased building costs as detailed on page 42.

You are responsible for calculating the sum insured on the cost of rebuilding your home. If you do not have an adequate sum insured, you may be out of pocket if you suffer loss or damage to your home.

Calculating your sum insured

Help with calculating your contents sum insured

When you add up the replacement value of your household contents, it can be more than you think. Contents insurance covers items in your home, from furniture and carpets to valuables and sentimental items.

How much cover do you need?

By telling us exactly how much cover you require for your contents, you know for sure that you're not wasting money on cover you don't need. To make sure your contents are fully covered, go through the house room by room and write down what it would cost to replace each item at today's prices. You may also refer to the calculators available on the RACQ Insurance website or ask us for a copy of our valuation guide.

'New for old' cover

This means that if your contents (not clothing) get damaged or stolen, and we can not or elect not to repair, we will replace your contents.

Protecting valuable items

If you've got valuable items worth more than the amounts shown on page 34 – for example if you have a piece of jewellery worth more than \$2,000 or works of art worth more than \$2,000 – let us know, as these need to be specifically noted on your certificate of insurance and insured for their full value.

Insured events you are covered for

If your home is covered by this policy the word home will be shown on your certificate of insurance. We cover your home for loss or damage caused by any of the insured events, which happen at the property address during the period of insurance.

If the contents of your home are covered by this policy, the word contents will be shown on your certificate of insurance. We cover your contents for loss or damage caused by any of the insured events, which happen at the property address during the period of insurance.

We cover you for loss or damage caused by the insured events listed on pages 16 to 22. If you want protection from loss or damage caused by other events you should consider the optional covers provided for in the Optional covers for extra peace of mind section of this policy.

Insured events you are covered for

Damage caused by weather...

What is covered	What is not covered
Storm	<p>Loss or damage:</p> <ul style="list-style-type: none"> ✗ caused by rain, hail or snow after it has reached the ground; ✗ caused by rain or wind entering the home unless it enters through an opening in the windows, walls or roof made by a storm; ✗ to garden borders, paths, driveways, paving, free standing or retaining walls (whether or not part of the home), tennis courts and other playing surfaces; ✗ to paint and/or external coatings of buildings when there is no structural storm damage to other parts of the home; ✗ to swimming pool and spa covers, liners and the like other than loss or damage covered under Additional benefit; Storm damage to pool and/or spa covers on page 45; ✗ to a glasshouse whether constructed principally of glass or not; ✗ during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: <ul style="list-style-type: none"> • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired. ✗ caused by storm surge; ✗ caused by power surge.
Tsunami	
Earthquake	

✗ **Not covered**

Insured events you are covered for

Damage caused by weather...

What is covered	What is not covered
<p>Flash flood and stormwater run-off</p> <p>A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none">× by flood;× to swimming pools or spas and their covers, liners and the like;× to the water in swimming pools or spas;× by water being absorbed through floors, external and internal walls of your home (including rising damp) and any subsequent loss or damage to contents including carpets;× by hydrostatic pressure building up below or behind any part of your home or structure including a swimming pool, spa or tank;× to garden borders, paths, driveways, paving, free standing or retaining walls (whether or not part of the home), tennis courts and other playing surfaces;× by storm surge or any other action of the sea;× by power surge;× during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you:<ul style="list-style-type: none">• in conjunction with your signing a contract to purchase the home; or• to replace a policy with us or another insurer from the date and time that other policy expired.
<p>Lightning including power surge caused by lightning strike</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none">× by power surge or power fluctuations not caused by lightning;× where there is no reasonable evidence that lightning was the cause of damage.

× Not covered

Insured events you are covered for

Criminal acts against you...

What is covered	What is not covered
Theft including attempted theft or burglary Vandalism, malicious or intentional damage	Loss or damage caused by theft, vandalism, malicious or intentional damage: <ul style="list-style-type: none">× by someone who entered the home with your consent or the consent of someone usually living there;× by the tenant of your home or any persons invited by your tenant to enter the home;× to cash, negotiable instruments or legal tender when entry is gained through an open or unlocked door, window or skylight;× to contents in a room in a boarding house, dormitory, nurses quarters, barracks or the like when entry is gained through an open or unlocked door, window or skylight;× from common areas;× if your home was deemed to be unoccupied at the time the loss or damage occurred.
Riot or civil commotion including the acts of lawful authorities in controlling such occurrences	

× Not covered

Insured events you are covered for

Accidents that cause damage to your home and/or contents...

What is covered	What is not covered
<p>Bursting, leaking, discharging or overflowing of liquids from:</p> <ul style="list-style-type: none"> • dish and clothes washing machines; • water catchment trays of refrigerators, freezers and evaporative air conditioners; • waterbeds; • pipes, gutters, drains designed for carrying liquid which are fixed or connected to the home; • fixed domestic apparatus such as but not limited to water tanks, lavatory cisterns and pans, baths, basins, sinks but not a shower recess or cubicle; • water mains located at or adjacent to the property address. <p>Locating the source of leaks If damage has been caused to your home by the escape of liquid, we will pay for the reasonable cost of locating the source of the escape if it is unknown.</p> <p>In addition to the home sum insured, the most we will pay for locating the source of the escape in any one claim is 10% of the home sum insured.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> × to the apparatus or device which burst, leaked, discharged or overflowed (this includes a shower recess or cubicle); × by the escape of liquid occurring as a result of a gradual process of bursting, leaking, discharging or overflowing unless you can show: <ul style="list-style-type: none"> • if your home is damaged – that this policy covered your home and it was current for the whole of the time that the damage was occurring; or • if your contents are damaged – that this policy covered your contents and it was current for the whole of the time that the damage was occurring; and • you or any tenant of your home could not reasonably have been expected to have known that the process was occurring. × by a leak that you knew about and had not fixed before the loss or damage occurred; × if your home was deemed to be unoccupied at the time the loss or damage occurred. <p>We will not pay for the cost of the escaped liquid.</p>

× **Not covered**

Insured events you are covered for

Accidents that cause damage to your home and/or contents...

What is covered	What is not covered
<p>Impact</p> <p>Impact at or adjacent to the property address by:</p> <ul style="list-style-type: none">• a vehicle or craft designed for use on, the road or water;• a falling tree or part of a tree including the cost of removal and disposal of the tree or branch that has damaged the home;• space debris or debris from a rocket or satellite;• aircraft;• a satellite dish, solar hot water tank, television or radio aerial which breaks or collapses.	<p>Loss or damage caused:</p> <ul style="list-style-type: none">× to garden borders, driveways, paths, paving, playing surfaces, underground services or retaining walls caused by a vehicle or craft designed for use on the road or water;× by a tree or part of a tree cut down by you or any person living in the home or any person acting with your or their consent;× the cost of removing the tree stump.
<p>Explosion</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none">× to a vessel or apparatus that is the source of an explosion;× if your home was deemed to be unoccupied at the time the loss or damage occurred.

× **Not covered**

Insured events you are covered for

Accidents that cause damage to your home and/or contents...

What is covered	What is not covered
Fire	<p>Loss or damage caused by scorching, melting, heat damage:</p> <ul style="list-style-type: none">× where there was no flame; or× where your home or contents have not caught fire; or× where fire or heat was required as part of a process such as but not limited to a stove, fireplace, chimney, oven, electric element, iron or saucepan. <p>Loss or damage:</p> <ul style="list-style-type: none">× arising from bushfire for the first 48 hours of the initial period of insurance of this policy unless we have issued it to you:<ul style="list-style-type: none">• in conjunction with your signing a contract to purchase the home; or• to replace a policy with us or another insurer from the date and time that other policy expired.× if your home was deemed to be unoccupied at the time the loss or damage occurred.
Acts of animals	<ul style="list-style-type: none">× Loss or damage caused by pets, animals or livestock kept by you or any person usually living in your home.

× **Not covered**

Your home

What we insure as your home

Your residential building situated at the insured property address including:

- other buildings such as garages, sheds, pergolas, carports and the like that are used for domestic purposes;
- fixed wall coverings, ceiling coverings and floor coverings excluding carpets;
- fixed barbecues, clothes hoists, external blinds and awnings, shade sails, aerials and masts;
- outdoor water and sillage pumps attached to service pipes or drains;
- fixed swimming pools, spas or saunas and their associated pump motors and filters;
- fixed outdoor water tanks;
- fixed solar appliances;
- paths and paving and playing surfaces;
- fencing, walls and gates;
- garden borders and driveways;
- built-in furniture;
- gas, water, electricity or other services (whether underground or not) that are your property or that you are legally liable to repair or replace;
- apparatus or appliances permanently fixed to the gas, plumbing or electrical systems including fixed or built in:
 - air conditioning units, ovens, stoves, range hoods and dishwashers;
 - ceiling fans and ceiling exhaust fans.
- a transportable home that is fixed to foundations anchored into the ground and connected to all services on the site;
- an unregistered caravan or mobile home which:
 - is not used on a public road;
 - is used by you solely as your permanent or temporary residence;
 - includes its fixtures and fittings and annexe, but not a fabric annexe over five years old.
- landlord's:
 - fixtures and fittings;
 - floor coverings and carpets;
 - light fittings and window coverings.

Your home

What we do not insure as your home

What is not covered:

- × retaining walls;
- × temporary homes or structures;
- × homes under construction or reconstruction other than as provided for in renovations to your home on page 28 of this policy;
- × floor carpets other than landlord's carpets;
- × a hotel, motel, boarding house or barracks;
- × fences, sheds, stables or other structures used or intended to be used for agricultural business purposes or any other business;
- × the land on which your home is constructed;
- × a campervan, bus, semi-trailer, rail carriage, tram, watercraft or aircraft;
- × a caravan or mobile home which is:
 - registered;
 - used on a public road; or
 - not used solely as your permanent or temporary residence.
- × boat jetties, pontoons or a wharf except if shown on your certificate of insurance as being part of your home;
- × glasshouse or greenhouse whether constructed principally of glass or not;
- × a home unit other than a duplex unit;
- × temporary/non fixed swimming pools or spas;
- × lawns, trees, shrubs, plants and hedges.

× **Not covered**

Your home

Settling your claim

If your certificate of insurance shows that you have home insurance we will cover your home for loss or damage as a result of an insured event occurring during the period of insurance.

We may choose at our option to:

- rebuild or repair your home as new; or
- pay you the cost to us of rebuilding or repairing your home as new including any additional costs (relating only to that part of the home that was damaged) necessary to comply with government or local government laws existing at the time of damage occurring, provided that at the time of original construction the laws and by-laws prevailing then were complied with; or
- pay you the home sum insured; or
- settle, when allowance for wear and tear or lack of maintenance of the property is to be made, as explained in "Claims settlement other than on a new basis" on page 26.

We will pay up to the home sum insured shown in your certificate of insurance less any applicable excess.

If we choose to pay you the cost to us of rebuilding or repairing your home or the home sum insured, we may first pay to a mortgagee or credit provider who is identified on your certificate of insurance, the amount owing by you to the mortgagee or credit provider in respect of the mortgage of your home up to the home sum insured.

The terms and conditions of this policy apply to a mortgagee or other credit provider in the same manner as they apply to you.

We will pay for materials of a similar kind and quality if the original materials are not readily available in Australia.

If the home is totally destroyed and we choose to rebuild it, you may choose to rebuild it on another site but only if we have agreed.

Your home

Claims settlement other than on an as new basis

The amount we pay for rebuilding or repairing damage will be reduced from an as new basis to an amount that would place you in the same position you were in immediately before the loss or damage occurred with due allowance for age, wear, tear and where applicable, lack of maintenance of the property in the following circumstances:

- where the home was not in a sound condition or well maintained at the time of the loss or damage occurring;
- where you are the landlord, for floor carpets that were damaged that were over 10 years old;
- if the rebuilding or repairs of your home are not commenced by you within 12 months from the date of loss, unless you can demonstrate a longer period of time is reasonable;
- if you do not cooperate with us in exercising our option to rebuild or repair your home.

Your home

The most we will pay you for home claims

What is covered	What is not covered
<p>Flash flood and stormwater run-off</p> <p>We will pay up to 50% of your home sum insured or \$25,000, whichever is higher.</p>	
<p>Rebuilding or repairing of that part of the home that was damaged or destroyed</p> <p>We will pay:</p> <ul style="list-style-type: none">• up to the home sum insured shown on your certificate of insurance less any applicable excess;• 50% of the cost of repairing or replacing up to 2 kilometres of dividing fences, walls and gates that form part of a shared boundary;• replacement of window, wall, floor or ceiling coverings in the room, hall or passageway where the damage is evident;• materials of a similar kind and quality if the original materials are not readily available in Australia.	<p>We will not pay for:</p> <ul style="list-style-type: none">× additional expenses for replacing or matching undamaged parts to create a uniform appearance; or× extra costs of rebuilding or repairing your home to a better condition than when the home was damaged or destroyed. <p>If, prior to the loss or damage, your home or part of it was intended to be demolished or was subject to demolition order, we will pay only the salvage value of the home or that part as if it had already been demolished.</p>
<p>Landlord fixtures and fittings</p> <p>We will pay up to 5% of your home sum insured.</p> <p>Any amount we pay for this benefit will reduce your home sum insured by a corresponding amount.</p> <p>You can choose to insure a higher amount for landlords fixtures and fittings as an optional cover (refer to page 53).</p>	

× **Not covered**

Your home

The most we will pay you for home claims

What is covered	What is not covered
<p>Renovations to your home If the insured home is undergoing renovations, then until the roof, floor or external walls have been replaced, the cover provided by this policy is limited to loss or damage to the home and building materials at the property address shown on the certificate of insurance caused by the following Insured Events:</p> <ul style="list-style-type: none">• Fire;• Explosion;• Lightning;• Earthquake;• Riot or civil commotion;• Impact and damage caused by abnormally high winds.	

Your contents

What we insure as your contents

Those household goods and personal items located in your residential building situated at the insured property address including:

- carpets - fixed and unfixed;
- contents in the open air;
- electrical appliances such as washing machines, refrigerators, freezers, dryers, portable heaters;
- firearms legally registered and stored;
- furniture and furnishings;
- furniture and furnishings in an office or surgery in your home;
- home entertainment appliances such as TVs, DVD players, stereo systems;
- household tools and tools of trade;
- internal blinds and curtains;
- non-fixed light fittings;
- non-registered:
 - golf buggies;
 - motorised wheelchairs;
 - lawn and garden appliances.
- remote-controlled models or toys;
- personal items;
- sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surfskis, waterskis;
- temporary/non-fixed swimming pools;
- non-structural fixtures and fittings not insurable by any other policy of insurance if you own and occupy a home unit that is part of a community title scheme or strata title scheme;
- landlords fixtures and fittings for which you are responsible under the rental agreement and non-structural fixtures and fittings installed by you with the permission of your landlord.

Your contents

What we do not insure as your contents

What is not covered:

- × structural improvements to the home;
- × travel tickets or other forms of tickets or coupons, lottery tickets and competition entry forms and the like;
- × registered securities;
- × precious metals in the form of bars or bullion, precious or semi-precious uncut or loose gems;
- × motor vehicles, motor cycles, trail and motor bikes, motorised scooters, trailers and caravans, their tools, parts, spare parts and accessories whether fitted or not;
- × golf buggies or motorised wheelchairs that are required to be registered;
- × aircraft or watercraft, their tools, parts, spare parts and accessories whether fitted or not (other than sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surfskis, waterskis or remote-controlled models or toys);
- × lawns, trees, shrubs, plants and hedges;
- × pets, livestock, fish or birds;
- × credit, debit or any other form of financial transaction card;
- × contact lenses while engaged in sporting and water activities;
- × stock in trade or any property or materials used in a business, other than tools of trade and home office equipment;
- × mobile phones and their accessories;
- × apparatus or appliances permanently fixed to the gas, plumbing or electrical systems;
- × contents of a caravan or mobile home which is, or is required to be registered;
- × the following items of property when they are contents of a caravan or mobile home:
 - sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surfskis, waterskis and their spare parts and accessories;
 - musical instruments, sporting equipment;
 - computer equipment;
 - collections of any kind.

× **Not covered**

Your contents

Settling your claim

If your certificate of insurance shows that you have contents insurance we will cover your contents for loss or damage as a result of an insured event occurring during the period of insurance.

We may choose at our option to:

- repair the item as far as reasonably possible to the original condition it was in, using materials that are readily available in Australia; or
- replace the item with a new item (regardless of brand or supplier) which is available in Australia and which is its nearest equivalent (in terms of quality and price) at the time of loss or damage; or
- if you do not want us to repair or replace an item, we will pay you the reasonable cost to repair or replace the item, but only if we have agreed to this; or
- pay you up to the contents sum insured, or if you have chosen Selected personal items cover, pay you the sum insured for that item; or
- If you have chosen Group cover, pay up to the maximum overall sum insured limit.

We will pay up to the sum insured shown in your certificate of insurance less any applicable excess.

If an insured item consists of a pair, set or collection, we will pay only for the repair or replacement of the lost or damaged part. If we cannot repair or replace the part, we will pay the proportional replacement value of only that part. We do not pay for any decrease in the value of the pair, set or collection. If we replace or pay for an item, the lost or damaged item becomes our property.

Claims settlement other than on an as new basis

We will adjust your contents claim for age, wear and tear for the following items:

- floor carpets that were over 10 years old;
- clothing.

Your contents

The most we will pay you for contents claims

What is covered	What is not covered
<p>Cash, currency and negotiable instruments We will pay up to \$300 for theft of, loss of or damage to cash, treasury notes, bank notes, savings certificates, stamps (not forming part of a collection) or other forms of negotiable instruments.</p>	<p>We will not pay for loss or damage caused by:</p> <ul style="list-style-type: none">× entry gained through an unlocked door, window or skylight.
<p>Contents in the open air For contents in the open air at the insured property address, we will pay up to the contents sum insured, if they are lost or damaged as a result of an insured event.</p> <p>If the loss or damage is a result of theft, the most we will pay for such contents is 5% of the contents sum insured.</p> <p>Contents cover limits apply as shown on page 34.</p>	<p>We will not pay for loss or damage caused by:</p> <ul style="list-style-type: none">× theft from common areas;× theft from locked or unlocked motor vehicles;× Impact.
<p>Contents in your home For contents that are in an entirely enclosed and lockable part of your home, we will pay up to the contents sum insured less:</p> <ul style="list-style-type: none">• any amount paid as contents in the open air.	
<p>Flash flood and stormwater run-off We will pay up to 50% of your contents sum insured or \$25,000, whichever is the higher, but not exceeding your contents sum insured.</p>	

× **Not covered**

Your contents

The most we will pay you for contents claims

What is covered	What is not covered
<p>Office equipment</p> <p>We will pay up to \$10,000 in total for all items in the following groups not specifically listed on your certificate of insurance if they are lost or damaged as a result of an insured event:</p> <ul style="list-style-type: none">• computer equipment including associated hardware and accessories;• office equipment (other than computers, associated hardware and accessories);• copy written purchased software for which you hold a licence but not custom written software and data;• furniture and furnishings in an office or surgery in your home.	
<p>Refrigerated foodstuffs and goods</p> <p>We will pay up to \$500 in total for spoilage of foodstuffs and other goods stored in your domestic freezers or refrigerators (including the reasonable cost of temporary alternative refrigeration and ice) if caused by an insured event covered by this policy.</p>	<p>We will not pay for loss or damage to:</p> <ul style="list-style-type: none">× a refrigerator or freezer caused by spoiled food.
<p>Renovations to your home</p> <p>If the home in which you reside is undergoing renovations, then until the roof, floor or external walls have been replaced, the cover provided by this policy is limited to loss or damage to the contents at the property address shown on the certificate of insurance caused by the following Insured Events:</p> <ul style="list-style-type: none">• Fire;• Explosion;• Lightning;• Earthquake;• Riot or civil commotion;• Impact and damage caused by abnormally high winds.	
<p>Tools of trade</p> <p>We will pay up to \$2,000 in total, for tools of trade used wholly or partly in any business lost or damaged as a result of an insured event.</p>	

× **Not covered**

Your contents

The most we will pay you for contents claims

What is covered	What we will pay
* Watches, jewellery and gold or silver artefacts (but not bullion)	Up to \$2,000 for each item or set, but not more than a total of \$6,000
* Cameras and camera accessories	Up to \$2,000 total
* Movie or video cameras and camera accessories	Up to \$2,000 total
* Hand woven rugs and mats	Up to \$1,000 each
* CDs, DVDs, audio and video tapes, records, computer discs, game cartridges and consoles	Up to \$5,000 in total
* Paintings, pictures, drawings, works of art, figurines, moulded objects, vases or curios (not being jewellery, gold, or silver artefacts)	Up to \$2,000 for each item or set, but not more than a total of \$12,000
* Stamp collections and collector's non-negotiable currency	Up to \$2,000 in total
* Collections, medals or memorabilia	Up to \$2,000 in total
* Group cover for personal items listed on page 51 Includes accidental damage cover in Australia or New Zealand	Up to the maximum overall sum insured limit shown on your certificate of insurance. Refer to page 50 for the maximum overall sum insured limits you can choose for your Group cover personal items
* Selected personal items cover for items listed on pages 51 Includes accidental damage cover in Australia or New Zealand	Up to the sum insured for that item listed on your certificate of insurance
Additional benefits or options	Up to the limit shown for that additional benefit or option
All other contents items	Up to the contents sum insured unless a separate limit applies

If your contents items have a value higher than the limit shown above, you will need to have them specifically listed on your certificate of insurance and pay an additional premium to ensure you are covered for their full value. Proof of ownership will be required in the event of a claim.

Additional benefits we provide for you

What is covered	What is not covered
<p>Additional living expenses Contents cover If you are a tenant or an owner-occupier of a home or home unit at the property address that has been accidentally damaged by an Insured Event during the period of insurance rendering it unfit to live in, we will pay for your reasonable additional living expenses until the home or home unit is fit to live in.</p> <p>We will also pay for additional living expenses such as telephone or electricity connection fees at your temporary place of accommodation.</p> <p>In addition to the contents sum insured, the most we will pay for this additional benefit for any one claim is 10% of the contents sum insured.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × rent; × any other direct accommodation costs.
<p>Attendance by a security firm Contents cover We will pay up to \$750 towards the cost incurred by you for a security firm to respond to a monitored alarm signal at the insured property address.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × any amount unless the security firm attendance was in connection with a claim for an insured event for which we have agreed to pay.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Breakage of glass Home cover If they are part of your home and accidentally broken, we will pay for the cost of repairing or replacing:</p> <ul style="list-style-type: none"> • fixed glass; • a sky light; • porcelain, marble, granite, fibreglass or polymarble in a sink, basin, shower base, bath or toilet; • glass or ceramics in a stove top, forming part of your home which happens during the period of insurance. <p>The most we will pay for this additional benefit for any one claim is the home sum insured.</p>	<p>We will not pay for damage to or breakage:</p> <ul style="list-style-type: none"> × where the break does not extend through the entire thickness of the item; × of glass in a glasshouse, conservatory or greenhouse; × of any tiles or tiled furniture forming part of the home; × if your home was deemed to be unoccupied at the time the damage to or breakage occurred.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Breakage of glass Contents cover If they are accidentally broken, we will pay for the cost of repairing or replacing glass forming part of an item of furniture located in the home at the property address which happens during the period of insurance.</p> <p>The most we will pay for this additional benefit for any one claim is the contents sum insured.</p>	<p>We will not pay for damage to or breakage:</p> <ul style="list-style-type: none"> ✗ where the break does not extend through the entire thickness of the item; ✗ of a picture tube or screen of a television or visual display unit except if advanced cover applies to contents; ✗ of glass forming part of a radio or clock, vase, ornament or lamp except if advanced cover applies to contents; ✗ of glass in a picture frame other than a wall hanging picture frame; ✗ of glass in mirrors normally carried by hand; ✗ if your home was deemed to be unoccupied at the time the damage to or breakage occurred. <p>This cover is limited to accidental breakage of glass forming part of an item of furniture.</p> <p>Cover does not extend to include breakage of other materials such as porcelain, marble, granite, fibreglass, polymarble or ceramics.</p>
<p>Campus cover Contents cover We will pay up to a maximum of \$2,000 for any one item, \$5,000 in total for your contents following loss or damage caused by an insured event whilst your contents are contained in a residential lockable room where you are residing within any student campus located in Australia.</p> <p>Contents cover limits apply as shown on page 34.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> ✗ loss of or damage to cash or negotiable instruments, jewellery of any kind, watches, gems, gold, silver or any other precious metal; ✗ theft from common areas or open air; ✗ theft without signs of forcible entry; ✗ any amount that we have agreed to pay for under the Additional benefit: Temporary removal of contents on page 46.

✗ **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Clean up costs Home and/or contents cover When your contents are lost or damaged due to theft, we also will pay the cost of cleaning up:</p> <ul style="list-style-type: none"> • any mess left inside your home by the persons responsible for the theft; • the debris left after police forensic testing. <p>If your home is insured, we will clean up graffiti and repair damage caused during the process of police forensic testing.</p> <p>In addition to the sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home and/or contents sum insured, whichever is applicable.</p>	
<p>Contents while in storage Contents cover If your contents have been removed from the property address, and are in storage, we will pay for loss or damage to your contents caused by an insured event which happens during the period of insurance, but only if you tell us beforehand and we agree to cover them.</p> <p>The most we will pay for this additional benefit for any one claim is the contents sum insured.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × loss of or damage to cash or negotiable instruments, jewellery of any kind, watches gems, gold, silver or any other precious metal; × storage of contents beyond 60 consecutive days commencing on the first day of storage, or extending beyond the period of insurance shown on your certificate of insurance.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Contents in transit Contents cover If you are moving to a new permanent address in Australia, we cover you for loss or damage to your contents caused by an insured event occurring during the period of insurance while at the old address or the new address for 14 days from the date you begin to move if you tell us about the move beforehand.</p> <p>We will also cover your contents for loss or damage which happens during the period of insurance as a result of fire, flood, collision or overturning of the conveying vehicle during their transport to your new permanent residence in Australia.</p> <p>The most we will pay for this additional benefit for any one claim is the contents sum insured.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> ✗ damage sustained during loading or unloading of the conveying vehicle; ✗ loss of or damage to cash or negotiable instruments.
<p>Contents in a safe deposit box Contents cover We will cover loss or damage caused by an insured event to your contents whilst your contents are located in a safe deposit box at a financial institution.</p> <p>The most we will pay for this additional benefit for any one claim is 10% of the contents sum insured.</p> <p>Contents cover limits apply as shown on page 34.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> ✗ loss of or damage to cash or negotiable instruments.

✗ **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Credit card misuse Contents cover If your contents are shown as covered on your certificate of insurance we will pay up to \$1,500, if a credit card or financial transaction card is lost or stolen anywhere in Australia and someone other than:</p> <ul style="list-style-type: none"> • you; or • someone living at the property address, <p>illegally uses them to steal money from your account or buy goods for which you become liable.</p>	<p>We will not pay if:</p> <ul style="list-style-type: none"> × a person misused the credit or financial transaction card because they found or had access to your personal identification number or other access details; or × you did not notify the financial institution or credit provider within 24 hours of the credit or financial transaction card being discovered lost or stolen; or × the financial institution or credit provider provides indemnity for any loss; or × you broke the terms and conditions under which the credit or financial transaction card was issued.
<p>Damage caused by emergency services Home cover We will pay up to \$1,000 to repair damage to your home caused by emergency services during the process of gaining entry to your home.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × any amount unless the emergency service attendance was in response to loss or damage caused by an insured event for which we have agreed to pay.
<p>Demolition and redesign costs Home cover If your home has to be rebuilt or repaired after damage caused by an insured event, we will pay the reasonable cost of:</p> <ul style="list-style-type: none"> • survey work; • design work; • related legal work; • exploratory work necessary to locate the cause of the damage; • demolition. <p>In addition to the home sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home sum insured.</p>	

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Emergency and alternative accommodation</p> <p>Home cover If your home was owned and occupied by you immediately prior to it being damaged by an insured event rendering it unfit to live in, we will pay for your:</p> <ul style="list-style-type: none"> • reasonable emergency accommodation for up to 14 days; and • alternative accommodation (limited to the rentable value of your home immediately prior to the damage occurring), until your home is fit to live in. <p>In addition to the home sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home sum insured.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × alternative accommodation for more than 12 months from the time the damage occurred.
<p>Funeral expenses</p> <p>Home and contents cover We will pay up to \$5,000 to assist you with funeral expenses if you or a member of your family die as a result of an insured event described on pages 16 to 22, and we have agreed to pay your claim.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × death resulting from an event that occurred away from the insured address; × death occurring more than 90 days after the event that caused it.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Inflation protection at renewal</p> <p>Home cover When your policy is due for renewal, we will increase your building sum insured to allow for any increase in building costs. We will use industry home building cost guides as a reference.</p> <p>Contents cover When your policy is due for renewal, we will increase your contents sum insured to allow for additional items you might buy during the period of insurance and for increases in the replacement cost of contents.</p> <p>Your certificate of insurance at renewal will show the building and/or contents sum insured and the premium applying.</p>	
<p>Loss of rent</p> <p>Home cover If you did not occupy the home, and it was with our prior knowledge rented to others immediately prior to it being damaged by an insured event rendering it unfit to live in, we will pay you the net loss of rental income (limited to the rentable value of the home immediately prior to damage) until the home is fit to live in.</p> <p>In addition to the home sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home sum insured.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × loss of rent for more than 12 months from the time the damage occurred.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Peace of mind protection Home cover If the sum insured does not fully cover the repair or rebuilding of your home at the time of any claim for loss or damage as a result of an insured event that we have agreed to pay, we will:</p> <ul style="list-style-type: none"> • Increase the sum insured by the current annual inflation protection adjustment at the time of the loss or damage. 	
<p>Professional documents Contents cover We will cover up to \$1,000 to replace, restore or reproduce professional documents lost or damaged as a result of an insured event.</p>	
<p>Re-key, recode or replacement of locks Home cover If you are the owner-occupier of the insured home, we will pay up to \$500 to re-key, recode or replace locks if:</p> <ul style="list-style-type: none"> • a key for any external door of your home is stolen anywhere in Australia; and • you have reported the theft to the police; and • the keys had your property address or other identifying information with them. <p>No excess is applicable to this additional benefit.</p>	

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Removal of debris Home and/or Contents cover If your home and/or contents are damaged by an insured event we will pay for the reasonable costs of removing the debris.</p> <p>In addition to the sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home and/or contents sum insured, whichever is applicable.</p>	
<p>Special occasion gifts Contents cover We will automatically increase your sum insured to cover gifts you have purchased for a special occasion. For example, this covers gifts bought for a family wedding or gifts bought for the Christmas season.</p> <p>Contents cover limits apply as shown on page 34.</p> <p>We will pay up to \$1,000 in addition to your contents sum insured if a total loss occurs as a result of an insured event.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × loss of or damage to cash or negotiable instruments or mobile phones.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Storage of contents after an event Contents cover If the home in which your contents are contained is damaged by an insured event rendering it unfit to live in, then we will pay the reasonable charges to remove and store your contents until you have found another place to permanently reside or until the home is fit to live in, whichever is the sooner.</p> <p>We will also pay for returning the contents to your home.</p> <p>In addition to the contents sum insured, the most we will pay for this benefit for any one claim is 10% of the contents sum insured.</p> <p>We will also pay up to the remaining contents sum insured for any additional loss or damage to your contents caused by an insured event while they are at the place of storage.</p> <p>Contents cover limits apply as shown on page 32-34.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × loss of or damage to cash or negotiable instruments, jewellery of any kind, watches, gems, gold, silver or any other precious metal.
<p>Storm damage to pool and/or spa covers Home cover We will pay up to \$500 for loss or damage to your pool or spa cover or liner as a result of a storm.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × any amount where we have not agreed to pay for storm damage to other parts of your home arising from the same event; × loss or damage to your pool or spa cover or liner that is more than 5 years old.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Temporary removal of contents Contents cover We will cover your contents for loss or damage caused by an insured event while they are on your person or located in any dwelling within Australia where you are temporarily residing.</p> <p>We will pay up to 20% of the contents sum insured for any one claim for such loss or damage.</p> <p>Contents cover limits apply as shown on page 34.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × contents outside Australia; × loss of or damage to cash or negotiable instruments; × loss or damage while on your person or in transit caused by theft, storm, flash flood and stormwater run-off, tsunami, vandalism, malicious or intentional damage or impact; × contents temporarily removed for a period exceeding 30 days.
<p>Theft of purchased water Contents cover We will pay up to \$200 for theft of your water supply stored in an outdoor water tank.</p> <p>No excess is applicable to this additional benefit.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> × where you have not reported the theft to the police; × for theft of water without signs of forced entry to your insured property.
<p>Uninsured visitor's contents Contents cover We will pay up to \$500 for uninsured visitor's contents at the insured address if the loss or damage is caused by an insured event.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × cash or negotiable instruments; × mobile phones; × jewellery; × laptop computer and computer accessories; × visitor's contents insured under any other insurance.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
<p>Emergency Home Assist Home and/or Contents cover We provide you with the following benefits if this policy is current at the time when an emergency happens. We do not charge you for these benefits.</p> <p>In the event of an emergency our support team are there to assist you 24 hours a day. Simply call 1800 800 552.</p> <p>Immediate help in the event of an emergency:</p> <ul style="list-style-type: none">• where possible you will be advised of simple measures that you can take to minimise damage;• we will consult a unique computerised listing, to find the trades person you need;• we advise you of the name of a locally available trades person and their call out charge and where possible an estimate for the cost of the whole job. If you feel the price quoted is too high, we will locate an alternate trades person/supplier;• wherever possible we prefer to use local trades persons, as they generally provide a quick, reliable service;• if you want the trades person to call on you, we will make those arrangements and let you know what time they are expected to arrive;• we will check back with you to make sure the problem has been solved to your satisfaction. <p>Who pays for the repairs? Initially you do, however if the damage relates to an insurance claim simply include the repair account and receipt with your completed claim form for our consideration.</p>	<p>×The Emergency Home Assist service can only be used as an emergency service. If you require a trades person for general maintenance or non-emergency work, you should consult a local services directory or the Yellow Pages.</p>

× **Not covered**

Optional covers for extra peace of mind

The covers outlined in this section are optional and do not apply unless you have asked for them and we agree to cover you. Additional premiums apply for each cover. Your certificate of insurance will show which covers operate. All optional covers are subject to the terms and conditions of this policy.

What is covered	What is not covered
<p>Motor burnout</p> <p>Home and/or contents cover If the wiring of a domestic electric motor that forms part of your insured home and/or contents burns out, then we will pay you the cost of repairs or replacement of the electric motor, whichever method is the most economical.</p> <p>We will pay for:</p> <ul style="list-style-type: none"> • re-gassing if the electric motor is inside a sealed refrigeration or air-conditioning unit; • a swimming pool water pump if it is combined with its electric motor, if the replacement pump motor cannot be bought on its own; • labour and installation costs and call out fees. <p>Spoilage of refrigerated/frozen goods</p> <p>Contents cover When motor burnout option is added to your contents cover, we also cover foodstuffs and other goods that have spoiled as a result of:</p> <ul style="list-style-type: none"> • a motor in a refrigerator or freezer burning out or fusing; or • the failure to supply electricity by any public electricity provider. <p>The most we will pay for food spoilage is \$500.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × any motor or sealed unit over 10 years old; × any equipment, component or apparatus that is not an electric motor; × a motor covered by a guarantee or warranty; × a motor used in any business; × any printed circuit board; × cost of removing and replacing a submersible pump; × loss or damage to a refrigerator or freezer caused by spoiled food; × spoiled goods where the refrigerator or freezer is over 10 years old; × spoiled goods caused by the tripping of a safety switch unless caused by an Insured Event.

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered
<p>Advanced cover Home and/or contents cover In addition to insured events cover, advanced cover also covers you for accidental damage to:</p> <ul style="list-style-type: none"> • your home when it is insured by this policy, and • the contents described below when contents are insured by this policy: <ul style="list-style-type: none"> • indoor and outdoor furniture; • furnishings, household decorative items, works of art, wall hangings and household ornaments; • glass forming part of a picture tube or screen of a television or visual display unit, a radio or clock, vase, ornament or lamp; • kitchen, dining room, lounge room, bedroom and bathroom ware and floor carpets; • household and domestic electrical and electronic goods, personal computer equipment and associated hardware, <p>caused by any event not excluded by this policy, provided the damage occurred during the period of insurance while located within the entirely enclosed and lockable part of your home, apart from outdoor furniture that may be located in the open air.</p> <p>Plus, for extra peace of mind, advanced cover also covers you for loss or damage to your home or contents caused by motor burnout.</p> <p>We pay for loss or damage in the same way and in the same amounts as we do under insured events cover. This means any limitations as to the type of damage or the amount we pay as set out in those sections apply equally to a claim under this optional cover.</p>	<p>Accidental loss or damage caused:</p> <ul style="list-style-type: none"> ✗ by the events or circumstances set out in section <i>When you are not covered</i> on pages 59 to 61; ✗ by any insured event other than to the extent provided for in this policy; ✗ by tenants; ✗ to your home or contents if your home is let to tenants; ✗ by renovating or reconstruction of your home; ✗ by power surge unless caused by an insured event at the property address; ✗ by mechanical, electrical or electronic breakdown or failure other than the cover provided by the motor burnout option; ✗ by cracking, chipping or breakage of glass, glassware or china ordinarily carried by hand while in use; ✗ by minor dents, scratching or chipping to property such as walls, roofs, floors, benches or furniture; ✗ by scorching by a cigarette, cigar, pipe, tobacco, ash or other substance, or where fire or heat was required as part of the process; ✗ to swimming pools, outdoor spas and associated equipment including covers and liners except that damage as covered by insured events cover or as allowed under any Additional benefit; ✗ if your home was deemed to be unoccupied at the time the accidental loss or damage occurred, this does not apply for motor burnout.

✗ **Not covered**

Optional covers for extra peace of mind

Group and/or selected personal items cover

Cover is provided for accidental loss or damage of the insured items in Australia or New Zealand or while in transit between the two countries during the period of insurance if you have insured items under group cover or selected personal items cover.

Group cover

By selecting one choice from the following range of sum insured limits available and paying an additional premium, you can choose to increase cover for your personal items included in the groups on the next page. This is a form of blanket cover over this group of personal items that do not need to be individually specified. If you choose this option it will be shown on your current certificate of insurance.

Option	Maximum sum insured for any one item	Maximum overall sum insured
1	\$250	\$1,000
2	\$500	\$2,000
3	\$750	\$3,000
4	\$1,000	\$4,000

Selected personal items cover

For an additional premium you can increase your cover on personal items included in the groups on the next page by having them separately listed as selected personal items with their replacement value on your certificate of insurance.

Our claim settlement options are detailed on page 31 under the heading of "Settling your claim".

Optional covers for extra peace of mind

Selected personal items cover

What is covered	What is not covered
<p>We will pay for:</p> <ul style="list-style-type: none">• bicycles and their accessories;• binoculars and telescopes;• blankets, travel rugs, towels;• cosmetics, toiletries, hairdryers, shavers;• CDs, DVDs, audio and video tapes, records, computer discs, game cartridges and consoles;• firearms;• leather jackets, coats and furs;• handbags, briefcases, purses, wallets, suitcases, knapsacks and other travel bags;• hearing aids, medical aids, dentures, non motorised wheelchairs, walking sticks and crutches;• jewellery (not uncut or unset gems);• laptop computers not used for business;• musical instruments;• photographic equipment;• portable music systems;• prams, strollers and other baby carriers;• prescription sunglasses and spectacles;• saddles;• sewing machines;• sporting equipment excluding clothes;• watches.	<p>We will not pay for:</p> <ul style="list-style-type: none">× motorised bicycles or motorised scooters;× musical instruments, firearms and sporting equipment (including fishing gear) while being used for their designed purpose except lawn bowls;× watercraft and their spare parts and accessories;× damage to firearms caused by rusting, derangement, explosion or bursting of a barrel;× any unregistered firearm or firearm not stored in accordance with relevant law;× glass in camera lenses, watches, clocks, or scientific instruments, unless other parts of the item are damaged in the same accident;× items or equipment:<ul style="list-style-type: none">• undergoing cleaning or repair;• while on hire from you;• while on loan to someone other than any person usually living at your home except when the loss or damage is caused by fire or theft following forcible and violent entry to a home.× items or equipment where loss or damage has been caused by:<ul style="list-style-type: none">• the action of light, atmospheric conditions or variations or extremes of temperature;• lack of maintenance or gradual deterioration due to any cause;• or resulting from mechanical, electronic or electrical breakdown or failure, overwinding, derangement or inherent defect;• the events or circumstances set out in section <i>When you are not covered - general exclusions</i> on pages 59 to 61.× any contents items used for a business purpose.

× Not covered

Optional covers for extra peace of mind

What is covered	What is not covered
<p>Pet cover</p> <p>Contents cover We pay for the reasonable costs of veterinary treatment for accidental injury or illness suffered by your pet dog or cat identified on your certificate of insurance which happens during the period of insurance.</p> <p>The maximum we will pay for each pet is \$500 in total less the pet excess, arising out of any one injury or illness.</p> <p>Any claim made for a benefit under this optional cover must be supported by a veterinary certificate completed by the attending veterinary surgeon. This certificate forms part of the RACQ Pet Insurance Claim Form. The cost, if any, for the completion of the certificate is not payable under this optional cover.</p> <p>The excess payable for each claim under this section is \$50 and if your certificate of insurance shows an additional pet excess then these excesses will be added together.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> × costs or expenses relating to or resulting from the loss or death of your pet dogs or cats or their becoming lost; × routine, elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing; × treatment of an illness(es) or disease(s) that pre-existed the commencement of this optional cover; × treatment of congenital <ul style="list-style-type: none"> • defects • abnormalities × treatment of injury or illness arising from or connected with a business, occupation or sporting event (excluding dog and cat shows) or animal hunting event; × treatment of a pet that does not permanently reside with you.

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered
<p>Flood and storm surge This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.</p> <p>Home and/or contents cover We cover you for loss of or damage to your home or contents caused by flood or storm surge which happens during the period of insurance at the property address.</p> <p>We will pay up to the:</p> <ul style="list-style-type: none"> • home sum insured, if your home is insured; • contents sum insured, if your contents are insured for damage caused by flood or storm surge. <p>We will pay for loss or damage in the same way and in the same amounts as we do under insured events cover.</p>	<p>We will not pay for loss or damage to:</p> <ul style="list-style-type: none"> × paths, driveways, paving, retaining walls(whether or not part of the home), tennis courts or other playing surfaces; × shade or sail cloth; × fabric awnings, swimming pool and spa covers or liners and the like; × glasshouse whether or not constructed principally of glass; × water in swimming pools or spas; × your property during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: <ul style="list-style-type: none"> • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired.
<p>Landlord's fixtures and fittings Home cover Under this cover, you can insure landlord's:</p> <ul style="list-style-type: none"> • floor coverings; • light fittings; • window coverings; and • other fixtures and fittings. <p>We will pay up to the specified sum insured, for loss or damage to the fixtures and fittings specifically listed on your certificate of insurance caused by an insured event and:</p> <ul style="list-style-type: none"> • Motor burnout; or • Flood and storm surge which happens during the period of insurance, if they are shown as covered on your certificate of insurance. 	

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered
<p>Mortgagee's interest in a home unit</p> <p>We will pay the mortgagee shown on your certificate of insurance if the mortgagee makes a claim on your policy because of loss or damage caused by an insured event during the period of insurance for which we would extend indemnity to you.</p> <p>The most we will pay the mortgagee at the time of loss or damage is:</p> <ul style="list-style-type: none">• the amount secured by the mortgage at the time of the loss or damage, but not exceeding the sum insured;• the lesser of the sum insured shown on your certificate of insurance, or the cost of rebuilding or repairing your property. <p>If we pay the mortgagee, then the rights of the mortgagee under the mortgage are assigned to us.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none">× legal liability.

× **Not covered**

Legal liability insurance

What is covered

When your home is insured

If home is shown as covered on your certificate of insurance, we cover you for your legal liability as owner or owner-occupier of your home to pay compensation for death, bodily injury or loss of or damage to property resulting from an accident which:

- happens during the period of insurance; and
- arises or occurs within the home or within the domestic boundaries of the property address on which it stands.

When your contents are insured

If contents are shown as covered on your certificate of insurance, we cover you and any person who permanently resides with you at the property address, other than a boarder, for your or their legal liability (other than as owner of a home or owner-occupier) to pay compensation for death, bodily injury or loss or damage to property resulting from an accident which:

- happens during the period of insurance; and
- occurs within Australia.

If:

- you own a home unit in which the insured contents are located and the body corporate has insured your unit for legal liability resulting from death, bodily injury or damage to property, we will also cover you for your legal liability as owner or owner-occupier of that unit to pay compensation for death, bodily injury or loss of or damage to property resulting from an accident which:
 - happens during the period of insurance; and
 - arises or occurs within the unit or on common area adjacent to the unit, but only to the extent that such liability is not covered by the insurance taken out by the body corporate;
- if you are a tenant we do cover your legal liability arising from damage to a home or home unit you are renting if contents are shown as covered on your certificate of insurance, but only if the damage is caused by insured events fire or bursting, leaking, discharging or overflowing of liquids.

Legal liability insurance

What is not covered

We will not pay for any amount that exceeds \$20,000,000 for legal liability less any applicable excess, regardless of the number of claims arising out of any one accident. The amount also includes all legal costs.

We will not pay for legal costs you incur unless such costs are incurred with our prior written approval.

If we pay out the maximum amount for loss or damage to the home or contents less any applicable excess, the cover for legal liability ceases from the date of the final payment.

We do not cover you as owner-occupier or any person who resides with you at the property address for legal liability arising from:

- death or bodily injury to you or them;
- loss of or damage to property owned by you or them;
- damage to property in your or their physical or legal control;
- fines, penalties or punitive, exemplary or aggravated damages or the costs associated with the enforcement of any law or regulation relating to any kind of emission, effluent or pollution.

We do not cover you or any person for legal liability caused by, through or in connection with:

- the ownership or occupancy of any building or land other than a home (and its domestic land) insured by this policy;
- the ownership or occupancy of a home unit, other than to the extent provided for in this section when the contents of that home unit are insured by this policy;
- your or their use, ownership or control of a vehicle (other than a bicycle, golf buggy, wheel chair, or ride on mower or other garden appliance, which is not registered, nor required by law to be registered);
- an aircraft other than a model aircraft;

Legal liability insurance

What is not covered

- any watercraft other than a sailboard, surfboard, canoe, kayak, rowing boat, non motorised surf ski or hand held flotation device or model boat;
- aircraft landing areas;
- any business you or they are engaged in or associated with;
- tree lopping or felling by you or any person acting with your or their express or implied consent;
- a home under construction;
- alterations, additions, repairs or decorations to your home, where the total cost of such work exceeds \$50,000;
- the transmission of any communicable disease or infection;
- illness or disease caused by asbestos;
- ownership of a boarding house;
- any breach of building regulations such as a requirement to install smoke detectors;
- failing to provide a swimming pool fence, child resistant barrier or gates and doors that restrict access to the pool or spa as required by law;
- the ownership or control of a pet, domestic animal or livestock, unless reasonable steps were taken to comply with relevant legislation;
- an agreement including a rental agreement, unless the liability would have been incurred without the agreement existing;
- libel or slander;
- bodily injury to or death of any person to the extent that you or they:
 - are deemed to be employed by you for the purposes of the relevant workers compensation legislation or are injured in circumstances where their employment or deemed employment with you give rise to workers compensation exposure on your behalf or on behalf of your workers compensation insurer;

Legal liability insurance

What is not covered

- are entitled to indemnity for such liability under any fund, scheme, policy or insurance or self insurance arrangement created, issued pursuant to or required by any law relating to workers' or employees' compensation; or
- would have been entitled to such indemnity if you had complied with your obligations pursuant to such law.
- any law relating to workers' or employees' compensation;
- any law relating to employment practices, including discrimination, equal opportunity and unfair or wrongful dismissal;
- the provisions of any industrial award or agreement or determination where such liability would not have been imposed in the absence of such industrial award or agreement or determination;
- any contract of employment or workplace agreement;
- if your home was deemed to be unoccupied at the time the loss or damage or injury occurred.

When you are not covered – general exclusions

These general exclusions apply to all sections of your policy. We will not pay for loss or damage or the incurring of a legal liability caused by:

Exclusions	When you are not covered
actions of the sea	<ul style="list-style-type: none"> ×actions of the sea but we will cover: <ul style="list-style-type: none"> • Tsunami; • Storm surge (if the optional cover Flood and Storm surge applies to your policy).
an event outside the period of insurance	<ul style="list-style-type: none"> ×any event or accident that occurs outside the period of insurance shown on your certificate of insurance.
birds	<ul style="list-style-type: none"> ×birds, except glass breakage to windows and doors.
breaking the law	<ul style="list-style-type: none"> ×failure to comply with applicable laws and regulations; ×any failure to comply with any legislation relating to firearms; ×the supply or consumption of alcohol or drugs; ×your or their acts or omissions occurring during the course of any criminal or illegal act; ×the intended results of any act or omission by you or them or the results of any reckless or malicious act committed or omitted by you or them.
business activity	<ul style="list-style-type: none"> ×any business being conducted at the property address, except a business conducted from a home surgery or home office.
consequential loss	<ul style="list-style-type: none"> ×any loss or additional expense arising indirectly from an event that is covered by this policy.
confiscation	<ul style="list-style-type: none"> ×confiscation, nationalisation or requisition of property by any government or local authority.

× **Not covered**

When you are not covered – general exclusions

Exclusions	When you are not covered
computers, data	<ul style="list-style-type: none"> × failure of any computer program or electronic system to process any form of data including day or date functions properly and accurately; × the loss of data or information however kept or stored; × a computer virus; × computer hacking.
defective or faulty workmanship	<ul style="list-style-type: none"> × the inherent defect or defective or faulty workmanship, design or manufacture.
deliberate acts	<p>By:</p> <ul style="list-style-type: none"> × any person who enters the home or home unit at the property address with your express or implied consent or that of a person you have given permission to invite people onto your property address; × you or a person residing with you including a family member or boarder or a person acting with the express or implied consent of you or those persons; × a tenant, any person residing with a tenant or any person who enters your home, home unit or the property address with the express consent or implied consent of a tenant or any person residing with a tenant.
erosion, landslide	<ul style="list-style-type: none"> × erosion, landslide, subsidence, earth movement (except earthquake), earth shrinkage or expansion no matter how caused.
failing to take care of the home or contents	<ul style="list-style-type: none"> × failure to maintain the home and its contents in good condition.
fraud	<ul style="list-style-type: none"> × fraud or attempted fraud including: <ul style="list-style-type: none"> • the passing of valueless cheques or negotiable instruments; or • promises that are not subsequently honoured.

× **Not covered**

When you are not covered – general exclusions

Exclusions	When you are not covered
loss not attributable to any identifiable event	× property being lost when its loss is not attributable to any identifiable event or which has been misplaced.
radioactivity	× radioactivity or the use, existence or escape of nuclear fuel, material waste or action of nuclear fission.
seepage, pollution	× seepage, pollution or contamination by any substance no matter how caused.
terrorism, war	<p>× an act of terrorism directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination caused by the aforementioned;</p> <p>× war or other acts of a foreign enemy (whether war is declared or not) or revolution.</p>
trees, shrubs or plant roots	× the actions of trees, shrubs or plant roots.
vermin, termites or insects	× vermin, termites or insects.
watercraft	<p>× using or owning any watercraft unless:</p> <ul style="list-style-type: none"> • it is a sailboard, windsurfer, surfboard, canoe, kayak, non-motorised surfski, waterski or remote-controlled model watercraft.
wear, tear, rust, mould	× wear, tear, rust, corrosion, rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time.

× **Not covered**

Important information about the cost of this policy

How we calculate your premium

Rating criteria	Affect on premium
Sum insured of the home and contents	The amount of sum insured chosen for the home and contents will impact on the premium level. A higher sum insured generally means an increased premium.
Construction of the home	The type of construction and the materials used will have an effect on the frequency and cost of claims. For example: tile roofs may be more susceptible to storm damage.
Location of the home and contents	The location of the home and contents may influence the likelihood of theft and burglary claims and susceptibility to natural perils.
Age of the home	The age of the home can affect the general condition and maintenance level of the home which can impact on the frequency and cost of claims.
The amount of excess	A higher excess will reduce the amount of premium you pay.
The type of options chosen	The more optional covers chosen the higher the premium you pay.

Important information about the cost of this policy

How your premium can change

Action	Your premium may increase if:	Your premium may decrease if:
You change your sum insured	You increase your sum insured.	You decrease your sum insured.
You change where you live	You move into an area with a high crime rate or increased risk of storm, flood or cyclone.	You move into an area with a low crime rate or reduced risk of storm, flood or cyclone.
You change the options on your policy	You add motor burnout option.	You remove the motor burnout option.
You change your excess	You elect to take a nil or lower excess.	You elect to take a higher excess.

Important information about the cost of this policy

Policy costs and charges

<p>Excess</p>	<p>When you make a claim and you are required to pay an excess to us, we tell you when to pay that excess, how to pay it and we may direct you to pay it to a third party on our behalf. In some cases we may deduct the excess from the amount we pay you.</p> <p>When loss or damage occurs to both your home and contents because of the same insured event, you will only be required to pay one excess. If the excesses are different, you will have to pay the higher excess.</p> <p>The total amount payable for loss or damage caused by earthquake during any period of 48 consecutive hours will be reduced by the amount of the Earthquake excess shown on your certificate of insurance.</p> <p>In addition to any other excess that may apply, an excess will apply to a claim for theft of:</p> <ul style="list-style-type: none">• contents, including specified contents items;• property insured under Group and/ or Selected personal items cover, when the words burglary and theft excess appear on your certificate of insurance followed by the amount of excess applicable. <p>Direction to pay excess</p> <p>In the case of a repair or the supply of goods or services, unless we advise you otherwise, you are required to pay the excess, if any, to the repairer or supplier as our agent. Your appointment as our agent is for the sole purpose of paying to the repairer or supplier the excess which you owe us.</p> <p>There may be more than one excess that applies. The applicable excess or excesses are shown on your certificate of insurance.</p>
---------------	--

Important information about the cost of this policy

Policy costs and charges

Cancellation fee	<p>If you cancel your policy during the period of cover (apart from the 21 day cooling-off provision) and you have paid an annual premium then the refund will be calculated on a pro rata basis for the unexpired period of cover less 10% for administrative costs (a maximum fee of \$80.00 would apply with a minimum fee of \$10.00 when the pro rata cancellation refund is under \$100.00).</p> <p>There is no refund if you have been paying monthly.</p>
Pay by the month	<p>If you choose to pay by the month using the direct debit method, an annual fee of \$48.00 may apply which equates to \$4.00 per month.</p> <p>Please note our premium discounts do not apply to such fees.</p>
Claims costs that you may bear	<p>Where a claim is made that would otherwise be covered by your policy, but the claim amount (as assessed by us) is less than the excess you have to pay, we will not manage those claims.</p> <p>For example: The cost to repair the broken glass in your window is \$75.00. However your basic excess is \$100. In this scenario, as the cost of your claim is less than the basic excess amount, we would not manage your claim.</p>

Claims information and requirements

How to make a claim

If your home and/or contents suffer loss or damage, or an accident happens that might lead to a claim simply call us on 13 7202 or go into any RACQ Branch.

Our consultants are available to help you 24 hours, 7 days a week. We will explain the claim process and advise you of what you need to do to assist the efficient progress of your claim.

In most cases a claim form is not required. You will be provided with one if it is required.

If you are registered for Goods and Services Tax (GST), you must provide us with your Australian Business Number (ABN) and Input Tax Credits (ITC) percentage before your claim can be lodged.

What you must do

If an accident happens that might lead to a claim, you must:

- do everything you reasonably can to limit the loss or damage and prevent further loss or damage occurring;
- immediately tell the police if a criminal act might be the cause of the loss, damage or theft and co-operate with us and relevant authorities in prosecuting the alleged offender;
- immediately send us any correspondence you receive about the claim. This includes telling us if you became aware of any pending court proceedings or offers of settlement;
- give us any information, written statements, evidence and help we may need in defending, prosecuting and investigating the claim. This may include:
 - asserting rights against any person nominated by us;
 - attending an interview with our assessor or investigator;
 - assisting any agents appointed by us such as solicitors;
 - attending court to give evidence.

Claims information and requirements

What you must do

- advise us of any impending prosecutions or inquest;
- keep damaged property for our inspection;
- tell us immediately if there is another insurance policy that provides the same cover for loss, damage or legal liability as this policy provides.

What you must not do

If you are making a claim you must not:

- carry out repairs or dispose of any damaged property unless we instruct you otherwise;
- admit liability to anyone;
- negotiate, pay or settle a claim with anyone.

What we may do

If an accident happens that causes loss or damage, or the incurring of a legal liability, we may:

- take over and conduct in your name or the name of any person entitled to cover under your policy, the defence or settlement of any claim. We have sole discretion in how the defence is conducted or a claim is settled;
- represent you or any person entitled to cover under your policy, at an inquest or official enquiry and undertake the defence in any court of any alleged offence in connection with an event covered by your policy.

Claims information and requirements

What can affect your entitlement

If you do not comply with any condition of your policy or certificate of insurance, it can affect how much we pay.

If the insured property is not kept in good condition and reasonable care is not taken to safeguard it from loss or damage, this may affect how much we pay.

If you or any other person makes a false or fraudulent claim, we can refuse to pay it. In either case we may also cancel the policy as permitted by law.

We do not have to accept a claim if your annual premium is overdue or if a monthly premium instalment is at least 14 days overdue.

Proof of ownership/value

In making any claim, you may be required to produce to us proof of having owned the property in question, an accurate description of the property and its value.

You should ensure that you obtain and keep regular written valuations for items of a unique nature such as jewellery, paintings, works of art or watches from a qualified, experienced and reputable valuer in Australia. Valuations should include a full detailed description of the property that would assist us to replace the item if necessary. In addition, photographs, receipts or accounts of purchase may well prove helpful to you should you need to make a claim.

Loss of no claim discount

Any claim lodged will result in the loss of any existing no claim discount. If the policy is renewed the no claim discount will be reinstated after a claim free 12 month period of insurance.

Adjustment for outstanding premium

If we pay the maximum amount for loss or damage to your home and/or contents, your policy ends automatically. You are not entitled to any refund of premium. If you have been paying by monthly direct debit instalments, we deduct from the payment an amount equal to the outstanding monthly instalments for the period of insurance shown on your certificate of insurance.

We take customer satisfaction seriously

If you have a complaint concerning this product, our services or a privacy issue:

Talk to us first

- The first thing you should do is call 13 7202 and speak to one of our staff;
- If your complaint relates specifically to a claim, speak with the claims officer handling your claim;
- If the staff member is unable to resolve your complaint to your satisfaction, you may ask to speak to a team leader or manager.

If you are still not satisfied:

Seek an internal review

- At your request the matter can be referred to our Internal Dispute Resolution Committee who will conduct a full review of your complaint and advise you of the committee's decision within 15 business days.

If you are still not satisfied:

Seek an external review

- RACQ Insurance is a member of a disputes resolution service, known as The Financial Ombudsman Service Limited. The service will not accept a dispute unless you have first tried to resolve it with us.
- If we do not resolve your dispute to your satisfaction, you can contact the service, which is set up to assist policyholders resolve their dispute. It is a free service to you and, although paid for by the general insurance industry, is a totally independent and impartial body. We agree to accept their determination as final.
- You can contact the service by:

Phoning: 1300 78 08 08 for the cost of a local call

Writing to:

The Financial Ombudsman Service Limited,
GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email: info@fos.org.au

The information is also available on our website:

www.racqinsurance.com.au

General conditions

The agreement between you and us

Your insurance cover is a legal contract between you and us. We agree to give you the insurance set out in the policy for the premium paid by you.

The contract includes:

- the information you provided to us when you purchased or varied the policy, and at each renewal;
- this PDS;
- the certificate of insurance.

The insurance is only for the cover for which you have a certificate of insurance and only for the period of insurance indicated on the certificate. It is also subject to the conditions contained in this policy and on the certificate of insurance.

If two or more persons are named as the insured on the certificate of insurance, each of them is responsible both individually and together for:

- the completeness and accuracy of information in any application forms, statements, claims or documents supplied by any one of them to us; and
- compliance with the conditions of this policy.

What you must do

You must:

- at your expense take all reasonable precautions to:
 - keep your home and contents in good condition;
 - protect the safety and security of any insured property;
 - prevent further damage or legal liability occurring.
- advise us in writing as soon as possible:
 - of any material change to the construction or use of your home;
 - if you begin to lease out your home if you have previously told us that you reside in it or it was unoccupied;
 - if you commence any business activities from your home;
 - of any physical changes in or around your home or contents which increases the risk of loss or damage occurring;

General conditions

What you must do

- of any criminal convictions that you or any person residing with you have had recorded against you or them.
- comply promptly with requirements of public authorities.

If you or any person insured by this policy does not tell us everything relevant or if you or they mislead us, we may:

- refuse to pay a claim or reduce the amount we pay; and
- cancel the policy; and
- if fraud is involved, we may treat this policy as if it never existed.

Payment of premium

The premium is the amount you pay to obtain the insurance cover. The certificate of insurance shows the amount of premium and whether you are paying annually in advance or by monthly direct debit instalments.

If you are paying:

- annually you must pay by the due date;
- by monthly instalments – you must pay each instalment by the due date.

Your agreement to pay additional premium

You agree to pay any additional premium resulting from a claim made under this policy between the time a premium notice inviting renewal of your policy is issued and the actual renewal date.

Non payment of premium

If you have not paid the premium by the due date shown on the certificate of insurance or the interim cover certificate, this policy will not come into force. In that case, you will have to reapply to us for insurance cover.

General conditions

Non payment of premium

If you are paying your premium by monthly instalments and any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim.

If after payment of the first instalment, any subsequent instalment payment is overdue by a period of at least one month, your policy will be cancelled from the date the instalment was due to be paid. We will send a letter to your last known address advising you of the reason, effective date and time of such cancellation.

Policy comes into force

This policy comes into force on and from the first date of the period of insurance shown on the certificate of insurance or interim cover certificate issued to you, provided you have paid the annual or instalment premium shown on your premium notice.

Variation

You may ask us to change a provision of your policy. The change or addition takes place only when we confirm it in writing to you or endorse it on your policy or certificate of insurance, and you pay any additional premium that we require.

Waiver

A provision is only waived if we give you the waiver in writing.

Cancellation

By you

Apart from any rights you may exercise under the "Cooling-off period" provisions of this policy you may cancel your policy by advising us in writing. The cancellation takes effect on the date we receive your request, see page 65.

General conditions

Cancellation

By us

We may cancel your policy at any time as permitted by law after giving you notice in writing. We refund any premium paid less an amount for the period for which you were insured.

Avoidance

In some cases, we may avoid the policy from its inception if there is on your part fraud, misrepresentation during negotiations, failure to disclose information or other breaches of your policy as set out in the *Insurance Contracts Act 1984*.

Pay by the month option

You can arrange for your bank, credit union or building society to debit an automatic payment from your account each month. All you need to do is ensure you have enough money in your account to cover the payments. Your first payment will be deducted approximately 10 days after advising us of your account/credit card details. The second and subsequent payments will be deducted on your monthly payment date. (Two payments may be deducted in the first month, depending on your monthly payment date).

Where the due date falls on a non-business day in Sydney and Melbourne, we will debit the amount on the next business day. If you are uncertain when the debit will be processed to your account, you should contact your financial institution directly.

How to apply

If you would like to pay your RACQ Insurance premiums by the month, simply call us on 13 1905.

Renewal process

You will be sent a renewal certificate prior to the expiry of your policy so you can check the details. Monthly instalments will continue to be debited to your account unless you notify us in writing to vary these arrangements.

Pay by the month option

Important Information

You may cancel your direct debit request, stop or defer an individual debit amount by writing to us at Reply Paid 4, RACQ Insurance Limited, Pay by the month, Springwood Q 4127. We must receive your notification at least 14 days prior to the next due date to process your request in time.

Your direct debit amount may vary if you make any policy alterations.

If debits are returned unpaid by your financial institution we will either attempt to debit from your nominated account again or we will contact you to arrange another way of paying. We reserve the right to cancel the direct debit arrangement if 3 or more debits are returned unpaid by your financial institution.

The following terms and conditions apply when you elect to pay your premium by this direct debit method:

- if your bank account details change you will need to tell us not less than 14 days before your next monthly instalment is due;
- if your credit card details change you must contact us not less than 2 business days before your next monthly instalment is due;
- when you have paid the first instalment, insurance cover commences on and from the first effective date and time shown on your certificate of insurance;
- if any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim;
- if an instalment of the premium remains unpaid for a period of at least one month, the policy is automatically cancelled.

On renewal you will be sent a notice prior to the expiry date of this policy. At that time, unless you need to make any changes, you need take no action as your policy will be automatically renewed.



RACQ Insurance products are sold only by
RACQ Operations Pty Ltd
ABN 80 009 663 414 and our network of
RACQ Insurance authorised representatives

To obtain a personalised premium quotation
please call 13 1905

RACQ Insurance Limited

ABN 50 009 704 152
AFS Licence Number 233082

2649 Logan Road, Eight Mile Plains, Q, 4113
Telephone (07) 3361 2444
www.racqinsurance.com.au